

Chartis is one of the world's leading property-casualty and general insurance organizations. Serving more than 40 million commercial and personal clients in more than 160 countries and jurisdictions, Chartis has a 90-year history, one of the industry's most extensive ranges of products and services, and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property casualty and general insurance operations of Chartis Inc.



Chartis Malaysia Insurance Berhad
(795492-W)
Wisma Chartis, No.99, Jalan Ampang
50450 Kuala Lumpur, Malaysia.
www.chartisinsurance.com.my

Copyright © 2011 Chartis Malaysia Insurance Berhad.

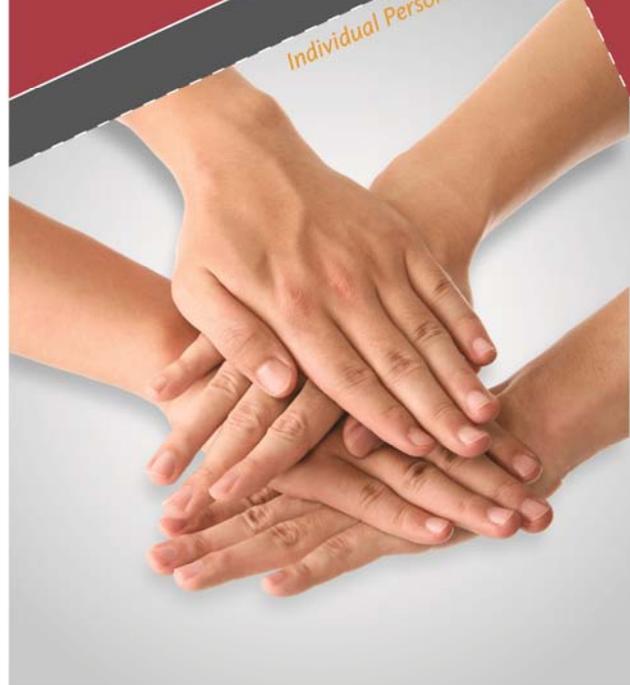
Print Date : July 2011

CHARTIS

Enquiry Hotline: *Jalan Perumahan 1* 160-88-8811

Essential PA

Individual Personal Accident



Essential PA

Can you imagine

what would happen if you meet with a serious accident?

- ✔ You need to provide for your loved ones.
- ✔ You need to pay for your financial commitments.
- ✔ You need to pay for your medical expenses.

What can you do about it?

With Essential PA, you are in safe hands!

Get Essential PA, a simple yet effective Personal Accident plan, consisting of fantastic winning features for your peace of mind.



Essential PA provides:

1. Death Benefits – this will reduce the financial burden of your family.

2. Living Benefits – this will assist you through your difficult period.



a) Total Permanent Disablement
- 100% more of Principal Sum assured of Accidental Death Benefit



b) Permanent Disablement
- 50% more of Principal Sum assured of Accidental Death Benefit



c) Fracture
- Cover for a complete fracture resulting from an accident



d) Severe Burns
- Cover for 2nd & 3rd degree burns resulting from an accident



e) Mobility Aids
- Reimburse for a wheelchair and/or modification to home or vehicle where you sustain a disability and we pay at least 50% of the Principle Sum assured under the Permanent Disability benefit.

3. Medical Benefits – this will help you pay for your medical expenses.



a) Ambulance Service
- Emergency use of a local ambulance service for transportation by road vehicle to a local hospital



b) Medical Expense Reimbursement
- Optional benefit



c) Daily Hospital Income
- Optional benefit

4. Family Cover – this will extend cover to your loved ones.



a) Family Plan
- Covers unlimited number of children on an unnamed basis from 30 days and above up to 18 years, or 25 years if in full time education
- Spouse - 100% on all benefits
- Child - 10% on Accidental Death, Permanent Disablement & Permanent Total Disablement, 100% for other benefits

You will also be covered for the following:

- ✔ Motorcycling including pillion riding
- ✔ Gas inhalation, drowning or similar misfortune with no external sign of injury
- ✔ All leisure or amateur sports
- ✔ Nuclear accidents
- ✔ Terrorism
- ✔ Natural disaster
- ✔ Boarding as a fare paying passenger in a licensed private or commercial aircraft
- ✔ Food poisoning
- ✔ Skyjacking risk

Schedule of Benefits Essential PA

Basic Benefits	Sum Insured (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1. Accidental Death	100,000	200,000	300,000	400,000	500,000	600,000
2. Permanent Total Disablement	200,000	400,000	600,000	800,000	1,000,000	1,200,000
3. Permanent Disability	150,000	300,000	450,000	600,000	750,000	900,000
4. Fractures (maximum of 2 disabilities per policy year)	2,000	2,000	3,000	3,000	3,000	3,000
5. Severe Burns	4,000	4,000	6,000	6,000	6,000	6,000
6. Mobility Aids	3,000	3,000	3,000	3,000	3,000	3,000
7. Ambulance Service	500	500	500	500	500	500

Optional Benefits	Sum Insured (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
8. Medical Expense Reimbursement (deductible of RM50 per disability)	3,000	3,000	5,000	5,000	5,000	5,000
9. Daily Hospital Income (maximum of 365 days per disability)	100	100	200	200	200	200

Individual Plan	Annual Premium (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Basic Benefits						
Occupation Class 1 & 2	187	344	513	669	826	983
Occupation Class 3	54 ¹	995	n/a	n/a	n/a	n/a
Basic & Optional Benefits						
Occupation Class 1 & 2	226	383	566	722	879	1,036
Occupation Class 3	59 ¹	1,045	n/a	n/a	n/a	n/a

Family Plan	Annual Premium (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Basic Benefits						
Occupation Class 1 & 2	461	786	1,168	1,491	1,815	2,140
Occupation Class 3	1,097	1,957	n/a	n/a	n/a	n/a
Basic & Optional Benefits						
Occupation Class 1 & 2	637	962	1,407	1,730	2,054	2,379
Occupation Class 3	1,292	2,152	n/a	n/a	n/a	n/a

Family Plan:

- Covers your legal spouse and all of your financially dependent children aged 30 days and above up to 18 years old, or up to 25 years old if they are in full time education.
- Coverage for your legal spouse is equal to yours.
- Coverage for each child is equal to yours, except for Accidental Death, Permanent Total Disablement & Permanent Disabilities benefits where they are covered up to 10% of the amount stated in the Schedule of Benefits.

Excluded Occupation:

- armed forces, police and peacekeeping forces; armed occupations; firemen;
- off shore workers; workers handling explosives and toxic materials; ship crew, builder & repairer; miners & quarry workers;
- loggers & sawmill workers; workers handling boilers or pressure vessels; dispatch rider; crane operator;
- workers engaged in construction of dams, bridges, tunnels or underground work;
- fisherman; divers; stevedores; stuntman/circus performers ; jockey and racing drivers;
- taxi/bus/lorry/tractor/excavator drivers;
- window cleaners and construction workers at heights exceeding 30 feet (outside building);
- professional sportsmen/women.

Occupation Class:



Class 1: Professional and occupations involving non-manual, administrative, managerial or clerical work solely in offices. This class includes full time students & retirees.

Class 2: Occupations involving work of a supervisory nature, sales or traveling but not engaging in manual work. This class includes housewives & artists.

Class 3: Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).

Product Disclosure Sheet Essential PA

(Read this Product Disclosure Sheet before you decide to take out the Essential PA. Be sure to also read the general terms and conditions.)

1. What is this product about?

This product provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident. It provides 24 hours worldwide coverage and you may choose to insure your family as well. You have a choice of 6 plans with optional benefits which you can add on.

This product can be purchased by individuals who are Malaysians, Permanent Residents, and Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia. Residential address must be in Malaysia.

2. What are the cover / benefits provided?

This product provides coverage for:

- | | |
|---------------------------------|--|
| (a) Accidental Death | (f) Mobility Aids |
| (b) Permanent Total Disablement | (g) Ambulance Service |
| (c) Permanent Disability | (h) Medical Expense Reimbursement (Optional benefit) |
| (d) Fractures | (i) Daily Hospital Income (Optional benefit) |
| (e) Severe Burns | |

You can refer to the schedule of benefits in this brochure for the type of plans offered. Duration of cover is for 1 year. You need to renew your policy annually.

3. How much premium do I have to pay?

- The premium you have to pay will depend on your occupation and choice of plan. You can refer to the premium table in this brochure for more details.
- Premium is payable annually.
- Payment must follow Cash Before Cover Terms. The insurance shall not be effective unless the premium due has been paid.

4. What are the fees and charges that I have to pay?

Commission is payable up to maximum of twenty five percent and stamp duty of ten Malaysian Ringgit per policy.

5. What are some of the key terms and conditions that I should be aware of?

- Disclosure
 - You must disclose all material facts such as your age, occupation and your personal pursuits which would affect the risk profile. You must ensure that the application is completed accurately as it forms the basis of the insurance contract
 - Any misrepresentation of material facts or fraud which will affect the risk profile will result in this cover being declared null and void.
- Occupation
Occupation Class 1, Class 2 and Class 3 are eligible to be covered under this product. You may refer to Occupational Class in this brochure for details.
- Age
 - You or your legal spouse must be 18 years and above up to 70 years to qualify for cover. This policy is renewable up to 75 years.
 - Your children must be 30 days and above up to 18 years, or up to 25 years if financially dependent and in full time education.
 - All ages refers to the age as of the last birthday.
- Family Plan
 - Your spouse coverage is same as yours.
 - Your children coverage is same as yours except for Accident Death; Permanent Total Disablement and Permanent Disability benefit which are limited to 10% of your benefits.
- Number of policies
You and your family can only be covered under one policy in respect of this product.
- Claims
 - All claims must be notified to us within 30 days from the date of loss.
 - All supporting documents proving the loss must be submitted 90 days from the date of loss.
 - No claim will be admissible if notified after 1 year from the date of loss.
 - All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.
- Renewal
Renewal of the policy is at our consent. We reserve the rights to revise the premium according to our applicable premium rate at the time of such renewal

6. What are the major exclusions under this policy?

This policy does not cover any claim resulting by or expenses incurred for:

- Activities related to:
 - flying unless as a fare paying passenger in a commercial airline
 - racing involving motorized vehicles
- Excluded Occupation:
 - armed forces, police and peacekeeping forces; armed occupations; firemen;
 - off shore workers; workers handling explosives and toxic materials; ship crew, builder & repairer; miners & quarry workers;
 - loggers & sawmill workers; workers handling boilers or pressure vessels; dispatch rider; crane operator;
 - workers engaged in construction of dams, bridges, tunnels or underground work;
 - fisherman; divers; stevedores; stuntman/circus performers; jockey and racing drivers;
 - taxi/bus/lorry/tractor/excavator drivers;
 - window cleaners and construction workers at heights exceeding 30 feet (outside building);
 - professional sportsmen/women.
- Injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger
- Taking drugs
 - other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner;
 - for the treatment of drug addiction;
- Psychotic, mental and nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- Pregnancy, child birth, infertility or birth control treatments or complication arising therefrom;
- External prosthetics appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses and glasses;
- Violation of law;
- Any payment that would violate any government prohibitions or regulations;
- Any act of war, act of foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any war like activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

It is your responsibility to prove that the loss did not in any way arise under or through any of the exclusions set in this policy

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

- You may cancel your policy by giving us 30 days written notice.
- We can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration that premium has been paid.

8. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuit which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Chartis Malaysia Insurance Berhad
Wisma Chartis
No.99 Jalan Ampang, 50450 Kuala Lumpur, Malaysia.
Tel : 1 800 8888 11
E-mail : CMicare@chartisinsurance.com

10. Other types of Personal Accident cover available

Please refer to our website at: www.chartisinsurance.com.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 08 July 2011.