

SCHEDULE OF LIMITS OF BENEFITS / JADUAL MANFAAT

	Percentages of Capital Sum Insured Peratusan daripada Jumlah Yang Diinsuranskan	
	Scale I/Skala I	Scale II/Skala II
A. Accidental Death (Occurring within 12 Months of Bodily Injury) Kematian akibat kemalangan (berlaku dalam tempoh 12 bulan daripada kecederaan badan)	100%	100%
B. PERMANENT DISABLEMENT (Occurring within 12 Months of Bodily Injury) resulting in : HILANG UPAYA KEKAL (berlaku dalam tempoh 12 bulan daripada kecederaan badan) Mengakibatkan:		
Loss of two limbs <i>Hilang dua anggota</i>	100%	100%
Loss of both hands, or of all fingers and both thumbs <i>Hilang kedua-dua tangan, atau semua jari dan kedua-dua ibu jari</i>	100%	100%
Total loss of sight of both eyes <i>Hilang sepenuhnya penglihatan pada kedua-dua mata</i>	100%	100%
Total paralysis <i>Lumpuh sepenuhnya</i>	100%	100%
Total insanity <i>Gila sepenuhnya</i>	100%	100%
Injuries resulting in being permanently bedridden <i>Kecederaan menyebabkan terlantar kekal</i>	100%	100%
Any other injury causing permanent total disablement <i>Apa-apa kecederaan lain menyebabkan hilang upaya kekal</i>	100%	100%
Loss of arm at shoulder <i>Hilang lengan di bahu</i>	100%	100%
Loss of arm between shoulder and elbow <i>Hilang lengan antara bahu dan siku</i>	100%	100%
Loss of arm at elbow <i>Hilang lengan di siku</i>	100%	100%
Loss of arm between elbow and wrist <i>Hilang lengan antara siku dan pergelangan tangan</i>	100%	100%
Loss of hand at wrist <i>Hilang tangan di siku</i>	100%	100%
Loss of leg <i>Hilang kaki</i>	100%	100%
- at hip <i>di pinggul</i>	100%	100%
- between knee and hip <i>antara lutut dan pinggul</i>	100%	100%
- below knee <i>bawah lutut</i>	100%	100%
Loss of eye <i>Mata – hilang</i>	100%	100%
- whole <i>kedua-dua mata</i>	100%	100%
- sight of <i>sepenuhnya penglihatan</i>	100%	100%
Loss of sight, except perception of light <i>Hilang penglihatan, kecuali peka cahaya</i>	NIL <i>Tiada</i>	50%
Loss of lens of eyes <i>Hilang kanta</i>	NIL <i>Tiada</i>	50%
Loss of four fingers and thumb of one hand <i>Hilang empat jari dan ibu jari pada satu tangan</i>	NIL <i>Tiada</i>	50%
Loss of four fingers <i>Hilang empat jari</i>	NIL <i>Tiada</i>	40%
Loss of thumb <i>Hilang ibu jari:</i>	NIL <i>Tiada</i>	15%
- both phalanges <i>kedua-dua falanks</i>	NIL <i>Tiada</i>	7%
one phalanx <i>satu falanks</i>	NIL <i>Tiada</i>	

	Percentages of Capital Sum Insured Peratusan daripada Jumlah Yang Diinsuranskan		
	Scale I/Skala I	Scale II/Skala II	
Loss of index finger <i>Hilang jari telunjuk</i>	- three phalanges <i>tiga falanks</i>	NIL <i>Tiada</i>	10%
	two phalanges <i>dua falanks</i>	NIL <i>Tiada</i>	8%
	one phalanx <i>satu falanks</i>	NIL <i>Tiada</i>	4%
Loss of middle finger <i>Hilang jari hantu</i>	- three phalanges <i>tiga falanks</i>	NIL <i>Tiada</i>	6%
	two phalanges <i>dua falanks</i>	NIL <i>Tiada</i>	4%
	one phalanx <i>satu falanks</i>	NIL <i>Tiada</i>	2%
Loss of ring finger <i>Hilang jari manis</i>	- three phalanges <i>tiga falanks</i>	NIL <i>Tiada</i>	5%
	two phalanges <i>dua falanks</i>	NIL <i>Tiada</i>	4%
	one phalanx <i>satu falanks</i>	NIL <i>Tiada</i>	2%
Loss of little finger <i>Hilang jari kelingking</i>	- three phalanges <i>tiga falanks</i>	NIL <i>Tiada</i>	4%
	two phalanges <i>dua falanks</i>	NIL <i>Tiada</i>	3%
	one phalanx <i>satu falanks</i>	NIL <i>Tiada</i>	2%
Loss of metacarpals <i>Hilang metakarpus</i>	- first or second (additional) <i>satu atau kedua (tambahan)</i>	NIL <i>Tiada</i>	3%
	third, fourth or fifth (additional) <i>tiga, empat atau kelima (tambahan)</i>	NIL <i>Tiada</i>	2%
Loss of toes <i>Hilang jari kaki</i>	- all <i>kesemua</i>	NIL <i>Tiada</i>	15%
	great, both phalanges <i>ibu jari kaki, kedua-dua</i>	NIL <i>Tiada</i>	5%
	great, one phalanx <i>ibu jari kaki, satu falanks</i>	NIL <i>Tiada</i>	2%
	other than great, if more than one toe lost, each selain ibu jari kaki, jika lebih dari satu jari kaki, setiap satu	NIL <i>Tiada</i>	1%
Loss of hearing <i>Hilang pendengaran</i>	- both ears <i>kedua-dua telinga</i>	NIL <i>Tiada</i>	75%
	one ear <i>satu telinga</i>	NIL <i>Tiada</i>	15%
Loss of speech <i>Hilang pertuturan</i>		NIL <i>Tiada</i>	50%
C. Temporary total disablement (not exceeding 75% of Weekly Earnings) Hilang Upaya Menyeluruh Sementara (tidak melebihi 75% daripada pendapatan mingguan)		Pays up to the Limit selected Per Week for up to 104 Weeks <i>Membayar sehingga had yang di pilih setiap minggu sehingga 104 minggu</i>	
D. Temporary partial disablement (not exceeding 50% of Benefit C above) Hilang Upaya Separa Sementara (tidak melebihi 50% daripada manfaat C di atas)		Pays up to the Limit selected Per Week for up to 104 Weeks <i>Membayar sehingga had yang di pilih setiap minggu sehingga 104 minggu</i>	
E. Medical Expenses (including Hospital, Surgical and general Nursing) Belanja Perubatan (termasuk caj hospital, pembedahan dan jagaan am)		Pays up to the Limit selected Per Accident <i>Membayar sehingga had yang di pilih setiap kemalangan</i>	

**PACIFIC
INSURANCE**
A member of the Fairfax Group

BONUS

Personal Accident Insurance Insurans Kemalangan Diri

The principal sum insured will be increased at renewal by 10% per year up to 50% of the original principal sum insured provided that no claim has been incurred under accidental death and permanent disablement of the policy.

Jumlah pokok yang diinsuranskan akan dinaikkan sewaktu pembaharuan sebanyak 10% setahun sehingga 50% daripada jumlah asal yang diinsuranskan tertakluk kepada tiada tuntutan dibuat di bawah manfaat kematian kemalangan dan hilang upaya kekal.



This insurance applies world-wide, 24 hours a day, against any type of accident in the course of business or pleasure, including accidents on or off the job, in or away from home, commuting, travelling by train, airplane, automobile, or other public and private conveyances.

Insurans ini di gunakan seluruh dunia, 24 jam sehari terhadap apa-apa jenis kemalangan semasa urusan pekerjaan atau bersantai, termasuk semasa bekerja atau tidak, perjalanan menggunakan keretapi, kapalterbang, kenderaan atau pengangkutan awam

YOUR CLASS OF OCCUPATION / KLASIFIKASI PEKERJAAN ANDA

Class I / Kelas I

Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places. *Profesion dan pekerjaan yang melibatkan kerja bukan manual, pengurusan atau kerja perkeranian hanya di pejabat atau tempat seumpamanya yang tidak berbahaya.*

Class II / Kelas II

Professions and occupations involving work of a supervisory nature or travelling outside office for purposes but not engaging in manual labour. *Profesion dan pekerjaan yang melibatkan penyeliaan atau sering mengembara untuk tujuan bukan melibatkan kerja –kerja buruh.*

Class III / Kelas III

Professions and occupations involving occasional or regular manual work not of particularly hazardous nature but involving the use of tools or machinery (not using woodworking machinery). *Profesion dan pekerjaan yang melibatkan kadang-kadang atau kerap kali kerja manual tapi tidak semestinya berbahaya, tetapi melibatkan penggunaan alatan dan mesin (bukan menggunakan mesin perkayuuan).*

Class Not Written / Kelas yang tidak diinsuranskan

Divers, Military and Law Enforcement Officers, Pilots, Seamen, Racing Divers, Jockeys, Oil Rig Workers, Sawyers and Timber Logging Workers, and other occupations of similar hazards. *Penyelam, tentera dan pegawai penguatkuasa undang-undang, juruterbang, pelaut, pemandu perlumbaan, joki, pekerja pelantar minyak, penggergaji dan pekerja kayu balak dan pekerjaan lain seumpamanya yang berbahaya.*

All other professions and occupations not mentioned above and all persons above sixty (60) years of age must be referred to the Company for approval.

Semua profesion dan pekerjaan lain yang selain daripada tersebut di atas, dan yang berumur 60 tahun ke atas, hendaklah di rujuk kepada pihak Syarikat untuk kelulusan.

PREMIUM RATES / JADUAL PREMIUM

Section Seksyen	Benefit / Manfaat	Amount of Coverage Jumlah perlindungan	Premium Occupation Class Premium Kelas pekerjaan		
			I	II	III
A	Accidental Death / Kematian akibat kemalangan	RM 10,000	RM 7.50	RM 9.00	RM 12.00
B	Permanent Disablement / Hilang Upaya Kekal Scale I / Skala I Scale II / Skala II	10,000	3.75	4.50	6.00
		10,000	7.50	9.00	12.00
C1	Temporary Total Disablement / Hilang Upaya Menyeluruh Sementara 100 (per week/ setiap minggu)		20.00	27.50	35.00
C2	Temporary Partial Disablement / Hilang Upaya Sebahagian Sementara 50 (per week/ setiap minggu)		5.00	6.25	7.50
D	Medical Expenses / Belanja Perubatan (Limit any one Accident/ had mana-mana satu kemalangan)	500	10.00	13.00	16.00
		1,000	14.50	18.00	22.00
		2,000	22.00	26.50	32.50
		3,000	27.00	34.00	41.00
		4,000	32.00	40.00	48.00
		5,000	36.00	48.00	54.00

*Subject to 6% GST/

*Tertakluk kepada 6% Cukai Barangan dan Perkhidmatan

EXCLUSIONS / PENGECUALIAN

This policy contains exclusions relating to war or acts of war; disease; intoxication; pregnancy; provoked murder or assault; motor-cycling; flying; other than as a fare-paying passenger; committing unlawful acts; hazardous sports.

Polisi ini mengandungi pengecualian berkaitan dengan peperangan atau tindakan peperangan, penyakit, mabuk, kehamilan, ancaman bunuh atau serangan, bermotorsikal, penerbangan selain sebagai penumpang berbayar, aktiviti jenayah atau yang menyalahi undang-undang, sukan yang berbahaya.

**ADDITIONAL PREMIUMS FOR MISCELLANEOUS RISKS
 PREMIUM TAMBAHAN UNTUK RISIKO PELBAGAI**

a)	Strike, Riot and Civil Commotion Mogok, rusuhan dan kekacauan awam	Free Percuma
b)	Reimbursement of actual charge for ambulance services in transporting the Insured by road. (consequent to bodily injury arising as a result of an accident) Pembayaran balik caj sebenar untuk perkhidmatan ambulans (akibat kecederaan disebabkan kemalangan)	Free Percuma
c)	Funeral, Burial or Cremation allowance following death payable under the policy. Elau pengebumian, pembakaran mayat Limit / Had : - Occupational Class I / Kelas I RM 2,000.00 Occupational Class II / Kelas II RM 1,500.00 Occupational Class III / Kelas III RM 1,000.00	Free Percuma
d)	Motor Cycling : Class I / Kelas I Bermotorsikal Class II / Kelas II Class III / Kelas III	Free / Percuma 10% Surcharge/Surcaj 20% Surcharge/Surcaj
e)	Hunting / Pemburuan	25% Surcharge/Surcaj
f)	Sports/Games / Aktiviti Sukan/Permainan	25% Surcharge/Surcaj
g)	Scuba Diving / Aktiviti menyelam	25% Surcharge/Surcaj

* The liability of the Company does not commence until the proposal has been accepted by the Company and the premium paid.

* Liabiliti Syarikat tidak akan berkuatkuasa sehingga cadangan itu diterima oleh pihak Syarikat dan premium telah di bayar.

The Pacific Insurance Berhad (91603-K)

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
 Dilesenkan dibawah Akta Perkhidmatan Kewangan 2013 dan dikawal oleh Bank Negara Malaysia.

For more information, please contact any of our offices.

Untuk keterangan lanjut, sila hubungi mana-mana cawangan Syarikat kami.

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Personal Data Protection Act 2010 ("PDPA") Notification to customers of The Pacific Insurance Berhad ("TPIB").

Under the PDPA, there are various requirements that regulates the processing of your personal data. Please refer to www.pacificinsurance.com.my for details of TPIB PDPA privacy note.

Akta Perlindungan Data Peribadi 2010 ("APDP") Pemberitahuan kepada pelanggan The Pacific Insurance Berhad ("TPIB").

Dibawah APDP, terdapat pelbagai syarat yang mengawal pemprosesan data peribadi. Sila rujuk di www.pacificinsurance.com.my untuk maklumat terperinci TPIB APDP.