



# GROUP PERSONAL ACCIDENT INSURANCE

Tailor-make for NAMLIFA Members only

Class	GROUP PERSONAL ACCIDENT INSURANCE	
Proposer	NASIONAL ASSOCIATION OF MALAYSIA LIFE INSURANCE AND FAMILY TAKAFUL ADVISORS (NAMLIFA)	
Occupation	MEMBER OF NAMLIFA (LIFE INSURANCE AGENT)	
Period of Insurance	TBA (Annual policy)	
Situation of Risk	Worldwide	
Summary of Cover	Provide 24 hours cover for bodily Injury resulting in the death or permanent disablement caused solely and directly by accidental, external and visible means unless otherwise specifically excluded.	
Interest Insured	On the lives of members of NAMLIFA	
Benefits Cover	Accidental Death	RM1,000,000.00
	Permanent Disablement	RM1,000,000.00
Premium Per Person	RM250.00	
Premium Loading	Age 71 to 75:	50%
	Age 76 to 80:	100%
Dependants	Spouse - Capped at 100% of Insured member's sum Insured (RM1,000,000.00)	
	Child - Capped at 25% of Insured member's sum Insured (RM250,000.00)	
Premium Per Person	- Spouse	RM300.00
	- Child	RM87.50
Premium will be subject to 8% SST		
Aggregate Limit Per Occurrence	RM 150,000,000.00	

## Remarks:

1. Warranted that the persons to be Insured are in normal health and free from any physical deformity.
2. The policy is subject to the Laws of Malaysia and any provision of the policy which is in conflict is hereby amended to conform the minimum requirement of such laws (or as amended from time to time).
3. Age limit - between the ages of eighteen (18) years and seventy (70) years with renewal option up to seventy-five (75) years during the Policy Period. Renewal case subject to review health declaration form. We reserve the rights to restrict/ reduce the coverage for persons age seventy-six (76) years and above based on the health declaration.  
Children age - shall mean any person who has attained the age of 30 days and is an unmarried person, is financially dependent upon the Insured and is under the age of nineteen (19) years, or up to the age of twenty-three (23) years for those registered as full time students at a recognised educational institution.
4. This Insurance is not applicable to Insured Person who stays outside Malaysia permanently.
5. Aggregate Limit Per Life - It is hereby noted and agreed that the total Company's liability per claimant shall not exceed RM2,000,000 for all admissible claims arising from any one Insured accident resulting in death or permanent disablement, regardless of whether the claimants are insured herein or in any other personal accident policies (with the exception of corporate personal accident or travel insurance or individual travel insurance) purchased by the Insured from QBE Insurance (Malaysia) Berhad.
6. The Insured Person may not be covered under more than one (1) of this policy. If he/ she is covered under more than one (1) such Policy, the Company will consider the Insured Person to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, the Company will consider the Insured Person to be insured under the Policy first issued. All policies not recognised by the Company shall be cancelled. The Company will refund, without interest, any premium paid for such cancelled policies.  
This is not a contract of insurance, please refer to actual policy wording for detailed terms and conditions.
7. Sanction Limitation and Exclusion Clause The Company shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company or any member of the Company's group to any sanction, prohibition or restriction under United Nations resolutions, Australian autonomous sanctions, or the trade or economic sanctions, laws or regulations of any country.

**Extensions/Clauses:**

- Disappearance
- Hijacking
- Intoxication
- Drowning
- Food and Drink Poisoning
- Animal or Insect Bite  
(Excluding illnesses arising therefrom)
- Exposure
- Motorcycling
- Natural Disaster
- Strike, Riot and Civil Commotion
- Terrorism

**General Exclusions:**

1. This Policy does not cover Death or Permanent Disablement directly or indirectly caused by:-
  - i. War Invasion Act or Foreign Enemy Hostilities (whether War be declared or not) Civil War Rebellion Revolution Insurrection Riot Strike Civil Commotion Military or Usurped Power Hijacking and In the event of any claim hereunder the Insured shall when so required by the Company prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such claim.
  - ii. The Insured Person being in or upon or entering or descending from Aircraft of any kind or caused by or resulting from a descent or fall from such Aircraft except in respect of the Insured Person's journey as a ticket-holding passenger over established air routes in fully licensed standard type aircraft owned and/or operated by a recognised Air Line.
  - iii. Self-Injury Suicide or Attempted Suicide or Provoked Assault or Intoxication Drugs or Insanity or any illness or diseases or any criminal or felonious act.
  - iv. In the case of the Insured Person being a woman or is attributable wholly or in part to childbirth or pregnancy notwithstanding that such event may have been accelerated or Induced by accident.
2. This Policy does not cover:
  - i. Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
  - ii. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process nuclear fission.
3. The indemnity or compensation provided by this Policy shall not apply to nor include any accident, loss, destruction, damage or legally ability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
4. Pre-Existing Condition, congenital anomalies and conditions arising out of or resulting therefrom.
5. The Policy does not cover if the Insured Persons is having/involving in the following occupations/ trade/risk:
  - ship crew or fishermen
  - person handling explosives, ammunition or firearms
  - professional underwater divers, professional racing drivers for motor vehicle/boat
  - person involved/engaged in construction of towers, steeples, chimney shafts and/or buildings over 30ft above ground level
  - offshore oil rigs/platform personnel
  - logging/forestry/jungle clearing workers/wood-working machinists
  - person engaging in night clubs, massage parlors, pubs and the like
  - professional sports team/athletes/motor racers
  - professional debt collectors
  - security guards or watchman
  - miners, naval, Criminal Investigation Department (CID) personnel
  - law enforcement officers
  - jockeys (someone who rides horses)
  - stuntmen or professional entertainers
  - acrobats, circus performers
  - person engaged in ambulance services
  - firemen, rescue workers
  - person engaged in shipbuilding/ship repairing, ship-breaking or ship painters
  - bouncers or private investigator
  - air crew or airline personnel or person engaged in any aerial activities as the professional
  - person engaged in stevedoring and/or freight handling commercial trucking
  - person of unsound mind
  - person engaged in shooting gallery
  - person engaged in hazardous chemical, manufacturing/supplies
  - demolition contractors and/or workers
  - driving heavy machinery or vehicle requiring a more restrictive licence

**QBE Insurance (Malaysia) Berhad**

Reg. No.: 161086-D A member of the worldwide QBE Insurance Group  
(Licensed under Financial Service Act 2013, and regulated by Bank Negara Malaysia)

No. 638, Level 6, Block B1, Leisure Commerce Square, No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,  
Postal Address P.O. Box 10637, 50720 Kuala Lumpur, MALAYSIA. Phone: +(60) (3) 7861 8400 Fax: +(60) (3) 7873 7430  
[www.qbe.com/my](http://www.qbe.com/my)