



# UniqCare Personal Accident Policy

Your UniqCare PA Policy will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

## Age Limit

16 years old to 65 years old

## Coverage

Your UniqCare PA Policy provides 24 hours worldwide cover including accidental death or bodily injury caused by or due to :

- Whilst participating in any sports on an amateur basis not specifically excluded by the policy
- Strike, riot and civil commotion
- Motor-cycling as a rider or a pillion rider (excluding whilst engaging in racing, pace making speed contest reliability trials), provided that it is a condition precedent to liability that you wear an approved crash helmet
- Drowning, Electrocution, Gas Inhalation
- Food and/or drink poisoning
- Harmful insects bites, snake bites and animal bites but excluding illness disease transmitted by such insects
- Hijacking whether in aircraft, vessel or any other public conveyance
- Disappearance and exposure to elements
- Unprovoked murder and assault
- Fire, convulsion of nature such as earthquake, windstorm, flood, typhoon, lightning
- Travelling by air as a fare-paying passenger in an aircraft licensed for passenger service on scheduled or unscheduled flights

Table of Coverage

TABLE OF COVERAGE	SUM INSURED(RM)	
	PLAN A	PLAN B
1. Principal Sum Insured		
a) Accidental Death	10,000	30,000
b) Permanent Disablement	Up to 10,000	Up to 30,000
2. Medical Expenses	Up to 1,000	Up to 2,000
3. Ambulance Fees	Up to 100	Up to 100
4. Funeral Expenses	Up to 1,000	Up to 1,000
5. Repatriation Expenses	Up to 1,000	Up to 1,000
6. Rehabilitation Allowance	500	1,000
7. Travel Allowance (RM200 per week)	600	1,000
8. Convalescence Expenses	Up to 1,000	Up to 1,000

### **Main Exclusions**

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, diseases, infections
- Childbirth, miscarriage, pregnancy or any other complications thereof caused directly or indirectly by accident
- Flying as a pilot or crew member in any aircraft
- Criminal acts
- Professional sports activities of any kind
- Hazardous sports activities
- Radioactive and nuclear weapon material accidents
- Terrorism

This list is non-exhaustive. Please refer to the UniqCare Personal Accident Policy for the full list of exclusions.

### **Duty of Disclosure**

- 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 the Proposal Form (or when you apply for this insurance). You must answer the questions 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 the Proposal Form (or when you apply for this insurance), 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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

### **Contribution**

If Medical Expenses is payable under this Policy, there shall be any other insurance covering the same benefit, we shall not be liable to pay or contribute for more than its rateable proportion of any such claim.

### **Termination of Insurance**

We may cancel this policy by sending fourteen (14) days' notice by registered letter to you at your last known address and in such event will return to you the pro rata refund of the unexpired premium. If a claim has been made under this policy, no refund of the premium will be allowed.

You may also wish to cancel the policy but no refund of the unexpired premium will be allowed.

### **Termination Upon Age Limit**

This policy shall lapse/terminate on the policy anniversary date following the attainment of the Insured person's 66th birthday.

### **Payment of Premium**

- Premium must be made to our agent or direct to us
- Payment can be made by cash, credit card or cheques (cheques should be made in favour of **Tokio Marine Insurans (Malaysia) Berhad**)
- Insist on a receipt for the premium paid
- Contact us if you have not received your policy after one month of purchase.

## WHAT YOU SHOULD DO In The Event Of Injury

### Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. If involved in a serious accident, you are required to lodge a police report immediately.

### Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters / investigators are appointed by us, you must give full cooperation to them in assessing your claim.

### Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

### Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the 'Table of Benefits' attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

## HOW TO LODGE A Complaint And Redress Avenues Available



#### Write to either :

- the Integrated Contact Centre of Bank Negara Malaysia via [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
- the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to [www.bnm.gov.my/bnmlink/index.htm](http://www.bnm.gov.my/bnmlink/index.htm)) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website [www.tokiomarine.com](http://www.tokiomarine.com).

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.