



## Affordable premium for comprehensive cover

Looking for a comprehensive but affordable insurance plan?  
Great news is, look no further!

Lonpac Insurance Bhd has designed PA Plus for individuals on the go who want comprehensive protection from their personal accident insurance plan. There are five (5) special plans to choose from with premiums that start from 21 sen a day.

What's more, the PA Plus extends the coverage to further protect you against your personal liability.



PA Plus provides 24-hour global protection and pays the following benefits:

- 1 A lump sum of up to RM500,000 for accidental death or permanent disablement.
- 2 Reimbursement of up to RM5,000 for medical, surgical and other treatment due to accidental bodily injury including out-patient treatments.
- 3 Reimbursement of up to RM5,000 for funeral expenses incurred following accidental death.
- 4 Reimbursement of up to RM5,000 for repatriation of bodily remains to Malaysia in the event of accidental death.
- 5 Reimbursement of up to RM400 for necessary domestic ambulance services including attendance which require hospitalisation as a result of accident.
- 6 Indemnity of up to RM500,000 for personal legal liability in respect of bodily injury or property damage to third party due to insured's negligence.



### Schedule of Benefits (Amount in RM)

Benefits	Choice of Plan				
	PP 1	PP 2	PP 3	PP 4	PP 5
1 Accidental Death or Permanent Disablement	75,000	100,000	200,000	300,000	500,000
2 Medical Expenses	1,000	2,000	3,000	4,000	5,000
3 Funeral Expenses	1,000	2,000	3,000	4,000	5,000
4 Repatriation Expenses	1,000	2,000	3,000	4,000	5,000
5 Ambulance Fees	200	300	400	400	400
6 Personal Liability	75,000	100,000	200,000	300,000	500,000

Age limit: 16-65 years old



### Classification of Occupation

- Class 1 Professional, administrative, managerial, clerical and non-manual occupations
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- Class 2 Superintending but NOT engaging in manual labour
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- Class 3 Engaging either occasionally or generally in manual labour (only involving non hazardous occupations - excluding individuals using woodworking / other dangerous machinery / engaged in heavy or extra hazardous duties)



### Annual Premium (Amount in RM)

Occupational Classification	Choice of Plan				
	PP 1	PP 2	PP 3	PP 4	PP 5
Class 1	75.00	100.00	200.00	300.00	500.00
Class 2	113.00	150.00	300.00	450.00	750.00
Class 3	165.00	220.00	440.00	660.00	1,100.00

Exclusive of RM10 stamp duty



## Scale of Benefits

### Event

### Compensation (Percentage of Capital Sum Insured)

Accidental Death .....	100%
Loss of two limbs .....	100%
Loss of both hands, or of all fingers and both thumbs .....	100%
Total loss of sight of both eyes .....	100%
Total paralysis .....	100%
Injuries resulting in being permanently bedridden .....	100%
Any other injury causing permanent total disablement .....	100%
Loss of arm at shoulder .....	100%
Loss of arm between shoulder and elbow .....	100%
Loss of arm at elbow .....	100%
Loss of arm between elbow and wrist .....	100%
Loss of hand at wrist .....	100%
Loss of leg	
- at hip .....	100%
- between knee and hip .....	100%
- below knee .....	100%
Loss of eye	
- whole eye .....	100%
- sight of .....	100%
Loss of sight of eye except perception of light .....	50%
Loss of lens of eyes .....	50%
Loss of four fingers and thumb of one hand .....	50%
Loss of four fingers .....	40%
Loss of thumb	
- both phalanxes .....	25%
- one phalanx .....	10%
Loss of index finger	
- three phalanxes .....	10%
- two phalanxes .....	8%
- one phalanx .....	4%
Loss of middle finger	
- three phalanxes .....	6%
- two phalanxes .....	4%
- one phalanx .....	2%
Loss of ring finger	
- three phalanxes .....	5%
- two phalanxes .....	4%
- one phalanx .....	2%
Loss of little finger	
- three phalanxes .....	4%
- two phalanxes .....	3%
- one phalanx .....	2%
Loss of Metacarpals	
- first or second (additional) .....	3%
- third, fourth or fifth (additional) .....	2%
Loss of toes	
- all .....	15%
- great, both phalanxes .....	5%
- great, one phalanx .....	2%
- Other than great, if more than one toe lost, each .....	1%
Loss of hearing	
- both ears .....	75%
- one ear .....	15%



## Exclusions

Major exclusions under the policy:

War • act of foreign enemy • terrorism • suicide or self-inflicted injury • pre-existing physical defect or infirmity • professional sports • aerial activities • winter sports • underwater activities requiring breathing apparatus • pregnancy • flying except as a fare-paying passenger • being involved in activities as armed forces, rescue services, police forces, off-shore worker, wood-working worker, fisherman, seaman or activities involving explosives.

**Note:** This brochure is not a contract of insurance. The specific details applicable are set out in the policy document. In the event of a conflict between the English Version and those translated into Bahasa Malaysia, the English Version shall prevail.