

Group Personal Accident

Quotation Number : A&H/PA/25/1/18 Date : 02-Feb-18

Proposer : Shieldcard Holdings Sdn Bhd

Insured Person : On the lives of all Shieldcard Holdings Sdn Bhd's AXXESS members who have fulfilled the criteria to participate in Petronas Mesra's Personal Accident benefit subject to list lodged with the company.

Scope of Cover : 24 hours protection against accidental death or bodily injury caused solely by violent, external & visible means.

Period of Insurance

TBA

Coverage

No.	Coverage	Sum Insured (RM)
1	Accidental Death & Permanent Disablement	25,000
2	Double Indemnity on Public Holiday	25,000
3	Accidental Hospital Income	50 per day, up to a maximum of 30 days

Eligibility

Promotion Period

1 Anyone who has become a member of AXXESS during Petronas Mesra's Chinese New Year promotion period from 5 February 2018 to 28 February 2018 is entitled to a free personal accident benefit as stated in the Coverage.

The effective date of this free personal accident benefit shall commence two (2) days after the date of becoming an AXXESS member.

This free personal accident benefit shall cease on the date of 31 March 2018.

Non-Promotion Period

2 Any AXXESS members who have spend a minimum of RM 100 per month at any Petronas fuel stations nationwide is entitled to the personal accident benefit as stated in the Coverage.

The minimum spending of RM 100 per month is accumulated from 15th of every month.

The effective date of this personal accident benefit shall commence on 1st of the following months after fulfillment of the minimum spending of RM 100 per month.

The coverage shall cease one (1) month from the effective date as descibed above.

Coverage Wording

Accidental Death and Permanent Disablement

If the Insured Person suffers Bodily Injury, shall within twelve (12) consecutive months result in death or disablement as provided in the Coverage described herein, We will pay according to the respective percentage of the capital sum as stated in the Table of Benefit (please refer to the full policy wording for the Table of Benefit).

Double Indemnity on Public Holiday

If the Insured Person suffers Bodily Injury on Public Holiday, shall within twelve (12) consecutive months result in death or disablement as provided in the Coverage described herein, We will pay according to the respective percentage of the capital sum as stated in the Table of Benefit (please refer to the full policy wording for the Table of Benefit).

Public Holiday shall refer to Malaysia's national public holiday as officially declared by the Malaysian government. This shall exclude state's public holiday.

Accidental Hospital Income

If the Insured Person suffers Bodily Injury and as a result of this, confined in a Hospital as a registered in-patient, We will pay the daily amount stated in the Coverage for each day of confinement of the Insured Person in the Hospital. The maximum period payable for this benefit is 30 days per Accident.

Exclusions

We shall not be liable for claims directly or indirectly caused by or which results from:-

- 1 The Insured Person engaging in or taking part in:-
 - a. Armed forces, naval or air force service or operations;
 - b. Professional sports, winter sports other than skating;
 - c. Rock climbing or mountaineering necessitating the use of ropes or guides, potholing, martial arts or boxing, underwater activities exceeding fifty (50) metres in depth, hang gliding, bungee jumping, para chuting or any kind of race other than on foot;
 - d. Air travel except as a fare-paying passenger on a recognized airline operating on regular scheduled air routes and air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.
 - e. Criminal act or any illegal activities.
- 2 Intoxication of alcohol or drug, unless the drug is taken under the direction of a legally qualified medical practitioner provided such direction is not for the treatment of drug addiction.
- 3 Provoked murder or assault, intentional self - injury, suicide or attempted suicide or any attempt thereof while sane or insane.
- 4 Pregnancy, childbirth, miscarriage, mosquito bite, sickness, disease or medical disorder.
- 5 Pre-Existing Medical Condition
- 6 Deliberate exposure to exceptional danger (except in an attempt to save human life).
- 7 HIV (Human Immunodeficiency Syndrome) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and/or any mutant derivatives, variations or treatment thereof however caused.
- 8 Direct participation in riot or civil commotion, invasion, acts of foreign enemies, hostilities (whether War be declared or not), rebellion, revolution, insurrection or military or usurped power.
- 9 Ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- 10 War, civil War - whether declared or not.
- 11 Any act of terrorism.
- 12 Sanction - We shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any Insured or Insured Person or other party to the extent that such cover, payment, service, benefit would violate any applicable trade or economic sanctions law or regulation.
- 13 Epidemic and/or pandemic.