

Group Accident Insurance

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## Group Personal Accident Insurance



Zurich's Group Personal Accident Policy is specially designed to provide the Insured Person with 24 hours' protection against accidental injuries resulting from work, sports, leisure, domestic and other activities carried out anywhere in the world.

## What Are The Benefits

### Benefit A - Accidental Death and Permanent Disablement

A lump sum will be paid on accidental death of the Insured Person.

In the event of disablement as provided in the Table of Benefit, a lump based on the scale of compensation as specified in the Table of Benefits (please refer to the full policy wording for the Table of Benefits) will be paid.

## Optional Benefits (Wherever Applicable)

### Benefit B1 – Temporary Total Disablement

We will pay weekly amount for each week or part of a week that the Insured Person remains in a state of Temporary Total Disablement caused by an Accident.

**Temporary Total Disablement** shall mean disablement that result solely, directly and independently of all other causes from Bodily Injury and which occurs within 20 days from the date of Accident, and entirely prevents the Insured Person from attending any portion of his or her ordinary occupation, profession or business for a continuous and uninterrupted of time.

### Benefit B2 – Temporary Partial Disablement

We will pay weekly amount for each week or part of a week that the Insured Person remains in a state of Temporary Partial Disablement caused by an Accident.

**Temporary Partial Disablement** shall mean disablement that result solely, directly and independently of all other causes from Bodily Injury and which occurs within 20 days from the date of Accident, and entirely prevents the Insured Person from attending a substantial portion of his or her ordinary occupation, profession or business for a continuous and uninterrupted of time.

Note: The compensation under Benefits B1 and B2 either separately or together is payable up to a maximum period of 104 weeks per Accident.

### Benefit C – Accidental Hospital Income

We will pay a daily amount as specified in the Schedule if the insured person is hospitalized for treatment of injuries resulting from Accident.

Note: The maximum period payable for Benefit C is 30 days per Accident.

### Benefit D – Travelling Allowance

We will pay a daily amount as specified in the Schedule to the insured person's immediate family members as travelling allowance to and from hospital if the insured person is hospitalized for treatment of injuries resulting from Accident.

Note: The maximum amount payable for Benefit D is RM 1,000 per Accident.

### Benefit E – Accidental Medical Expenses

We will reimburse the necessary and reasonable medical expenses incurred for treatment of injuries resulting from an Accident up to the specified limit per Accident.

**Benefit F – Ambulance Fees**

We will reimburse the actual ambulance costs incurred by the Insured Person for transportation to Hospital up to the specified limit per Accident.

**Benefit G- Funeral Expenses**

In the event of accidental death, a lump sum will be paid as funeral expenses.

**Benefit H – Repatriation Expenses**

In the event of accidental death, we will reimburse the repatriation expenses for repatriation of mortal remains of the insured person from overseas or place of demise within Malaysia to their hometown within Malaysia up to the specified limit per Accident.

**IMPORTANT NOTE:** Please refer to the policy wording for the full terms and conditions.

Benefit	Benefit Description	Minimum Sum Insured (Per unit)	Maximum Sum Insured
A	Accidental Death & Permanent Disablement	10,000	1,000,000
<b>Optional Benefits</b>			
B1	Temporary Total Disablement (per week)	100	500
B2	Temporary Partial Disablement (per week)	50	250
C	Accidental Hospital Income (per day)	50	300
D	Travelling Allowance (per day)	50	300
E	Accidental Medical Expenses	1,000	
		2,000	
		3,000	
F	Ambulance Fees	500	
G	Funeral Expenses	10,000	
H	Repatriation Expenses	2,000	10,000

The premium is subject to an additional 6% GST and Stamp Duty RM10.

### **Classification of occupations**

Class 1: Persons engaged in professional administrative, managerial, clerical and non-manual occupations

Class 2: Persons engaged in work of supervisory nature but not involved in manual labour

Class 3: Persons engaged either occasionally or generally in manual work which involves the use of tools or machinery

Class 4: Persons engaged in high risk and hazardous work

### **Group Discount**

You shall enjoy the privilege of 10% group discount on the annual premium rates above if the group size under a single Policy consists of 100 persons and above.

### **Eligibility**

The annual premium rates above are subject to the following eligibility:

Age (next birthday) : 16 to 65 years old, renewable up to 75 years old

Occupation class : Class 1, 2 and 3 only

Group Size : 2 to 200 persons

Total Sum Insured : Less than RM10 mil

Minimum Premium : RM300 per policy

Benefits B1 and B2 shall not be granted to Insured Person age 66 and above.

Referral is required if any of the above is not fulfilled.

For more details, please visit your nearest Zurich Agent, [www.zurich.com.my](http://www.zurich.com.my) or call 1-300-888-622 for more info!

## **IMPORTANT NOTE**

### **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

### **Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed."

## **GOOD AND SERVICES TAX ('GST')**

### **Important Notice:**

Please be informed that the Goods and Services Tax ('GST') has been implemented by the Government of Malaysia with effect from 1 April 2015 at a rate of six (6) per centum.

Your obligation to pay GST shall form part of the Terms and Conditions in your insurance policy.

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