

**Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

Level 1, Menara Generali,

27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.gi@generali.com.mywww.generali.com.my**Member of PIDM**

The benefit (s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

THE GLADIATOR ENHANCED POLICY

IMPORTANT NOTICES

1. This is You're **The Gladiator Enhanced** Policy. This Policy is issued by Us in consideration of the premium paid or to be paid to Us as specified in the Policy Schedule and contains the terms and conditions of the contract of insurance as agreed between You and Us. Please read this Policy carefully to ensure that You understand the terms and conditions and that the insurance You require is being provided. If You have any questions after reading this Policy, please contact Us or Your insurance advisor. If there are any changes in Your circumstances which may affect the insurance provided, please notify Us immediately. If You do not, You may not receive any or some of the Benefits set out in this Policy.
2. Please keep this Policy in a safe place. If this Policy is renewed or if there are any amendments to the terms and conditions, We will send You a new Schedule or an Endorsement only. Do contact us if You would like another copy of this Policy or a copy of this Policy in Bahasa Malaysia; We will be happy to provide one.
3. In deciding to issue this Policy, We have relied on the answers and information given when application was made for this Policy. We have also relied on other disclosures, if any, made to Us when the application was made up to the time this Policy was issued. Those answers, information and other disclosures, if any, therefore also form part of the contract of insurance between You and Us.
4. If You had applied for this Policy wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions or providing the information requested when You applied for this Policy. You should have answered the questions and provided the information fully and accurately. Failure to have taken reasonable care in answering the questions or providing the information requested may result in avoidance of this Policy, refusal or reduction of any claim made by You under this Policy, change of terms or termination of this Policy in accordance with the relevant law. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
5. If at any time the law requires Us to collect from You any tax in connection with the insurance provided or the premium You have paid, please note that We will be entitled to recover from You such tax if it has not yet been paid.
6. If, for any reason, You are not happy with the service You have received from Us, You may:
 - 6.1 write to Our Customer Service Department at Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia; or
 - 6.2 e-mail Us at customer.service.gi@generali.com.my.
7. If You are still not satisfied with the way any issue has been handled by Us, You may:
 - 7.1 refer matters concerning claims to:

Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Company No: 200401025885
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel: +603 2272 2811
Website: www.fmos.org.my

or
 - 7.2 submit Your complaints or feedback to:

BNMLINK
4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.
Tel: 1-300-88-5465
(Overseas: +603 2174 1717)
BNMLINK Webpage : bnm.gov.my/BNMLINK

8. In respect of any communication between You and Us including, without limitation, the giving of any notice or demand under this Policy:

8.1 You are to –

- (a) write to Our Customer Service Department at Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia; or
- (b) e-mail Us at customer.service.gi@generali.com.my; and
- (c) call Us at 1 300 13 2121 or +603 3007 2121

8.2 We may –

- (a) write to You at the address given to Us in Your proposal for this Policy or at Your address last notified to Us in writing; or
- (b) email You at the email address given to Us in Your proposal for this Policy or at Your email address last notified to Us in writing; or
- (c) communicate with You by mobile phone or any form of electronic messaging We may consider fit at a contact number or electronic address which You have given to Us;

If sent by post, the notice or demand, if correctly addressed, will be deemed to have been received on the third day after posting. If sent by email, mobile phone or any form of electronic messaging, the notice or demand will be deemed to have been received on the day it was sent.

Statement Pursuant to Schedule 9 of the Financial Services Act 2013

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by You between the time of submission of your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between you and us, However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us for the insurance hereinafter contained and has paid or agreed to pay the premium in respect of such insurance.

NOW THIS POLICY WITNESSETH that subject to the terms exceptions and conditions contained herein or endorsed hereon We agree pursuant to Section I herein to pay compensation to the Insured Person or in the event of his death pay to his nominee as executor or trustee or assignee as the case may be or according to Paragraph 8, Schedule 10 of the Financial Services Act 2013 (FSA) in the event there is no nomination, and pursuant to Section II herein to indemnify the Insured Person or in the event of his death, the estate of the Insured Person against loss or damage in the manner and to the extent hereinafter provided occurring during the Period of Insurance.

DEFINITIONS

1. **"Bodily injury"** shall mean injury suffered by the Insured Person anywhere in the world caused solely and directly by violent Accidental external and visible means and shall exclude bodily injury caused by sickness, disease or medical disorder and/or disease, sickness or illness caused by bodily injury and/or any cause gradually operating upon the Insured Person.
2. **"Accidental"** shall mean an unexpected or fortuitous event or incident.
3. **"Insured / Insured Person / You / Your"** shall mean Persons named in the schedule covered under this Policy.
4. **"Temporary Total Disablement"** shall mean disablement which entirely prevents the Insured Person from attending to all the normal duties of his or her usual occupation, profession or business during the period of recovery from the bodily injury.
5. **"Temporary Partial Disablement"** shall mean disablement which prevents the Insured Person from attending to or carrying out a substantial portion of his or her usual occupation, profession or business during the period of recovery from the bodily injury.
6. **"Medical Expenses"** shall mean medical and surgical expenses reasonably and necessarily incurred for treatment of bodily injury suffered within twelve (12) months from the date of the accident and paid by the Insured Person to a legally qualified and registered medical practitioner, dentist or hospital for treatment of Bodily Injury but excluding the cost of dental treatment unless such treatment is for injury to sound and natural teeth. This shall also include the expenses incurred for traditional treatment.
7. **"Period of Insurance"** shall mean the period stated in the Schedule or of any subsequent period in respect of which the Insured Person shall have paid and We shall have accepted the premium required for the renewal of this Policy or any shorter period that may occur as result of a cancellation of this Policy.

8. **"Original Capital Sum Insured"** shall mean the Capital Sum Insured under Item A of the Table of Compensation selected when this Insurance was first effected.
9. **"Capital Sum Insured"** shall mean the Original Sum Insured plus all no claim bonus accrued under this Policy, if any.
10. **"Home"** shall mean the Insured Person usual place of residence in Malaysia
11. **"Snatch Theft"** shall mean the act of forcefully from the Insured Person who was, at the time of such act, a pedestrian at a public walkway or in a transport or in a public place outside his residence or place of work and fleeing the scene.
12. **"Public Transport"** shall mean any land, water or air conveyance operated under a license for the transportation of passengers for hire. Travelling in a public transport means as a fare-paying passenger in any public transport. This shall also include the authorized e-hailing vehicle.
13. **"We/ Us/ Our"** shall mean Generali Insurance Malaysia Berhad

SECTION I - PERSONAL ACCIDENT COVER

We hereby agree that if during the Period of Insurance the Insured Person shall sustain any Bodily Injury caused by Accidental means which within twelve (12) months thereof such injury shall solely and independently of any other cause result in the Insured Person's death or disablement including temporary total disablement and temporary partial disablement as hereinafter defined or necessitate medical and/or medical and surgical treatment as hereinafter defined, We will subject to the terms exceptions and conditions contained herein or endorsed hereon pay to the Insured Person or in the event of his death to pay to his nominee as executor according to the direction of the nomination and/or trustee of the trust created over such nomination in accordance with Paragraph 5, Schedule 10 of the Financial Services Act 2013 (FSA) and/or assignee, as the case may be, or according to Paragraph 8, Schedule 10 of the Financial Services Act 2013 (FSA) in the event there is no nomination, the compensation as specified in the Schedule and in accordance to the Table of Compensation.

NO CLAIM BONUS

The Original Capital Sum Insured under Items A and B of the Table of Compensation shall automatically be increased by Ten percentage (10%) on every subsequent renewal accepted by Us up to a maximum of One Hundred percentage (100%) after 10 consecutive years (not more than 100% increase of the Original Capital Sum Insured will accrue in any case) provided:-

- (a) no claim was lodged under Item B – Permanent Disablement Benefit or Double Indemnity Benefit during the Period of Insurance at any time immediately preceding the renewal of this Policy.
- (b) the policy is renewed for a period of not less than 12 consecutive months.

In the event of a claim made under item (a) above, the Capital Sum Insured upon renewal will revert to the Original Capital Sum Insured.

EXCEPTIONS TO SECTION I

This Policy does not cover death or any injury / disablement directly or indirectly caused by or in connection with any of the following:-

1. insanity, committing or attempting to commit suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat;
2. any form of sickness, illness, disease, infection or parasites and/or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV). However the named diseases specifically mentioned under Item D of the Table of Compensation may be covered under specific circumstances as detailed therein
3. childbirth, miscarriage (except due to motor vehicle accident, refer to Miscarriage due to Motor Vehicle Accident Benefit), pregnancy or any complications thereof;
4. congenital defect, pre-existing physical or mental defect or infirmity
5. provoked murder or assault, wilful exposure to needless peril except in an attempt to save human life
6. while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service;
7. while participating in unlawful activities or committing or attempting to commit any unlawful act;
8. while participating in any professional sports;
9. martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) metres in depth, mountaineering involving the use of ropes or mechanical guides;
10. racing (other than on foot), pace-making, speed or reliability trials;

11. driving or riding without a valid driving license
12. being under the influence of drugs except prescribed by a legally licensed medical practitioner (but not for the treatment of drug addiction)

TABLE OF COMPENSATION

Item	Benefits	Percentage of Original Capital Sum Insured or Capital Sum Insured
A	ACCIDENTAL DEATH (occurring within twelve calendar months of the accident)	100%
a)	A Funeral Expenses of RM6,000.00, in addition to the Accidental Death benefit shall be payable on Accidental death of the Insured Person.	
B	PERMANENT DISABLEMENT (occurring within twelve calendar months of the accident)	
	Loss of two limbs	100%
	Loss of both hands or of all fingers and both thumbs	100%
	Loss of sight of both eyes	100%
	Total paralysis	100%
	Injuries resulting in being permanently bedridden	100%
	Any other injury causing total permanent total disablement which prevents the Insured Person from engaging in or attending to employment or occupations of any and every kind	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	100%
	- at hip	100%
	- between knee and hip	100%
	- below knee	100%
	Eye : loss of	100%
	- whole eye	100%
	- all sight in one eye	100%
	- all sight in one eye except perception of light	50%
	- lens of one eye	50%
	Loss of four fingers of one hand	40%
	Loss of thumb	30%
	- both phalanges	15%
	- one phalanx	15%
	Loss of index finger	10%
	- three phalanges	5%
	- two phalanges	8%
	- one phalanx	5%
	Loss of middle finger	3%
	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
	Loss of ring finger	5%
	- three phalanges	4%
	- two phalanges	3%
	- one phalanx	3%
	Loss of little finger	4%
	- three phalanges	3%
	- two phalanges	3%
	- one phalanx	4%
	Loss of metacarpals	3%
	- first or second (additional)	3%
	- third fourth or fifth (additional)	20%
	Loss of toes	8%
	- all	3%
	- great, both phalanges	2%
	- great, one phalanx	100%
	- other than great if more than one toe lost, each	75%
	Permanent Loss of speech & hearing in both ears	25%
	Loss of hearing	50%
	- both ears	2.5%
	- one ear	5%
	Loss of speech	12.5%
	Shortening of arm	5%
	- more than 1" up to 2"	10%
	- more than 2" up to 4"	25%
	- more than 4"	
	Shortening of leg	
	- more than 1" up to 2"	
	- more than 2" up to 4"	
	- more than 4"	
	The degree of shortening of arm/leg is to be certified in medical report from a medical specialist	
	Impotency or infertility	10%

Provided always that:-

- (a) It is fundamental and absolute term of this Policy that under no circumstances would We be liable to make any payment in excess of the Original Capital Sum Insured or the Capital Sum Insured (as the case may be) in respect of any claim(s) under this Policy.

- (b) Where the injury is not specified, We reserve the right to adopt a percentage of disablement which, in its absolute discretion is not inconsistent with the provisions of the Table of Compensation.
- (c) Loss means in the case of limbs and digits loss by physical severance or permanent total loss of use. Loss of Speech shall mean total inability to communicate verbally.
- (d) The aggregate of all percentages payable in respect of any one accident shall not exceed 100%. In the event of a total of 100% having been paid during the period of this Policy, all insurance hereunder shall immediately cease to be in force. All other losses lesser than 100% if having been paid shall reduce the coverage by that amount from the date of accident until the expiry of this Policy.

C1	Temporary Total Disablement	:	Weekly Compensation stated in the Schedule
C2	Temporary Partial Disablement	:	50% of Weekly Compensation stated in Item C1 above

Proviso

Compensation is payable only if such bodily injury shall, within twenty-one (21) days from the date of accident, continuously disable and prevent the Insured Person from performing duties of his or her usual occupation, profession or business.

The aggregate maximum period wherein compensation is payable under Item C1 and/or C2 shall not exceed Fifty Two (52) weeks from the date of the disablement.

All sums paid or becoming payable under Item C1 and/or C2 shall be deducted from any claim under Items A or B of the Table of Compensation that has been admitted and become payable.

Compensation under Item C1 and/or C2 shall only be payable upon certification by a legally qualified and registered Medical Practitioner.

D	Medical Expenses	:	Reimbursement of medical expenses incurred by the Insured Person as result of an accident or as a result of the Insured Person having contracted Dengue Fever, Malaria, Japanese Encephalitis (JE), Severe Acute Respiratory Syndrome (SARS), Zika or Chikungunya provided that Our maximum liability arising out of any one accident/disablement shall not exceed the amount specified in the Schedule. This item inclusive of expenses incurred for : (a) Traditional or Sinseh treatment up to a maximum limit of RM50.00 per visit and the overall payment for traditional or Sinseh treatment is up to RM500.00 per accident/ disablement. (b) Medical/Specialist Report and/or Post-mortem Report if such reports are specifically required by Us for its processing of claim. Our maximum liability under Item D in respect of any one accident is limited to the amount shown in the Schedule. If at the time of accident, there be any other existing insurance covering medical and/or related expenses, We shall not be liable to pay or contribute more than its rateable proportion.
E	Hospital Cash Income	:	A daily benefit as specified in the Schedule is payable for a period the Insured Person is confined in a hospital, provided Income that the Insured Person is hospitalised within twenty-one (21) days from the date of the accident, for more than twelve (12) hours for treatment of bodily injury resulting from an accident. The maximum payable under this benefit is up to a maximum of one hundred and eighty (180) days. Successive periods of hospital confinement due to the same cause shall be considered as one accident.
F	Financial Obligation Benefit	:	In the event of a claim admissible under Item A – Accidental Death and Item B – Permanent Disablement where the percentage of compensation payable is 50% or more, We will in addition settle the monthly repayment sum or instalment up to a maximum of six (6) months in respect of the outstanding balance of the Insured Person's housing loan and/or car loan and/or the outstanding balance of the Insured Person's credit card account at the time of the accident. The maximum amount payable for this benefit in aggregate is up to 10% of the Original Capital Sum Insured or the Capital Sum Insured (as the case may be) or RM50,000.00, whichever is lower. If the housing loan is in joint names, Our liability is limited to the Insured Person's proportionate part of the monthly repayment sum or instalment attributable to the Insured Person.

ADDITIONAL BENEFITS TO SECTION I – PERSONAL ACCIDENT COVER

1) Coma

Upon certification by a legally qualified and registered medical practitioner that the Insured Person has been in a coma state for at least one (1) year due to an accident, We will pay 100% of the Original Capital Sum Insured or the Capital Sum Insured, as the case may be, provided that the Insured Person went into such state of coma within twenty-one (21) days from the date of the accident. However, We reserve the right to recover the payment made if the Insured Person regains consciousness provided that a deduction be made of 10% of the aforesaid payment for each year the Insured Person was in a coma state.

2) **Bereavement Allowance**

In the event of the Insured Person's death due to Dengue Fever, Malaria, Japanese Encephalitis (JE), Severe Acute Respiratory Syndrome (SARS), Zika or Chikungunya, We will pay to his nominee as executor according to the direction of the nomination and/or trustee of the trust created over such nomination in accordance with Paragraph 5, Schedule 10 of the Financial Services Act 2013 (FSA) and/or assignee, as the case may be, or according to Paragraph 8, Schedule 10 of the Financial Services Act 2013 (FSA) in the event there is no nomination, 10% of the Original Capital Sum Insured or the Capital Sum Insured (as the case may be) specified in the Schedule as a bereavement allowance upon submission of the required documents.

3) **Double Indemnity**

We will pay double the Original Capital Sum Insured if the Insured Person suffers either death or permanent total paralysis from the neck down or permanent total loss / loss of use of two (2) limbs due to an accident:

- (i) whilst travelling as a fare-paying passenger on any mode of public transport, or
- (ii) whilst travelling overseas. Travelling overseas in this context would mean the following:
 - (a) If Insured Person is a Malaysian – Insured Person is travelling out of Malaysia. If Insured Person also has a permanent residence in another country, then this benefit is only applicable if Insured Person is travelling out of Malaysia and out of that country in which the Insured Person has permanent residence.
 - (b) If Insured Person is a Malaysian legally employed in a foreign country — Insured is travelling out of Malaysia and out of the country in which he / she is employed.
 - (c) If Insured Person is a non-Malaysian — Insured is travelling out of Malaysia and out of the Insured Person's country of origin.

NOTE: Double Indemnity is applicable for either (i) or (ii) above, and not both.

4) **Dental or Corrective Cosmetic Surgery**

We will reimburse the Insured Person up to a maximum limit of RM5,000.00 per accident in respect of the expenses incurred by the Insured Person for Dental Correction or medically necessary Corrective Cosmetic Surgery performed on the Insured Person's neck, head or chest (navel up) following injuries sustained as a result of an accident, provided that:

- (a) such Dental Correction and/or Corrective Cosmetic Surgery is recommended by a licensed Orthodontist or Cosmetic Surgeon.
- (b) such Dental Correction and/or Corrective Surgery is performed by a licensed Orthodontist or Cosmetic Surgeon.

5) **Permanent Disablement to Genitalia**

We will pay the Insured Person up to the limit specified in the Table of Benefit if the Insured Person suffers impotency or infertility due to an accident. Such permanent disablement must be certified by a Qualified Specialist Doctor.

6) **Kidnap Benefit**

We will pay a lump sum of RM5,000.00 for necessary expenses incurred by the Insured Person's family to recover the Insured Person and also offer a reward of RM25,000.00 for information leading to the recovery of the Insured Person. The payment of this benefit is subject only upon verification and confirmation by the police that a ransom has been demanded by the kidnappers for the return of the Insured Person. Where no demand of ransom has been made, We have absolute discretion whether or not to make any payment under this benefit.

The Original Capital Sum Insured or Capital Sum Insured, as the case may be, will be paid in full if the kidnapped Insured Person is not recovered after a period of one (1) year from the day of the kidnap. However, if any time after the payment has been made the Insured Person is found to be living, any sums paid by Us in settlement of claim shall be refunded to Us. The burden of proving that the Insured Person cannot be recovered and all possible means to recover the Insured Person have been taken shall be on the person making a claim under this Policy.

7) **Ambulance Fees**

We will reimburse the actual charges incurred for necessary ambulance services rendered in Malaysia to and/or from the Hospital up to a maximum of RM2,000 per accident provided such Ambulance Fees were incurred as a result of an accident to the Insured Person.

8) **Prosthesis / Wheelchair**

In the event the Insured Person suffers permanent disablement due to an accident, We shall reimburse the Insured Person the actual costs of purchasing any of the following medical equipment up to a maximum limit of RM1,000.00 per accident provided always that such medical equipment are necessary to assist in the mobility of the Insured Person and are recommended by the attending specialist physician / surgeon.

- (i) wheelchair
- (ii) artificial arm or leg
- (iii) crutches

9) **Repatriation Expenses**

We will reimburse the actual expenses up to a maximum amount of RM10,000.00 for repatriation expenses incurred in transporting the Insured Person's mortal remains back to the Insured Person's home country if the Insured Person's death is due to an accident whilst travelling outside of his/her home country and is covered under this Policy.

10) **Snatch Theft Compensation**

In the event the Insured Person is a victim out of snatch theft, We will pay the snatch theft compensation for a sum of RM350.00. Provided always that the Insured Person submit the police report to Us. Police Report must be made within 24 hours of occurrence.

11) **Blood Transfusion**

We will pay 10% of the original capital sum insured if the Insured Person contracts Human Immunodeficiency Virus (HIV) as a result of a blood transfusion whilst the Insured Person is undergoing medical treatment in a hospital within Malaysia following an accident. Compensation under this benefit shall only be payable if the Insured Person is positively diagnosed with HIV within two (2) years from the date of the blood transfusion.

12) **Major Burn (Third degree)**

If during the period of insurance, the Insured Person sustains Bodily Injury resulting in third degree major burns, We will pay the relevant benefits to the extent specified below up to the limit specified in the Table of Benefit.

Area damage as a percentage of total body surface:-

a.	Head	
i.	Equals to or greater than 2% but less than 5%	50%
ii.	Equals to or greater than 5% but less than 8%	75%
iii.	Equals to or greater than 8%	100%
b.	Body	
i.	Equals to or greater than 10% but less than 15%	50%
ii.	Equals to or greater than 15% but less than 20%	75%
iii.	Equals to or great than 20%	100%

Specific Exclusion:

We will not pay for liability arising directly or indirectly from sunburn, in-door tanning, cosmetic tanning, or aesthetic procedures.

13) **Additional Indemnity due to Home Accident**

We will pay up to the sum as specified in the selected plan if the Insured Persons suffers Accidental death or permanent disablement where the percentage of compensation payable is 50% or more due to an accident occurs at Home.

14) **Compassionate Care**

We will pay RM200 per week up to RM1,000 for reasonable expenses incurred for travelling allowance and accommodation by one (1) family member to take care and/or accompany the Insured Person who is a minor (not more than 12 years old) during the period of hospitalization, provided that the hospitalization is a result of an accident.

15) **Miscarriage Due To Motor Vehicle**

We will reimburse the Insured Person up to RM1,000 per person per accident for medical expenses in the event the Insured Person suffers a miscarriage as a result of a motor vehicle accident, whether as a pedestrian, passenger, pillion or driver/rider.

This benefit is payable in addition to the expenses paid under Medical Expenses Benefit and subject to the submission of original medical bills issued by qualified Medical Practitioner.

SPECIFIC RISKS

It is hereby declared and agreed that the insurance under Section I shall extend to cover death or any injury / disablement caused by or in connection with any the following:

- (1) Motor cycling but excluding riding without a valid driving licence or participating in illegal race
- (2) Unprovoked murder and assault
- (3) Suffocation by smoke, poisonous gas or fumes
- (4) Food and drink poisoning
- (5) Intoxication of alcohol
- (6) Strike, Riot and Civil Commotion but excluding bodily injury directly or indirectly proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with:
 - (a) War, invasion, the act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war;
 - (b) Mutiny, civil commotion, assuming the proportions of or amounting to a popular rising military rising rebellion revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing or it by terrorism or violence or by the direct consequences of any of the said occurrences.
- (7) Insect bites, snake bite or animal attack
- (8) Drowning
- (9) Hijacking
- (10) Hunting
- (11) Bungee jumping
- (12) Polo playing as an amateur
- (13) Winter sports as an amateur
- (14) Water sports, including water skiing and yachting, as an amateur
- (15) Scuba diving as an amateur but excluding underwater activities exceeding fifty (50) metres in depth

Subject otherwise to the terms and conditions of the Policy.

CLAUSES APPLICABLE TO SECTION I OF THE POLICY

1) DISAPPEARANCE CLAUSE

We shall pay the death compensation if during the period of insurance, the Insured Person disappears following an accident involving aircraft or at sea or in a natural calamity and the Insured Person's body is not found within one (1) year after its disappearance and sufficient evidence is produced to the satisfaction of Us that leads We inevitably to the conclusion that the Insured Person died as a result of an event within the scope of this Policy. However, if at any time after payment has been made the Insured Person is found to be living, any sums paid by Us in settlement of claim shall be refunded to Us.

2) EXPOSURE CLAUSE

It is hereby declared and agreed that in the event of the Insured Person after having sustained Accidental injury arising from events insured within the scope of this Policy be exposed to the elements of nature resulting in death, We shall agree to compensate the Insured Person subject to the terms, exclusions and conditions of the Policy.

It is further declared and agreed that in the event of such claims for compensation, a properly constituted judicial body of enquiry shall first affirm that the Insured Person has died of exposure after having sustained Accidental injury arising from an insured event.

3) **PAYMENT OF BENEFITS CLAUSE**

The nominee is named in this Policy at the request of the Insured Person and is not a party to this contract. Payment of any compensation under this Policy to the nominee shall be according to the nomination and/or trust and/or assignment, as may be applicable, in accordance with the requirements of the Financial Services Act 2013.

In the event no nomination is made and We are called upon to pay compensation on this Policy under Schedule 10 of the Financial Services Act 2013, We shall pay at its sole discretion and any such payment will effectively discharge Us of all subsequent claims and liability from any party whomsoever.

4) **CASHLESS HOSPITAL ADMISSION AND DISCHARGE BENEFIT**

In the event the Insured Person requires hospitalisation due to accident caused by violent, Accidental, external and visible means, We will, subject to the terms, exception and conditions of the Policy, through Third Party Administrator, facilitate the Insured Person's admission into a licensed participating local hospital in Malaysia by providing any guarantee required by the hospital up to RM2,500 but subject to a maximum limit of Medical Expenses benefit as stated in the Schedule of the Policy. Thereafter, We will also facilitate the Insured Person's discharge from the same hospital provided:

- (i) the final bill from the hospital does not exceed the Insured Person's Medical Expenses benefit stated in the Schedule of this Policy.
- (ii) all items in the final bill from the hospital are in fact covered under the Medical Expenses benefit as defined in this Policy. Items that are not covered will have to be borne by the Insured Person.

This cashless benefit will only be activated upon receipt of the membership card by the Insured Person **after seven (7) working days from the submission and acceptance of the Insured Person's proposal to any Our registered office**. It is hereby declared and agreed that Food and Drinks Poisoning, Dengue, Malaria, Japanese Encephalitis, Severe Acute Respiratory Syndrome (SARS), Zika or Chikungunya are excluded from the cashless admission.

SPECIAL CONDITIONS TO SECTION I – PERSONAL ACCIDENT COVER

- (1) Notice of injury on which the claim may be based and which is covered by this Policy, must be given upon receipt of such notice shall furnish the Insured Person with a claim form filling of proof of claim.
- (2) In case of death reasonable notice shall be given to Us before burial or cremation and We may require to be represented at a post-mortem body of the Insured Person. We shall have the right and opportunity to make an autopsy at Our own expense where it is not forbidden by law. Immediate notice of time and place shall be given to Us of any inquest appointed.
- (3) All certificates, information and evidence required by Us shall be furnished by the Insured or the nominee, trustee or assignee, as the case may be, as stated in the Policy and shall be in such form and of such nature as We may prescribe.
- (4) The compensation under this Section shall only be payable by Us upon sufficient Proof in respect of such claim being tendered to Our satisfaction by the Insured or such person(s) able to make a claim under the terms of the Policy.
- (5) You shall give immediate written notice to Us of any change of occupation pursuits habits or any other injury disease physical defects or infirmity with which the Insured Person has become affected and the Insured Person has become aware and also give notice of any other insurance effected against accident or incapacity whether at the time of inception or policy, during the Period of Insurance or at the time of any renewal(s) and/or Period(s) of Insurance there to.
- (6) The Insured Person shall seek medical treatment immediately upon any accident and act upon any medical or surgical advice as soon as practicable.

SECTION II – PERSONAL LIABILITY COVER

We hereby agree to indemnify the Insured Person against the Insured Person's personal liability at law for damages and claimant's legal costs and expenses up to the one and half (1½) times of the Original Capital Sum Insured or Capital Sum Insured (as the case may be) of Section I of the Policy in respect of:

- (a) Accidental bodily injury to the person(s)
- (b) Accidental damage to property

happening within Malaysia or elsewhere in the world where it is permitted to travel by the Government of Malaysia for temporary visits but excluding **USA & Canada** during the Period of Insurance. The maximum amount payable by Us for damages in respect of one accident or all accidents of a series consequent on or attributable to one source shall not exceed the Limit of Indemnity of one and half (1½) times of the Original Capital Sum Insured or the Capital Sum insured (as the case may be) or Section I of the Policy. We will in addition pay such legal costs and expenses incurred by the Insured Person without its prior written consent.

In the event of death of the Insured Person We will in respect of the liability incurred by the Insured Person indemnify the Insured Person's estate against such loss as set out above who shall as though they were the Insured observe fulfil and be subject to the terms, exceptions and conditions of this Section so far as they are applicable.

EXCEPTIONS TO SECTION II – PERSONAL LIABILITY COVER

We shall not be liable for any liability in respect of the following:

- (1) bodily injury or illness to the Insured Person or any member of his household or any person employed by the Insured Person or any member of his household. 'Member of his household' refers to all members of Insured's immediate family (i.e. Spouse, Children including legally adopted children, Parents, Brother and Sister).
- (2) damage to property belonging to or in the care, custody and/or control of or held in trust by the Insured Person or any member of his household or any person employed by the Insured Person or any member of his household.
- (3) arising from any agreement unless such liability would have attached to the Insured Person in the absence of such agreement.
- (4) arising out of any business, trade or profession.
- (5) arising out of the use, ownership or possession of aircraft, watercraft, hovercraft mechanically propelled vehicles, lifts, animals other than dog or cat.
- (6) arising out of the ownership or possession or use by or on behalf of the Insured Person of any land, building or premises other than at the private residence of the Insured Person.
- (7) arising out of alterations, additions or repairs to the private residence of the Insured Person.
- (8) In respect of:-
 - (i) judgement delivered or obtained in the first instance other than by a Court of competent jurisdiction within Malaysia.
 - (ii) costs and expenses of litigation recovered by any claimant from the Insured Person which are not incurred in and recoverable in Malaysia.
- (9) any act of terrorism. For this purpose, an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. In any action suit or other proceeding where We allege that by reason of the provisions of this condition any loss is not covered by this insurance, the burden of proving that such loss is covered shall be upon You.

SPECIAL CONDITIONS TO SECTION II – PERSONAL LIABILITY COVER

1. The Insured Person shall use all reasonable diligence and care to keep the private residence in a proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury loss or damage as the circumstances may require and We shall not be liable for injury, loss or damage caused by a defect which the Insured Person has failed to remedy after having knowledge of the same or after having received notice of such defect from Us or any person or public body.
2. The Insured Person shall take all reasonable precautions to prevent injury and/or damage and to comply with all obligations and regulations imposed by any authority.
3. This insurance does not cover any loss which, at the time of happening of such loss, is insured by any other policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.
4. In connection with claims against the Insured Person arising out of one accident or all accidents of a series consequent on or attributable to one source or original cause, We may at any time pay to the Insured Person the Limit of Indemnity (after deduction of any sums already paid as damages) or any lesser amount for which such claims can be settled and thereupon We shall relinquish the control of such claims and be under no further liability in connection therewith except for costs and expenses for which We may be responsible under this Section in respect of matters prior to the date of such payment.
5. Upon the happening of any event which may give rise to claim under this Section, the Insured Person shall within thirty (30) days therefrom give written notice to Us with full particulars. Every letter, claim, writ of summons or process in respect of such claim shall be forthwith forwarded to Us upon receipt of the same by the Insured Person. Written notice shall also be given to Us within thirty (30) days from the date on which the Insured Person shall have knowledge of any event for which there may be liability under this Section.

No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured Person without Our written consent which shall be entitled to take over and conduct in the name of the Insured Person the defence or settlement of any claim or to prosecute in the name of the Insured Person for its own benefit any claim and shall have full discretion in the conduct or any proceedings and in the settlement of any claim. The Insured Person shall give all such assistance as We may require.

GENERAL EXCEPTIONS APPLICABLE TO BOTH SECTIONS I AND II

This Policy does not cover death or disablement or liability of whatsoever nature whether directly or indirectly arising from or in consequence of the following:-

1. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising.
2. nuclear weapons materials, ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.

GENERAL CONDITIONS APPLICABLE TO BOTH SECTIONS I AND II

This Policy and Schedule shall be read together as one contract and any word or expression to which specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

1. **Condition Precedent To Liability**

The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured or any claimant under this Policy shall be conditions precedent to Our liability to make any payment under this Policy.

2. **Notice**

Every notice or communication to be given or made under this Policy shall be delivered in writing to Us.

3. **Misstatement or Omission Of Material Fact**

You proposal or declaration is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or contained therefrom or if this insurance or any renewal thereof shall have been obtained through any misstatement misrepresentation or suppression or any changes in circumstances is not made known to Us or if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof, then in any these cases this Policy shall be void and all premiums paid hereunder shall be forfeited.

4. **Alterations**

We reserve the right to amend the terms and conditions of this Policy and such alteration to this Policy shall only be valid if authorised by Us and endorsed hereon.

5. **Absolute Owner of the Policy**

We shall unless otherwise expressly provided by endorsement on this Policy be entitled to treat You as the absolute owner of the Policy and shall not be bound to recognise any equitable or other claim to or interest in the Policy and the receipt by You (or the nominee, trustee or assignee as the case may be stated in the Policy) of insurance monies under this Policy shall be a sufficient and an effectual discharge of Our obligations.

6. **Policy Renewal**

It shall not be incumbent on Us to give notice of renewal to You. The premium for the renewal of this Policy shall be deemed to be due on the date on which this Policy expires. This Policy shall not in any event be renewable when the Insured attains the age of Seventy-Five (75) years.

7. **Termination Of Insurance**

(a) **Termination by the Insured**

If You give notice to Us to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is earlier. In the event premium has been paid for any period beyond the date of termination of this Policy, Our short period rates shall apply provided that no claims has been made during the current Period of Insurance.

The following scale of short period rates shall apply :

Period of Insurance	Percentage of Annual Premium to be Charged
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

(b) **Termination by Us**

We may give notice of termination by registered post to You at Your last known address. Such termination shall become effective seven (7) days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this Policy the pro-rata premium shall be refunded to the Insured provided that no claim has been made during the current Period of Insurance.

- (c) **Automatic Termination**
This Policy shall lapse / terminate at mid-night (standard Malaysian time) on the last day of the Period of Insurance.

8. **Currency And Exchange Rates**

All premiums shall be paid in Malaysian Ringgit. In the event that You shall be admitted into a hospital and/or receive medical treatment outside Malaysia and render bills in currency other than Malaysian Ringgit, We shall indemnify You (or the nominee, trustee or assignee as the case may be) in Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) at the date You are discharged from the hospital.

9. **Arbitration**

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against Us. If We shall disclaim liability to You for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

10. **Applicable Law**

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the law of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto.

11. **Data Privacy Notice**

You hereby agree that by using our services and providing your personal data to us, you consent to Generali's collection, use, disclosure and/or processing of your personal data as described in the Data Privacy Notice made available at our website www.generali.com.my. We reserve the right to update and amend our Data Privacy Notice from time to time. We will notify you of any amendments to our Data Privacy Notice via announcement on our website or other appropriate means.

WARRANTY APPLICABLE TO THE ENTIRE POLICY

1) **PREMIUM WARRANTY**

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by Us within sixty (60) days from the inception date of this policy / endorsement / renewal certificate.
If this condition is not complied with then this contract is automatically cancelled and We shall be entitled to the pro-rata premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by Our authorised agent, the payment shall be deemed to be received by Us for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on Us.

2) **CASH BEFORE COVER (Applicable to Individual Policyholder)**

It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with, then this insurance is automatically null and void.

The authorized agent shall remit the premium within fifteen (15) working days upon receipt of such premium from you. We reserve the right to refuse any coverage and/or reject any claim resulting from non-payment of premium to Us.

3) **CONVEYANCE LIMIT CLAUSE (Applicable to Corporate Policyholder only)**

It is hereby declared and agreed that Our maximum liability per conveyance in the event a number of Insured Person are travelling in one common aircraft or surface transport vehicle or waterborne vessel shall be limited to RM10,000,000.00 or up to the total sum insured whichever is lower. In the event the aggregate sum payable exceeds the said amount, We shall settle the claims of the respective Insured Person on a proportionate basis.

4) **DUTY OF DISCLOSURE**

Where you have applied for this Insurance wholly for purposes unrelated to your trade, business or profession, you had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you applied for this insurance) i.e. you should have answered the questions fully and accurately. Failure to have taken 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that you knew 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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

5) **SERVICE TAX**

The Premium payable by you is subject to the Service Tax Act 2018, including any subsidiary legislations, orders or regulations governing the application of such tax, as may be imposed, or amended by the relevant authorities from time to time.

When we pay a claim, the amount of claims paid (including any service tax imposed by the relevant authorities) shall be subject to the sum insured or limits of insurance covered under the Policy.

6) **TERRORISM COVER (Applicable for Section I – Personal Accident Cover only)**

Notwithstanding any provision to the contrary within this Insurance or any endorsement thereto it is agreed that this Insurance shall exclude Terrorism but only as the sole result of the utilisation of Nuclear, Chemical or Biological weapons of mass destructions howsoever these may be distributed or combined.

For the purpose of this Clause:

- a) Terrorism means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use.

Furthermore, the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

- b) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- c) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- d) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

If we allege that by reason of the exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon you.

7) **SANCTION LIMITATION & EXCLUSION CLAUSE**

No Insurer shall be deemed to provide Cover and no (re) insurer shall be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such Cover, payment of such claim or provision of such Benefit would expose that (re) insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, or Malaysia.

8) **TERRITORIAL EXCLUSION CLAUSE**

The Insurer shall not indemnify the Insured for any liability:

- (i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of "Excluded Countries/Territories", or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part;
- (ii) incurred by the government of "Excluded Countries/Territories" or resulting from activities that involve or benefit the government of "Excluded Countries/ Territories", or where the payment of such indemnity by the Insurer will benefit the government of "Excluded Countries/Territories";
- (iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in "Excluded Countries/Territories"; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of "Excluded Countries/Territories", persons or entities resident in "Excluded Countries/Territories".

List of Excluded Countries/Territories

1. Israel
2. Iran
3. Syria
4. North Korea
5. Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region
6. Belarus
7. Russian Federation

Please refer to the latest Excluded Countries / Territories list at www.generalali.com.my

9) **COMMUNICABLE DISEASE EXCLUSION LMA5394**

- a) Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - (i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - (ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid liquid or gas or between organisms, and
 - (iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

TABLE OF BENEFITS

Plan Benefit	TGE1 RM	TGE2 RM	TGE3 RM	TGE4 RM	TGE5 RM	TGE6 RM	TGE7 RM	TGE8 RM
Death	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
Permanent Disablement	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
Double Indemnity	100,000	200,000	300,000	400,000	600,000	1,000,000	1,500,000	2,000,000
Additional Indemnity due to Home Accident	12,500	25,000	37,500	50,000	75,000	125,000	187,500	250,000
Financial Obligation	10% of Capital Sum Insured or RM50,000 whichever is lower							
Blood Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Compassionate Care	200 per week up to 1,000 (allowance)							
Dental or Cosmetic Surgery	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Personal Liability	75,000	150,000	225,000	300,000	450,000	750,000	1,125,000	1,500,000
Medical Expenses (Dengue, Malaria, JE, SARS, Zika or Chikungunya)	3,500	4,500	5,500	6,500	7,500	8,500	9,500	10,000
Traditional Treatment - RM50 per visit	500	500	500	500	500	500	500	500
Bereavement Allowance (Dengue, Malaria, JE, SARS, Zika or Chikungunya)	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Hospital Income (up to 180 days)	75	75	75	100	100	175	175	225
Weekly Benefit (up to 52 weeks)	50	75	100	125	150	250	375	500
Reimbursement of Prosthesis / Wheelchair	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Miscarriage (due to motor vehicle accident)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Kidnap Benefit Expenses Reward	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000
Major Burns (3rd degree)	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
Impotency or Infertility	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Ambulance Fees	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Funeral Expenses (due to accident)	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Repatriation Expenses	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Snatch Theft Compensation	350	350	350	350	350	350	350	350