MSIG

IMU University

PERSONAL ACCIDENT INSURANCE

	BENEFITS	**COMPENSATION**
1.	Accidental Death	RM 50,000
2.	Permanent Total Disablement:	RM 50,000
	a. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	
	b. Total and permanent loss of all sight in one or both eyes	
	c. Total loss by physical severance or total and permanent loss of use of:	
	One or two limbs or hands	
	Arm at, above or below the elbow,	
	Leg at, above or below the knee,	
	d. Permanent total insanity	
	Permanent Partial Disablement:	Percentage of Sum Insured
	a. Total and permanent loss of:	
	Sight in one eye except perception of light	50%
	Lens of one eye	50%
	b. Total loss by physical severance or total and permanent loss of use of:	
	Thumb and four fingers of one hand	53%
	Four fingers of one hand	50%
	Thumb (two phalanges)	25%
	Thumb (one phalanx)	10%
	Index finger (three phalanges)	15%
	Index finger (two phalanges)	8%
	Index finger (one phalanx)	4%
	Middle finger (three phalanges)	6%
	Middle finger (two phalanges)	4%
	Middle finger (one phalanx)	2%
	Ring finger (three phalanges)	8%
	Ring finger (two phalanges)	4%
	Ring finger (one phalanx)	2%
	Little finger (three phalanges)	6%
	Little finger (two phalanges)	3%
	Little finger (one phalanx)	2%
	All toes of one foot	17%
	Great toe (two phalanges)	5%
	Great toe (one phalanx)	2%
	Any other toe	3%
	c. Total and permanent loss of:	
	Hearing in two ears	75%
	Hearing in one ear	25%
	Speech	60%

	BENEFITS	**COMPENSATION**
3.	Medical Expenses Reimbursement up to Sum Insured in any one accident, including the cost of Chiropractor/Traditional Medical Treatments up to maximum of RM 250 per consultation.	RM 2,000

SCOPE OF COVER

1. We will pay you the COMPENSATION for BENEFITS as described above if the Insured Person is injured suffered anywhere in the world **caused solely by an accident and not by sickness, disease or gradual physical or mental wear and tear** and within two years of its happening the Injury is the sole cause of the Death or Permanent Disablement.

2. We will pay you the medical, surgical, hospital, nursing home and nursing fees or charges incurred within 104 weeks of the happening of the Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a fully qualified and registered **Medical Practitioner** at a hospital/registered clinic and/or **Registered Chiropractor/ Traditional Medical Treatments.**
   Medical Practitioner means any person qualified by a degree in western medicine and legally licensed and authorised to practise medicine and surgery.
   Chiropractor / Traditional Medical Treatments means treatment by chiropractor or any traditional form of treatments by chinese sinseh/bonesetters, bomoh or any other traditional physician available in Malaysia. The first treatment received must be at a clinic registered with the Ministry of Health.

IMPORTANT EXCLUSIONS

This Policy does not pay for:

1. Injury or death caused by:
   a) suicide, self-injury or wilful exposure to peril, or unlawful act;
   b) pregnancy, childbirth or physical or mental defect or infirmity;
   c) the Insured Person being affected by a drug;
   d) directly or indirectly arising out of or consequent upon or contributed to HIV (Human Immunodeficiency Syndrome) and/or any HIV related illness;

2. Injury or death caused to the Insured Person whilst engaging in:
   a) air travel except as a passenger in a fully licensed passenger carrying aircraft;
   b) any crew, trade, technical or sporting activity in connection with an aircraft;

3. Injury or death caused to the Insured Person whilst engaging in or practising for:
   a) parachuting or hang gliding;
   b) any kind of race (other than on foot or swimming) or trial of speed or reliability,
   c) mountaineering.

Kindy refer to the Policy for the full list of Exclusions.