



GOLD-CROSS

Emergency Medical Assistance Insurance Plan

*pecially designed for
Malaysian & Permanent Resident
of Malaysia*

- RM1,000,000 coverage
- A choice for International Assistance only or International Assistance and Domestic Assistance
- Low Premium



**PACIFIC
INSURANCE**
Wholly owned subsidiary of Pacific Marine Berhad



Emergency Medical Assistance Insurance Plan



Human, being mortal are often confronted with a lot of unfortunate events, like falling sick or meeting with an accident while away from home.

How do you deal with such a situation?

At a time like this, getting immediate help is the top priority in the mind of us all.
IT IS A QUESTION OF LIFE AND DEATH.

Emergency Medical Assistance Insurance Plan is the answer.

Just call the 24-hour Alarm Centre and

HELP IS ON THE WAY.....

With only 32 sen a day.
You can sleep easy.

24 hour International & Domestic Emergency Medical Assistance

Just call the 24-hour alarm centre telephone number and give the particulars as shown on the card.

You will be provided with all the necessary assistance.

DESCRIPTION OF BENEFITS

1. INTERNATIONAL ASSISTANCE

- (a) **Emergency Medical Evacuation** – In the event of a serious medical condition to an Insured Person, when hospitalised and local medical facility is inadequate to treat the Insured Person, the Appointed Assistance Provider will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility, where appropriate medical care is available. All decisions as to the means of transportation and the final destination will be made of the Appointed Assistance Provider or its authorised representative, and will be based solely upon medical necessity.
- (b) **Emergency Medical Repatriation** – If the Appointed Assistance Provider's doctor, in consultation with the local attending physician, determines that treatment should continue at a facility nearer home following stabilisation, the Appointed Assistance Provider will arrange for the repatriation under constant medical supervision. All decisions as to the means of transportation and the final destination will be made by the Appointed Assistance Provider, and will be based solely upon medical necessity.
- (c) **Repatriation of Mortal Remains** – In the event of death, the arrangement for the transportation of the Insured Person's mortal remains to the Place of Residence in Malaysia or arrange, as approved by the Company, for the transportation of the mortal remains to an appropriate facility in Malaysia. Cost of burial is not covered in this Policy.
- (d) **Compassionate Visit** – Should a Insured Person, whilst travelling outside Malaysia, be hospitalised for more than a week at a medical facility, the Company will arrange for a return economy class air ticket or the most appropriate means of transportation for a member of the Insured Person's family to the place of hospitalisation.
- (e) **Return of Minor Children** – If dependent children are left unattended as a result of an Insured Person's serious medical condition, the Company will provide one way economy air fare or the most appropriate means of transport for them to their place of residence with escort, if necessary.
- (f) **Other Assistance** – Related charges shall be borne by the Insured Person:
- **Telephone Medical Advice And Evacuation** – When medical consultation is needed while travelling, Insured Person may call the Alarm Centre for evaluation and advice from the Duty-Doctor. Such call does not permit the establishment of a diagnosis and must be considered as an advice only. The Insured Person will be referred to a doctor, if necessary.
 - **Referral To English-speaking Lawyer/Bail Bond** – If an Insured Person is hospitalised as a consequence of an accident and if legal advice is needed, Insured Person may call the Alarm Centre for referral to an English speaking lawyer. Subject to the Insured Person's family providing the Company's Approved Assistance Provider in Malaysia the equivalent in Cash Deposit, the Company's Approved Assistance Provider shall arrange the bail bond for the Insured's conditional release for non-criminal offence when travelling outside the home country.
 - **Referral to Interpreter Service** – When in an emergency situation during travels outside Insured Person's Country of Residence; Insured Person may call the Alarm Centre for referral to interpreter services.
 - **Despatch of Doctors and Medicine** – If warranted by circumstances prior to an evacuation/repatriation, a doctor will be sent to the Insured Person. The Company will also send essential medicine that is not available locally. The delivery of such medicine commodities will be subject to the laws and regulations applicable for the importation and delivery of such products.
 - **Hospital Admission Guarantee** – Subject to the Insured Person's family providing the Company's Approved Assistance Provider in Malaysia the equivalent in Cash Deposit, Insured Person's family may request the Company's Approved Assistance Provider to guarantee any required hospital deposit up to an amount of US\$2,500 (Two Thousand Five Hundred US Dollars) in respect of hospital or medical establishment located outside Malaysia.

- **Emergency Message Transmission** – In the event of an emergency, the Company Approved Assistance Provider shall, upon the Insured Person's request, make at least 3 (three) attempts to reach the requested party. The Company's Approved Assistance Provider shall provide updates to the Insured Person as to the disposition of attempts to deliver the message. In the event that an answering service is reached, The Company shall leave a message for the recipient to contact the Alarm Centre for the message. The Company shall not be liable for the non-delivery/conveyance of message if the recipient cannot be located.

- **Inoculation and Visa Requirement Information** – Insured person may call The Alarm Centre for up-to-date official information on visa and inoculation requirements worldwide.

2. DOMESTIC ASSISTANCE

- (a) **Emergency Medical Evacuation** – In the event of a serious medical condition to an Insured Person, when hospitalised and local medical facility is inadequate to treat the Insured Person, the Appointed Assistance Provider will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility, where appropriate medical care is available. All decisions as to the means of transportation and the final destination will be made of the Appointed Assistance Provider or its authorised representative, and will be based solely upon medical necessity.
- (b) **Emergency Medical Repatriation** – If the Appointed Assistance Provider's doctor, in consultation with the local attending physician, determines that treatment should continue at a facility nearer home following stabilisation, the Appointed Assistance Provider will arrange for the repatriation under constant medical supervision. All decisions as to the means of transportation and the final destination will be made by the Appointed Assistance Provider, and will be based solely upon medical necessity.

3. AMBULANCE SERVICES

Upon the happening of a Serious Medical Condition in Malaysia, the Company will reimburse the Insured Person the expenses incurred for ambulance services rendered by a registered ambulance services provider from the site of happening of the serious medical condition to an appropriate local medical facility.

This policy does not cover :-

1. Any event occurring when the Insured Person is within the territory of Malaysia (International Assistance) or is in the Place of Residence in Malaysia (Domestic Assistance).
2. Any expense, if the Insured Person is not suffering from a Serious Medical Condition or if the treatment can be reasonably delayed until the Insured Person returns to Malaysia (International Assistance) or his/her Place of Residence within Malaysia (Domestic Assistance).
3. Any expense, if the emergency assistance is not provided by the Company's Appointed Assistance Provider.
4. An Insured Person who is physically able to return to his/her country of residence as a seated passenger and without medical escort (unless excepted by the Company's Appointed Assistance Provider's duty doctor).
5. Any expense, if the Insured Person is travelling outside Malaysia (International Assistance) or travelling from the Place of Residence within Malaysia (Domestic Assistance) contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
6. Any treatment or expense related to childbirth, pregnancy, (except abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn children) and in any event childbirth, miscarriage (spontaneous abortion) or pregnancy after sixth (6th) month thereof.
7. Any expense incurred for emotional, mental illness and psychiatric disorder as opposed to physical and strictly medical reason.

8. Self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, acquired immune deficiency syndrome (AIDS) or any AIDS related conditions or diseases.
9. Any expense resulting from participation in war, riot or civil commotion, strikes, rebellion or any illegal act resulting in imprisonment or while engaging in or participating in any police, naval, military or air force operations of an offensive nature planned or conducted by the Civil or Military Authorities against bandits, terrorist, or other elements
10. Any expense in respect of the Insured Person who is more than sixty-five (65) years old at the date of the intervention unless otherwise agreed by endorsement in the Policy Schedule.
11. Any expense in respect of an Insured Person who is under the influence of drugs other than those prescribed by a doctor as well as consequence of alcohol abuse.
12. Any expense related to accident or injury occurring while the Insured Person is engaged in mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, ballooning, hang-gliding, deep sea diving utilising hard helmet with air hose attachments, racing of any kind other than on foot and all professional sports unless otherwise agreed by endorsement in the Policy Schedule.
13. Any expense incurred in the conduct of a burial.
14. Direct or indirect effects of nuclear reactions.

PERSONS ELIGIBLE

Malaysia Citizen / Permanent Resident of Malaysia

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| Adult | - Age between 18 to 65 years |
| Child | - Age between 15 days to 18 years |
| | - Extension of age to 23 years for unmarried and unemployed child on full time studies in higher learning institution. |

CHOICE OF PLAN

Table of Benefits	Plan 1	Plan 2
1. International Assistance	Covered	Covered
2. Domestic Assistance	Not Covered	Covered
3. Ambulance Services	Not Covered	Covered
Annual Overall Limit	RM 1,000,000	RM 1,000,000

ANNUAL PREMIUM

Plan 1	RM 120
Plan 2	RM 240