



LONPAC INSURANCE BHD (307414-T)

Kuching Office: Lots 258 & 259, Section 49, KTLD (1st Floor), Jalan Chan Chin Ann, 93100 Kuching, Sarawak.
Tel: 082-428 529 Fax: 082-424 512 Website: www.lonpac.com
(GST Reg. No. : 002013003776)

THE SCHEDULE

Insured's Copy

Class of Policy : GROUP ABPA

Policy No.

: E/16/PG00/008170/KCG-46

IC/BC No. : N/A

Age : N/A

This Policy is subject to the following endorsements, units or article as printed in this Policy or added thereon or attached thereto.

1. PREMIUM WARRANTY
2. CONVEYANCE LIMIT CLAUSE
3. STRIKE RIOT AND CIVIL COMMOTION
4. AMATEUR SPORTS CLAUSE
5. MARTIAL ART OF SELF DEFENCE
6. UNPROVOKED MURDER AND ASSAULT CLAUSE
7. FOOD AND DRINK POISONING CLAUSE
8. LOSS OF SPEECH ENDORSEMENT
9. DROWNING CLAUSE
10. INTOXICATION CLAUSE
11. INSECT, ANIMAL OR SNAKE BITES
12. ACCIDENTAL GAS INHALATION
13. EXPOSURE AND DISAPPEARANCE CLAUSE
14. HUNTING CLAUSE
15. MOTORCYCLING RISKS ENDORSEMENT
16. MOUNTAINEERING AND UNDERWATER ACTIVITIES
17. WOODWORKING MACHINERY EXTENSION
18. SCUBA DIVING ENDORSEMENT
19. PRINCIPAL CLAUSE
20. PAYMENT ON ACCOUNT
21. LOSS NOTIFICATION CLAUSE (60 DAYS)
22. AIR TRAVEL
23. TRAVEL ON UNSCHEDULED FLIGHT AND/OR SINGLE ENGINE AIRCRAFT ENDT
24. AUTOMATIC ADDITIONS & DELETIONS CLAUSE
25. FUNERAL EXPENSES (LIMIT: RM1,000.00)
26. TRAVELLING EXPENSES (LIMIT: RM2,000.00)
27. NATURAL PERILS SUCH AS EARTHQUAKE, WINDSTORM, VOLCANIC ERUPTION, TIDAL WAVE, HURRICANE, FLOOD, TYPHOON, CYCLONE AND LIGHTNING
28. 24 HOURS & WORLDWIDE COVER
29. TERRORISM EXCLUSION ENDORSEMENT (worldwide coverage)
30. REPATRIATION OF BODILY REMAINS CLAUSE
31. CO-INSURANCE AND LEADER CLAUSE (LONPAC 70%, MPI GENERALI 30%)
32. BODILY INJURY DIRECTLY OR INDIRECTLY CAUSED BY FIRE
33. THIS POLICY IS EXTENDED TO COVER "INDUSTRIAL TRAINING" (FOR STUDENT UNDERGOING FOR THE THIRD & FORTH YEAR WITH THE DURATION OF 12 WEEKS)
34. ON THE EXTENSION TO COVER FOR INTERNSHIP FOR BOTH VOLUNTARY OR COMPULSORY (OVERSEA OR LOCAL)

The above are subject to the terms, exclusions, provisions, limitations & conditions of this Policy.

CONVEYANCE LIMIT CLAUSE

It is hereby declared and agreed that the Company's maximum aggregate liability in respect of the Insured Persons travelling in one aircraft or land transport vehicle or watercraft shall not exceed the Conveyance Limit stated below:

Conveyance Limit: RM10,000,000

In the event that the total sum insured of all the Insured Persons

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exceeds the said Conveyance Limit, the Company shall settle the claims of the respective Insured Person on a proportionate basis.

STRIKE, RIOT AND CIVIL COMMOTION

Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that in consideration of the payment of an additional premium this Policy extends to cover Death or Disablement as within defined directly or indirectly caused by Strike, Riot or Civil Commotion except in so far as the Insured himself is actively participating in the said circumstance then this extension becomes null and void.

AMATEUR SPORTS CLAUSE

Notwithstanding anything contained to the contrary it is hereby declared and agreed that this Policy is hereby extended to cover death loss or disability as defined in the within Policy whilst the Insured is engaged in amateur sport and provided such amateur sport is undertaken by the Insured as an occasioned recreation for short periods and not as a professional.

However, no benefit shall be payable for an event caused directly or indirectly whilst the Insured is engaged in mountaineering, water skiing, sledging tobogganing, racing of any kind, boxing, wrestling, any form of unarmed combat, winter sport, ice hockey, polo, underwater activities requiring breathing apparatus, water ski-jumping, pot-holing, caving, parachuting, hang-gliding, steeplechasing, point to point, show jumping, boating and yachting.

MARTIAL ART OF SELF DEFENCE

It is agreed that the policy is extended to cover death or disablement arising from or whilst engaged in martial art of self defence but this extension shall not operate in the event the insured or life assured is engaged in any competition at state or national or international levels.

UNPROVOKED MURDER AND ASSAULT CLAUSE

It is hereby declared and agreed that this Policy extends to cover the risk of murder, assault or any attempt thereat but in no event shall this extension be operative if it is provoked by the Insured.

FOOD AND DRINK POISONING CLAUSE

This Policy extends to cover the Insured Person for Death or Permanent Disablement as herein defined arising out of or resulting from food and drink poisoning of whatsoever nature

LOSS OF SPEECH ENDORSEMENT

It is hereby declared that the following disability shall be eligible for Compensation under the Policy as detailed below:

PERMANENT TOTAL/PARTIAL DISABLEMENT	COMPENSATION
Permanent and Total Loss of Speech	50% of Benefit B

Subject to the terms, exclusions, provisions, limitation and conditions of this Policy.

DROWNING CLAUSE

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It is hereby declared and agreed that this Policy shall extend to cover death or bodily injury as within defined directly resulting from drowning.

INTOXICATION CLAUSE

It is hereby declared and agreed that notwithstanding anything herein contained to the contrary, the cover afforded by this policy is deemed to include death or permanent disablement as a result of accident caused by intoxication.

INSECT, ANIMAL OR SNAKE BITES CLAUSE

This Policy extends to cover the Insured Person for Death or Bodily Injury sustained, or the incurring of expenses for medical treatment (if insured), arising solely and directly out of, or resulting from insect, animal or snake bites.

However, this extension shall exclude all cover for Death of Bodily Injury sustained, or the incurring of expenses for medical treatment (if insured), if such result or treatment is a consequence of any illness or disease subsequently arising from insect, animal or snake bites.

ACCIDENTAL GAS INHALATION

It is hereby declared and agreed that the Insurance by this Policy is extended to cover the Insured/Insured Person(s) against Death or Permanent Disablement as herein defined arising out of or resulting from Accidental Gas Inhalation or other similar misfortune with or without any sign of external or violent visible injury.

EXPOSURE AND DISAPPEARANCE

It is hereby declared and agreed that the Company shall pay to the Insured according to the scale of benefits if at any time during the period of insurance the Insured Persons shall sustain bodily injury caused by violent accidental external and visible means or by exposure resulting from a mishap to an aircraft or conveyance in which they are travelling which shall solely and independently of any other cause within 12 calendar months from the date of the accident causing such injury resulting in death or disablement.

Death of the Insured Persons shall be established by an official death certificate or in the event of his disappearance following an accident or the total loss of a vessel or aircraft by a court order presuming his death.

HUNTING CLAUSE

It is agreed that the Policy is extended to cover death or disablement to the Insured arising from or whilst engaged in small game hunting. This extension shall not operate if the Insured or life assured is hunting beyond the territories of Malaysia.

MOTORCYCLING RISKS ENDORSEMENT

In consideration of the payment by the Insured of an additional premium it is hereby agreed that this Policy extends to cover the Insured whilst motorcycling, whether as a passenger or otherwise and whether or not a sidecar is attached, for private or business purposes, provided that the Company shall not be liable for any claim arising out of racing, pacemaking or participation of the Insured in any speed contests reliability or other trials.

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MOUNTAINEERING AND UNDERWATER ACTIVITIES

The Policy covers death loss or disablement directly or indirectly caused whilst the Insured is engaging in mountaineering and underwater activities involving the use of breathing apparatus as a hobby or for pleasure only. In any event whatsoever any person engaging or participating in any sport on a professional basis will not be covered under the policy.

WOODWORKING MACHINERY EXTENSION

This policy covers the Insured whilst engaged in using/operating woodworking machinery.

SCUBA DIVING ENDORSEMENT

Notwithstanding anything herein contained to the contrary, it is hereby declared that this Policy extends to cover Death or Disablement as within defined caused or arising whilst the Insured is engaged in scuba diving.

PRINCIPAL CLAUSE

It is hereby understood and agreed that notwithstanding anything contained herein in this Policy to the contrary, all interests in the Policy are vested in the Insured named in the Schedule, they having an insurable interest in the within named life Insured and a discharge to the Company by the said Insured shall be sufficient and binding discharge to the Company in respect of each and every claim.

PAYMENT ON ACCOUNT

It is agreed and understood that in the event of the life (or lives) insured sustained bodily injury as within defined, the Company will make payment on account in respect of such loss to the Insured if desired.

LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that this insurance will not be prejudiced by any inadvertent delays errors or omissions in notifying the Insurance Company of any circumstances or events giving rise or likely to give rise to a claim under this Policy.

The Insured is however required to notify the Company not later than 60 days after the occurrence of the event.

AIR TRAVEL

It is hereby declared and agreed that this policy is extended to cover death or disablement resulting from accident while the Insured Person is flying as fare paying passenger on board a licensed passenger aircraft or helicopter provided by commercial airline or any chartered flight and operated by a properly certificate pilot, but excluding aircraft being used for aerobatic and/or stunt flying and all military aircraft unless being carried for business purposes.

TRAVEL ON UNSCHEDULED FLIGHT AND/OR SINGLE ENGINE AIRCRAFT ENDORSEMENT

It is hereby declared and agreed that the policy is extended to cover the life or lives Insured, whilst travelling on chartered or

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commercial unscheduled flight or single engine aircraft as a passenger only.

AUTOMATIC ADDITIONS & DELETIONS CLAUSE

It is hereby declared and agreed that the coverage provided under this Policy is extended automatically to cover any additional employees provided that notice of each addition be advised to the Company within 90 days from the date of commencement of employment and the appropriate additional premium paid. Deletion of employees will be similarly effected from the date of termination of their employment.

FUNERAL EXPENSES

It is hereby declared that the benefit provided under the within policy is extended to cover the funeral expenses up to an amount of RM1,000.00 any one insured person upon the receipt of police report and death certificate of the Insured.

TRAVELLING EXPENSES

It is hereby declared and agreed that the within policy is extended to include travelling expenses necessarily incurred in the event any of the Insured persons suffer bodily injuries (as herein defined) requiring emergency treatment which is not available at the nearest hospital/clinic up to a limit not exceeding RM2,000.00 per insured person any one accident.

TERRORISM EXCLUSION ENDORSEMENT (Worldwide Coverage)

The Insurance provided under this Policy shall not apply to the following:

Any loss, cost or expense arising out of or related to, either directly or indirectly, any "Terrorist Activity", as defined herein. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the loss, cost or expense. For the purposes of this exclusion,

A. "Terrorist Activity" shall mean any deliberate, unlawful act that:

1. is declared by any authorized governmental official to be or to involve terrorism, terrorist activity or acts of terrorism; or
2. includes, involves, or is associated with the use or threatened use of force, violence or harm against any person, tangible or intangible property, the environment, or any natural resources, where the act is intended, in whole or in part, to
 - (a) promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause or objective of the perpetrator or any organization, association or group affiliated with the perpetrator;
 - (b) influence, disrupt or interfere with any government related operations, activities or policies;
 - (c) intimidate, coerce or frighten the general public or any segment of the general public; or
 - (d) disrupt or interfere with a national economy or any segment of a national economy; or
3. includes, involves, or is associated with, in whole or in part, any of the following activities, or the threat thereof:
 - (a) hijacking or sabotage of any form of transportation or



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- conveyance, including but not limited to spacecraft, satellite, aircraft, train, vessel, or motor vehicle;
- (b) hostage taking or kidnapping;
 - (c) the use of any biological, chemical, radioactive, or nuclear agent, material, device or weapon;
 - (d) the use of any bomb, incendiary device, explosive or firearm;
 - (e) the interference with or disruption of basic public or commercial services and systems, including but not limited to the following services or systems: electricity, natural gas, power, postal, communications, telecommunications, information, public transportation, water, fuel, sewer or waste disposal;
 - (f) the injuring or assassination of any elected or appointed government official or any government employee;
 - (g) the seizure, blockage, interference with, disruption of, or damage to any government buildings, institutions, functions, events, tangible or intangible property or other assets;
 - (h) the seizure, blockage, interference with, disruption of, or damage to tunnels, roads, streets, highways, or other places of public transportation or conveyance.

B. Any of the activities listed in section A(3) above shall be considered Terrorist Activity except where the Insured can conclusively demonstrate to the Company that the foregoing activities or threats thereof were motivated solely by personal objectives of the perpetrator that are unrelated, in whole or in part, to any intention to

1. promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause or objective of the perpetrator or any organization, association or group affiliated with the perpetrator;
2. influence, disrupt or interfere with any government related operations, activities or policies;
3. intimidate, coerce or frighten the general public or any segment of the general public; or
4. disrupt or interfere with a national economy or economy or any segment of national economy.

NMA 2919

REPATRIATION OF BODILY REMAINS CLAUSE

This Policy is extended to include the costs incurred by the Insured in repatriating the bodily remains of an insured person from Malaysia to his home address anywhere in the world by any term and conveyance.

The cover provided by this extension is subject to the cause of death of the insured person being insured in terms of this Policy and is subject to the limit of RM2,500.00 per person.

CO-INSURANCE AND LEADER CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within policy, or on any endorsement hereon to the contrary, reference to "the Company" shall be deemed to mean the following companies each of which agrees for its individual proportion set against its name subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon, that if during the period of insurance stated in the schedule the Insured shall sustain



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Loss or damage in the circumstances provided for by this Policy indemnify the Insured in the manner herein described:

Company	Proportion
LONPAC INSURANCE BHD (Lead Co-Insurer)	70%
MPI GENERALI INSURANS BERHAD	30%

It is further declared and agreed notwithstanding anything contained to the contrary that the lead co-insurer is authorised to sign the Policy/Endorsement/Renewal Receipt.

For all intents and purposes this Policy shall have effect as though each of the above-mentioned insurance companies had issued a separate policy for its individual proportion of the sum insured.

LONPAC INSURANCE BHD

CHIEF OPERATING OFFICER



ELECTRONIC CREDIT PAYMENT

We encourage you to opt for the Electronic Credit Payment (ECP) facility to allow any Premium Refund and/or Claims Payment to be conveniently credited into your bank account.

<http://www.lonpac.com/web/my/epayment-facility>

ELECTRONIC DOCUMENT DELIVERY

You may choose to receive soft copy of your insurance documents via email for a faster and more effective delivery.

For Registered User : <http://www.lonpac.com/web/my/customers-login>

For Unregistered User : https://eportal.lonpac.com/ePortal/user/application/user_registration.jsp

User ID : JOAN
Date of Issued : 11-07-2016

ALL BENEFITS PERSONAL ACCIDENT POLICY

For Consumer Insurance Contracts (Insurance wholly for purposes unrelated to the Insured's trade, business or profession)

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 Non - Consumer Insurance Contracts (Insurance for purposes related to the Insured's trade, business or profession)

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. In the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, 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.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

NOW THIS POLICY WITNESSES that if at any time during the Period of Insurance stated in the Schedule hereto or during any further Period for which We may accept payment for the renewal of this Policy You shall sustain any bodily injury caused solely and directly by violent, accidental, external and visible means and being the sole and direct cause of Your death or disablement as hereinafter defined, THEN We will pay to You, or to Your legal personal representatives, the sum or sums of money set forth in the Schedule.

Provided always that:

1. No compensation stated in the Schedule shall be payable:
 - (a) Under **Items A to B** unless the death or loss takes place within 365 days after the date of the bodily injury.
 - (b) Under **Items C(i) and/or C(ii)** in respect of any one injury for more than 104 weeks from the commencement of the disablement.
 - (c) Until the total amount of compensation shall have been ascertained and agreed.
2. In respect of any sums payable under **Item B** the maximum shall not exceed 100% of the Capital Sum Insured under **Item A** and in the event of the loss of fingers from one hand the maximum shall not exceed the amount payable for loss of one hand.
3. You shall not be entitled to compensation under more than one of the Items in the Schedule in respect of any one accident except that You shall be entitled to receive compensation under **Item C(ii)** for a period in succession to a period under **Item C(i)**.
4. Any sums paid under **Items C(i) and/or C(ii)** shall be deducted from any sum becoming due under **Items A or B**.
5. We shall not be liable to make any further payment under this Policy after a claim under either **Item A or Item B** has been admitted and becomes payable.
6. This Policy **SHALL NOT COVER** death, loss or disablement directly or indirectly caused :
 - (a) while the Insured Person is using any kind of wood-working machinery operated by mechanical power or motor-riding on any motor-cycle (whether as a passenger or otherwise and whether or not a sidecar is attached) or is engaged in any professional sports, hunting, mountaineering, water skiing, sledding, tobogganing, racing of any kind other than on foot, boxing, wrestling, any form of unarmed combat, winter sports, ice hockey, polo, underwater activities requiring breathing apparatus, water ski-jumping, parachuting, hang-gliding, steeplechasing, bungee jumping and any other hazardous sports or activities.
 - (b) by fits, or hernia, illness of any kind, venereal disease, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named, the hand of Justice, any unlawful act on the part of the Insured Person, or wilful exposure of the Insured Person to unnecessary danger except in the attempt to save human life.
 - (c) while the Insured Person is in a state of unsound mind.
 - (d) while the Insured Person is serving in the Armed Forces of any country or International authority, whether in Peace or War, and in such an event We, upon Your application shall return the pro-rata Premium for any such period of service.
7. This Policy **does not cover** Death or Disablement directly or indirectly caused by:
 - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power and in the event of any claim hereunder You shall when so required by Us prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof We shall not be liable to make any payment in respect of such a claim.
 - (b) nuclear weapons material or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
 - (c) the Insured Person having travelled in any Aircraft unless as a passenger in a fully licensed passenger carrying aircraft but not as a member of the crew nor for the purpose of engaging in any trade or technical operation therein.
 - (d) self injury, suicide or attempted suicide (whether felonious or not), provoked assault, intoxicating liquor, drugs or insanity.
 - (e) where the Insured Person is a female - pregnancy, childbirth or confinement.
8. **TERRORISM EXCLUSION CLAUSE (Worldwide Coverage)**
 The Insurance provided under this Policy shall not apply to the following:
 Any loss, cost or expense arising out of or related to, either directly or indirectly, any "Terrorist Activity", as defined herein. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the loss, cost or expense. For the purposes of this exclusion,
 - A. "Terrorist Activity" shall mean any deliberate, unlawful act that:
 1. is declared by any authorized governmental official to be or to involve terrorism, terrorist activity or acts of terrorism; or
 2. includes, involves, or is associated with the use or threatened use of force, violence or harm against any person, tangible or intangible property, the environment, or any natural resources, where the act is intended, in whole or in part, to
 - (a) promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause or objective of the perpetrator or any organization, association or group affiliated with the perpetrator;
 - (b) influence, disrupt or interfere with any government related operations, activities or policies;
 - (c) intimidate, coerce or frighten the general public or any segment of the general public; or
 - (d) disrupt or interfere with a national economy or any segment of a national economy; or
 3. includes, involves or is associated with, in whole or in part, any of the following activities, or the threat thereof:
 - (a) hijacking or sabotage of any form of transportation or conveyance, including but not limited to spacecraft, satellite, aircraft, train, vessel, or motor vehicle;
 - (b) hostage taking or kidnapping;
 - (c) the use of any biological, chemical, radioactive, or nuclear agent, material, device or weapon;
 - (d) the use of any bomb, incendiary device, explosive or firearm;
 - (e) the interference with or disruption of basic public or commercial services and systems, including but not limited to the following services or systems: electricity, natural gas, power, postal, communications, telecommunications, information, public transportation, water, fuel, sewer or waste disposal;
 - (f) the injuring or assassination of any elected or appointed government official or any government employee;
 - (g) the seizure, blockage, interference with, disruption of, or damage to any government buildings, institutions, functions, events, tangible or intangible property or other assets; or

- (h) the seizure, blockage, interference with, disruption of, or damage to tunnels, roads, streets, highways, or other places of public transportation or conveyance.
- B. Any of the activities listed in Section A(3) above shall be considered Terrorist Activity except where You can conclusively demonstrate to Us that the foregoing activities or threats thereof were motivated solely by personal objectives of the perpetrator that are unrelated, in whole or in part, to any intention to
1. promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause or objective of the perpetrator or any organization, association or group affiliated with the perpetrator;
 2. influence, disrupt or interfere with any government related operations, activities or policies;
 3. intimidate, coerce or frighten the general public or any segment of the general public; or
 4. disrupt or interfere with a national economy or economy or any segment of national economy.

(NMA 2919)

DEFINITIONS

1. **Insured Person** shall mean Persons as described in the Schedule of the Policy.
2. **The Insured** shall mean the person or corporate body as described in the Schedule to whom this Policy has been issued to as the policy owner.
3. **You / Your / Yours / Yourself** shall mean the Insured and/or the Insured Person.
4. **We / Our / Us** shall mean Lonpac Insurance Bhd.

COMPENSATION

Item A. ACCIDENTAL DEATH		THE SUM INSURED
Item B. PERMANENT TOTAL / PARTIAL DISABLEMENT		Amount as listed in the schedule
	<u>Item B (cont.)</u>	
Loss of two limbs Loss of both hands, or of all fingers and both thumbs Total loss of sight of both eyes Total Paralysis Injuries resulting in being permanently bedridden Any other injury causing permanent total disablement Loss of arm at shoulder Loss of arm between shoulder and elbow Loss of arm at elbow Loss of arm between elbow and wrist Loss of hand at wrist Loss of leg - at hip between knee and hip below knee Loss of eye - whole eye sight of Loss of sight of eye except perception of light50% Loss of lens of eyes50% Loss of four fingers and thumb of one hand50% Loss of four fingers40%	} 100% of Item A	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 toe - 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%

Permanent total loss of use of member shall be treated as loss of member. Where the injury is not specified We will adopt a percentage of disablement which in Our opinion is consistent with the above scale.

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 all insurance hereunder shall immediately cease to be in force. All other losses smaller than 100% if having been paid shall reduce the coverage by that amount from the date of accident until the expiration of the Policy.

Where a claim and/or payment has been made on any one injury to an Insured Person, We shall not make any other payment with respect to the same injury again in relation to the particular Insured Person.

Item C (i). TEMPORARY TOTAL DISABLEMENT (Optional) - Amount as listed in the Schedule

Pays the weekly amount selected for as long as 104 weeks when injury results in total disability and requires the regular care of a physician.

Item C (ii). TEMPORARY PARTIAL DISABLEMENT- Amount as listed in the Schedule

Pays the weekly amount selected for as long as 104 weeks when injury results in partial disability and requires the regular care of a physician.

Compensation under Total Disability & Partial Disability either separately or together is payable up to a maximum of 104 weeks.

Item D. ACCIDENT MEDICAL INDEMNITY (Optional) - Amount as listed in the Schedule

Pays the actual expenses incurred, up to the amount selected, for medical and surgical care, trained nursing care and hospitalisation commencing within 52 weeks from date of accident.

CONDITIONS

1. This insurance shall not commence until premium has been actually paid to and accepted by Us and no payment in respect of any premium shall be deemed to be payment to Us unless a printed form or receipt duly signed by Our authorised representative shall have been issued therefor.
2. You shall give immediate notice to Us of any change of address, occupation, pursuits or of any injury, disease, physical defect or infirmity by which You have become affected and also notice of any other insurance (excepting in connection with a Motor Insurance Policy) effected against accident or incapacity.
3. Upon the happening of any accident likely to give rise to a claim under this Policy You shall within ten (10) days after the happening of the accident give notice to Us with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.
4. You (or Your legal personal representatives) shall at Your expense furnish to Us all such certificates, information and evidence as may be required by Us and You shall whenever reasonably required to do so submit to medical examination on Our behalf. In the event of the death of the Insured Person, We shall be entitled to have a post mortem examination at Our own expense and notice shall when practicable be given to Us before interment or cremation stating the time and place of any inquest appointed.
5. All notices required to be given by You to Us must be in writing addressed to Our nearest Local Branch or Agency and no alteration in the terms of this

Policy nor any endorsement thereon, will be held valid unless the same is signed or initialled by Our authorised representative.

6. We shall unless otherwise expressly provided by endorsement on this Policy be entitled to treat the Insured 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 Your (or Your legal personal representatives') receipt alone shall be effectual discharge.
7. If Your proposal or declaration is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or if this Insurance or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression 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 of these cases this Policy shall be void.
8. We shall at any time by giving seven (7) days notice to You by Registered Letter at Your address as last known to Us, be at liberty to determine and cancel this Policy, provided that We shall in that event on demand return to You a proportionate part of the premium corresponding to the unexpired period of insurance. This Policy may be cancelled at any time by You on seven (7) days notice to Us and in such event the You shall be entitled to a return of the premium less premium at Our Short Period Rates for the time the Policy has been in force during the then current period of insurance.
9. If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted), such difference 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, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against Us.
10. In no case whatever shall We be liable for any loss or damage after the expiration of twelve (12) months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.
11. The due observance and fulfillment of the terms, conditions and endorsements of this Policy, in so far as they relate to anything to be done or complied with by You, and the truth of the statements and answers in the questionnaire, proposal and monthly declarations made by You shall be a condition precedent to any Our liability to make any payment under this Policy.

12. 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 We 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.

Subject otherwise to the terms and conditions of this Policy.

13. DUTY OF DISCLOSURE

Consumer Insurance Contracts

Where You have applied for this Insurance wholly for Yourself/family/dependants, 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.

Non-Consumer Insurance Contracts

Where You have applied for this Insurance for the purpose of providing insurance benefits to Your employees and their family/dependants, You had 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.

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.

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