Policy No. : APG/04217355/17/07/WKL
/ No. Polisi

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS / MEMORANDUM, FASAL, JAMINAN & ENDORSMENT

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:
/ Tertakluk kepada Memorandum, Fasal, Warantii & Endorsmen yang dilampirkan beranda:

RATE : 0.02%

NUMBER OF STUDENTS : [Redacted] STUDENTS

PA35 - FUNERAL EXPENSES - RM1,000.00 PER PERSON

PA25 - REPATRIATION EXPENSES - RM2,500.00 PER PERSON

PA20 - LIABILITY ANY ONE ACCIDENT (RM10,000,000)

PA41 - HELICOPTER AND UNSCHEDULED AIR TRAVEL
(LIMIT RM10,000,000)

- TRAVELING EXPENSES - RM2,000.00 PER PERSON
- EXTENSION TO COVER "INDUSTRIAL TRAINING" (FOR STUDENTS UNDERGOING FOR THE THIRD & FOURTH YEAR WITH THE DURATION OF 12 WEEKS)
- EXTENSION TO COVER FOR INTERNSHIP FOR BOTH VOLUNTARY OR COMPULSORY (OVERSEA OR LOCAL)
- PERMANENT LOSS OF SPEECH

MARTIAL ARTS

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY IS EXTENDED TO COVER THE INSURED OR INSURED PERSON(S) FOR DEATH OR DISABILITY ARISING FROM OR PARTICIPATING IN MARTIAL ARTS AS AN AMATEUR.

PROVIDED ALWAYS THAT THE COMPANY SHALL NOT BE LIABLE FOR DEATH OR DISABILITY OR COMPENSATION OR LOSS IF SUCH ACTIVITIES ARE TAKEN AT PROFESSIONAL LEVEL.

MOUNTAINEERING

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY IS EXTENDED TO COVER THE INSURED PERSON(S) AGAINST DEATH OR BODILY INJURY ARISING OUT OF MOUNTAINEERING.

SNORKELLING CLAUSE

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY IS EXTENDED TO COVER THE INSURED/INSURED PERSON(S) WHilst PARTICIPATING OR INVOLVING IN SNORKELLING WITHIN THE COAST OR TERRITORY OR LIMITS OF MALAYSIA WATERS.
Provided always that the company shall not be liable for any death or disablement or compensation or loss if such activities are at professional level or any form of competition or exhibition or demonstration or treasure hunts.

Convulsion of Nature

It is hereby agreed and understood that this policy shall be extended to cover loss of life due to accident or accident bodily injury as within defined caused as a result of flood, hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption or other convulsion of nature.

Scuba Diving Clause

It is hereby declared and agreed that this policy is extended to cover the insured/insured person(s) whilst participating or involving in scuba diving or the use of aqualungs within the coast or territory or limits of Malaysia waters.

Provided always that the company shall not be liable for any death or disablement or compensation or loss if such activities are undertaken beyond 75 feet below sea level or at professional level or any form of competition or exhibition or demonstration or treasure hunts.

Payment on Account Clause

It is understood and agreed that in the event of the occurrence of a loss under this insurance, the company will make payment on account pending full settlement in respect of such loss to the insured if desired.

Principal Clause

It is understood and agreed that notwithstanding anything contained in this policy to the contrary, all interests in the policy are vested in the insured named in this schedule, they having an insurable interest in the within named life insured and a discharge to the company in respect of each and every claim.
PA05 - AMATEUR SPORTS

NOTWITHSTANDING ANYTHING TO THE CONTRARY, THIS POLICY IS EXTENDED TO COVER DEATH OR INJURY CONSEQUENT UPON ALL AMATEUR SPORTS OTHER THAN PARTICIPATION OF ANY KIND OF SPEED CONTESTS OTHER THAN ON FOOT.

PA49 - AUTOMATIC ADDITION & DELETION - QUARTERLY

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY,

(A) ANY PERSON WHO IS RECRUITED BY THE INSURED AFTER THE COMMENCEMENT OF THIS POLICY SHALL BE AUTOMATICALLY COVERED FROM HIS/HER FIRST DAY OF EMPLOYMENT WITH OR REGISTRATION AS A MEMBER OF THE INSURED.

(B) THE INSURED SHALL GIVE WRITTEN NOTIFICATION TO US WITHIN THE FIRST WEEK OF EACH QUARTER OF ANY ADDITION OR DELETION OF EMPLOYEE/MEMBER TO OR FROM THE POLICY IN THE PRECEDING QUARTER. IN THE CASE OF ADDITION, THE INSURED SHALL PAY SUCH ADDITIONAL PREMIUM WHICH MAY BE REQUIRED BY US AND IN THE CASE OF DELETION, THE INSURED SHALL BE ENTITLED TO A PROPORTIONATE SUM OF PREMIUM REFUND.

(C) THE BENEFITS OF SUCH ADDITIONAL EMPLOYEE / MEMBER UNDER (A) ABOVE SHALL NOT EXCEED THE HIGHEST BENEFITS OF ANY EXISTING EMPLOYEE/MEMBER UNDER THIS POLICY.

PA39 - DROWNING

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY, THIS POLICY IS EXTENDED TO COVER DEATH OR INJURY ARISING OUT OF DROWNING.

PA70 - DISAPPEARANCE

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY, WE SHALL PAY COMPENSATION FOR DEATH, IF DURING THE PERIOD OF INSURANCE, THE INSURED DISAPPEARS FOLLOWING AN ACCIDENT INVOLVING THE INSURED AND THE INSURED'S BODY IS NOT FOUND WITHIN ONE YEAR AFTER HIS/HER DISAPPEARANCE PROVIDED THAT SUFFICIENT EVIDENCE IS PRODUCED SATISFACTORY TO US THAT INEVITABLY LEADS US TO THE CONCLUSION THAT THE INSURED DIED AS A RESULT OF AN EVENT WITHIN THE SCOPE OF THE POLICY.

PA69 - EXPOSURE

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY, IF CONSEQUENT UPON INJURY CAUSED SOLELY BY AN ACCIDENT AS DEFINED IN THE POLICY THE INSURED SUFFERS DEATH OR DISABILITY AS A RESULT OF EXPOSURE TO ELEMENTS BEYOND HIS/HER CONTROL, WE WILL CONSIDER SUCH DEATH OR DISABILITY AS HAVING BEEN CAUSED BY AN ACCIDENT.

PA40 - FOOD AND/OR BEVERAGE POISONING

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY, THIS POLICY IS EXTENDED TO COVER DEATH OR INJURY CAUSED BY FOOD AND/OR BEVERAGE POISONING.

PA32 - SNARE/INSECT BITE Clause (EXCLUDING MOSQUITO BITE)

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY, THIS POLICY IS EXTENDED
TO COVER DEATH OR INJURY ARISING OUT OF BITE BY SNAKE OR OTHER HARMFUL INSECT, EXCLUDING MOSQUITO.

PA03 - HUNTING
NOTWITHSTANDING ANYTHING TO THE CONTRARY, THIS POLICY IS EXTENDED TO COVER DEATH OR INJURY AS HERSELF DEFINED CONSEQUENT UPON HUNTING EXCEPT STREEPLE CHASING.

PA26 - INFLUENCE OF ALCOHOL
NOTWITHSTANDING ANYTHING TO THE CONTRARY, THIS POLICY IS EXTENDED TO COVER DEATH OR INJURY AS A RESULT OF THE INSURED BEING UNDER THE INFLUENCE OF ALCOHOL BUT EXCLUDING WHEN THE INSURED IS DRIVING WHILST INTOXICATED.

"INTOXICATED" OR INTOXICATION MEANS WHEN THE QUANTITY OF ALCOHOL IN THE INSURED'S BLOOD EXCEEDS THE LEVEL PERMISSIBLE BY THE LAW OF THE COUNTRY.

PA11 - LOSS NOTIFICATION
NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, THIS POLICY SHALL NOT BE PREJUDICED BY ANY INADVERTENT DELAY, ERROR OR OMISSION IN NOTIFYING THE COMPANY WITHIN SIXTY (60) DAYS OF ANY CIRCUMSTANCE OR EVENT THAT GIVES RISE OR LIKELY TO GIVE RISE TO A CLAIM UNDER THIS POLICY, PROVIDED THAT SUCH DELAY, ERROR OR OMISSION IN NOTIFICATION SHALL NOT EXCEED SIXTY (60) DAYS FROM THE DATE OF OCCURRENCE OF THE CIRCUMSTANCE OR EVENT THAT GIVES RISE TO THE CLAIM UNDER THIS POLICY.

PA20 - LIABILITY ANY ONE ACCIDENT
SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY, OUR LIABILITY UNDER THIS POLICY IN RESPECT OF ANY ONE ACCIDENT SHALL NOT EXCEED THE LIMIT SPECIFIED IN THE SCHEDULE. OTHERWISE, THE AMOUNT PAYABLE FOR DEATH OR INJURY OF EACH INSURED SHALL BE PROPORTIONATELY REDUCED.

PA02 - MOTOR CYCLING
NOTWITHSTANDING ANYTHING TO THE CONTRARY, THIS POLICY IS EXTENDED TO COVER DEATH OR INJURY CONSEQUENT UPON THE INSURED RIDING A MOTORCYCLE, MOTOR SCOOTER, MOPED OR MECHANICALLY ASSISTED PEDAL CYCLE, AS A RIDER OR A PILLION RIDER PROVIDED ALWAYS THAT WE SHALL NOT BE LIABLE TO MAKE ANY PAYMENT FOR DEATH OR INJURY CONSEQUENT UPON RACING PACE MAKING SPEED TESTS TRIALS OR COMPETITIONS.

PA01 - RIOT OR CIVIL COMMOTION
NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY IN CONSIDERATION OF THE PAYMENT OF AN ADDITIONAL PREMIUM THIS POLICY IS EXTENDED TO COVER BODILY INJURY AS HERSELF DEFINED DIRECTLY OR INDIRECTLY CAUSED BY RIOT OR CIVIL COMMOTION EXCEPT AS FAR AS THE INSURED PERSON(S) HIMSELF/HERSelf/Themselves Is[Are] ACTIVELY PARTICIPATING WHEN THIS EXTENSION BECOMES NULL AND VOID.

SUBJECT OTHERWISE TO THE TERMS OF THIS POLICY.
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**PA38 - SUCCSION THROUGH SMOKE, FUMES OR POISONOUS GAS**

Subject otherwise to the terms of this policy, this policy is extended to cover death or injury arising from suffocation caused by smoke, fumes or poisonous gas.

**PA41 - HELICOPTER AND UNSCHEDULED AIR TRAVEL**

It is hereby declared and agreed that this policy is extended to cover death or disablement as within defined in the policy whilst the insured person is riding solely as a passenger, and not as an operator or crew member in boarding or alighting from any certificated aircraft and/or helicopter having a current and valid airworthiness certificate, on any regular, schedule and/or non-schedule, special or chartered flight and piloted by a person who holds a valid current certificate or competency of a rating authorising him to pilot such aircraft and/or helicopter.

**PA43 - MURDER AND ASSAULT**

Subject otherwise to the terms of this policy, this policy is extended to cover death or injury directly or indirectly caused by any act of violence by any person against the insured provided that the insured has not in any way caused and/or contributed to the act of violence. "Act of violence" means murder, attempted murder or physical assault.

**PA45 - FUNERAL EXPENSES**

Subject otherwise to the terms of this policy, this policy is extended to cover funeral expenses up to a maximum amount specified in the policy schedule.

**PA25 - REPATRIATION EXPENSES**

Subject otherwise to the terms of this policy, we will reimburse reasonable charges incurred for: (i) the repatriation of the insured to his/her home country if during the period of insurance the insured sustains injury as stated under this policy subject to the limit specified in the policy schedule; or (ii) the transportation of the insured's body or ashes to his/her home country in the event of death of the insured during the period of insurance subject to the limit specified in the policy schedule.

**PA33 - TERRORISM INCLUSION**

Notwithstanding anything to the contrary, this policy is extended to cover the insured against death and permanent total disablement arising from an act of terrorism including any act of nuclear, chemical or biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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 organization(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
SECTIONS OF THE PUBLIC, IN FEAR.

"NUCLEAR, CHEMICAL OR BIOLOGICAL TERRORISM* SHALL MEAN THE USE OF ANY NUCLEAR WEAPON OR DEVICE OR THE EMISSION, DISCHARGE, DISPERAL, RELEASE OR ESCAPE OF ANY SOLID, LIQUID OR GASEOUS CHEMICAL AGENT AND/OR BIOLOGICAL AGENT DURING THE PERIOD OF THIS INSURANCE BY ANY PERSON OR GROUP(S) OF PERSONS, WHETHER ACTING ALONE OR ON BEHALF OF OR IN CONNECTION WITH ANY ORGANIZATION(S) OR GOVERNMENT(S), COMMITTED FOR POLITICAL, RELIGIOUS OR IDEOLOGICAL PURPOSES OR REASONS INCLUDING THE INTENTION TO INFLUENCE ANY GOVERNMENT AND/OR TO PUT THE PUBLIC, OR ANY SECTION OF THE PUBLIC, IN FEAR.

"CHEMICAL AGENT* SHALL MEAN ANY COMPOUND WHICH, WHEN SUITABLY DISSEMINATED, PRODUCES INCAPACITATING, DAMAGING OR LETHAL EFFECTS ON PEOPLE, ANIMALS, PLANTS OR MATERIAL PROPERTY.

"BIOLOGICAL AGENT" SHALL MEAN ANY PATHOGENIC (DISEASE PRODUCING) MICRO-ORGANISM(S) AND/OR BIOLOGICALLY PRODUCED TOXIN(S) (INCLUDING GENETICALLY MODIFIED ORGANISMS AND CHEMICALLY SYNTHESIZED TOXINS) WHICH CAN CAUSE ILLNESS AND/OR DEATH IN HUMANS, ANIMALS OR PLANTS.

Date of proposal and declaration / Tarikh cadangan dan penegkuan:

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

Authorized Signature

IMPORTANT / PENTING:
This Schedule should be read in conjunction with the Terms and Conditions Of the Policy attached.
/Jadual ini perlu dibaca bersama-sama dengan Terma-Terma dan Syarat-Syarat Polisi yang dilsyorkan.

NOTICE / PERINGATAN:

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.
/Begi tujuan dan maksud sekezelnya terdapat konflik atau kekacauan berkenaan maks di dalam peruntukan Bahasa Malaysia tentang mana-mana bahagian Kontrak, adalah dipersetujui bahawa Kontrak versi Bahasa Inggeris akan digunakan.

Issued by / Dikeluarkan oleh - MAXQAWK on / pada 31/07/2018

CPDA/PL AXA AFFIN GENERAL INSURANCE BHD (23820-W) Page / Muka surat 7
Lot 562 Petaling Jaya 68000 Selangor
Tel: 085-416984 Fax: 085-416920 Email: customer.service@axa.com.my GST Reg. No.000705026523