

## SCHEDULE OF BENEFITS

### ACCIDENT HOSPITAL GUARD PLAN

<b>Core Benefit</b>	<b>Plan 400</b>	<b>Plan 300</b>	<b>Plan 200</b>
Accidental Death & Disablement	Up to RM400,000	Up to RM300,000	Up to RM200,000
Daily Hospital Income - maximum of 200 days (due to Accident only)	RM400 per day	RM300 per day	RM200 per day
Intensive Care Unit – max 200 days (due to Accident only)	RM800 per day	RM600 per day	RM400 per day
Bereavement Benefits (due to Accident only)	RM2,000	RM2,000	RM2,000

#### **ADD ON BENEFIT (If purchased by the Insured)**

<b>Add On Benefit 1</b>	<b>AMR 1</b>	<b>AMR2</b>	<b>AMR 3</b>
Accidental Medical Reimbursement	Up to RM 7,000	Up to RM 5,000	Up to RM 3,000
<b>Add On Benefit 2</b>	<b>EDA1</b>	<b>EDA 2</b>	<b>EDA 3</b>
Child Education Allowance (lump sum payment) -Accidental Death to Self or spouse	RM 40,000	RM 30,000	RM 20,000

## **BROKEN BONES PROTECTION PLAN**

Benefits	Standard	Premier	Superior
Accidental Death And Permanent Total Disablement	RM100,000	RM200,000	RM300,000
Casualty Cash Benefit	Up to RM25,000 (as per Compensation Table)	Up to RM50,000 (as per Compensation Table)	Up to RM75,000 (as per Compensation Table)
Daily Care Cash Benefit (due to Accident)	RM20,000	RM40,000	RM60,000
Hospital Relief Cash Benefit (up to max – 200 days due to Accident)	RM100 per day	RM200 per day	RM300 per day

### **ADD ON BENEFIT (If purchased by the Insured)**

Benefits	Sum Insured
Accidental Medical Reimbursement	Up to RM 4,000

## LIFESTYLE GUARD PLAN

	<b>Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	<b>Excess (RM)</b>
1	Accidental Damage to Personal Handheld Electronic Equipment (Reimbursement basis per event)	Up to RM 3,000	Up to RM 5,000	Up to RM 7,000	10% of the claim amount
2	Loss of Cash & Personal Valuables Due to Theft or Robbery (Reimbursement basis per event)	Up to RM 2,000	Up to RM 3,000	Up to 4,000	NIL
3	Identity Theft  a) Fraudulent Charges and  b) Cards Replacement  (Reimbursement basis per event)	Up to RM 4,000  Up to RM 500	Up to RM 5,000  Up to RM 500	Up to RM 7,000  Up to RM 500	NIL
4	Medical Reimbursement – For treatment of injury due to Snatch Theft or Robbery (per occurrence)	Up to RM 2,000	Up to RM 3,000	Up to RM 4,000	NIL
5	Accidental Death & Disablement	Up to RM 50,000	Up to RM 100,000	Up to RM 150,000	NIL

### **ADD ON BENEFITS (If purchased by the Insured)**

<b>Add On Benefits</b>	<b>For Plan 1-3</b>
ATM Withdrawal Protection	Up to RM 3,000
Home Protection - Burglary	Up to RM 5,000