

# Essential PA Overseas Plus Plan

Essential PA Overseas Plus Plan is a unique personal accident plan that covers individuals for Accidental Death, Accidental Disability, Accidental Hospital Income, Accident Surgical Expenses and Accident Medical Expenses arising from unforeseen events that cause bodily injury.

## BENEFITS & COVERAGE

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death	RM100,000	RM150,000	RM200,000	RM250,000	RM300,000
Accidental Disability	RM100,000	RM150,000	RM200,000	RM250,000	RM300,000
Accidental Hospital Cash (payable up to 730 days)	RM300/day	RM450/day	RM600/day	RM750/day	RM900/day
Accident Medical Expense on reimbursement basis	RM5,000/acc	RM7,500/acc	RM10,000/acc	RM12,500/acc	RM15,000/acc
Accident Surgical Expense on reimbursement basis	RM10,000/acc	RM15,000/acc	RM20,000/acc	RM25,000/acc	RM30,000/acc
Family Benefits	For ALL Accidents occurring OVERSEAS, Coverage is DOUBLED				
Monthly Premium – Main Insured	RM40	RM60	RM80	RM100	RM120
Monthly Premium – Main Insured & Spouse	RM80	RM120	RM160	RM200	RM240

### Accidental Death

In the event of an Accidental Death, the Insured's family will be paid a lump sum of up to RM300,000 Plan 5. (RM600,000 if accident occurred overseas)

### Accidental Disability

In the event of an Accidental Disability, the Insured will be paid up to RM300,000 Plan 5. (RM600,000 if accident occurred overseas)

The details of the pay-out for Accidental Disability are as below:

LOSS	INCOME
Permanent Total Disablement	100%
Permanent Loss of two (2) Limbs	100%
Permanent Loss of sight in two (2) eyes	100%
Permanent Loss of one (1) Limb and sight in one (1) eye	100%
Permanent Loss of one (1) Limb or sight in one (1) eye	50%
Permanent Loss of speech	50%
Permanent Loss of hearing in both ears	50%
Permanent Loss of speech and hearing	75%
Permanent Loss of hearing in one (1) ear	30%

### Accidental Hospital Cash

In the event of an accident, and the Insured Person is hospitalized, he/she will receive up to RM900 a day **Plan 5** for up to 730 days (or up to RM 657,000). This amount is doubled up to RM1800 a day Plan 5 for 730 days (or up to RM1,314,000) for accidents occurring overseas. There are no restrictions on the choice of hospital or types of rooms because the cash benefits are paid directly to the Insured Person for use in any way.

### Accident Medical Expenses

This protection provides the insured with an additional of up to RM15,000 Plan 5 (up to RM30,000 if accident occurred overseas) as reimbursement of medical and hospitalization expenses incurred after an accident, which includes outpatient treatment.

### Accident Surgical Expenses

The Insured Person will also receive up to RM30,000 Plan 5 (up to RM60,000 if accident occurred overseas) for surgical expenses such as ambulance charges, medical and surgical fees, consultation fees, anaesthetic, x-rays, medicines and physiotherapy treatment fees in relation to surgery from an accident.

### Overseas Benefit

For all accidents that occur overseas, all selected benefits payable will be doubled.

'Overseas' is defined as outside the territorial borders of Malaysia.

### OTHER BENEFITS

1. **24 hours, worldwide coverage.**
2. **Lump sum** and **tax-free** cash benefits.
3. Easy payment & Automatic renewal.
4. Benefits are paid **100% on top of all other Insurance** the Insured may already have except for medical expenses which is on reimbursement basis.
5. **No medical examination** required.
6. **No health questions** to answer.
7. Spouse enrolment accepted.

### ELIGIBILITY

Anyone and their spouse between the age of 18 and 70 years of age are eligible to enrol in the ACE Essential PA Family Plus Plan. No medical examinations are required and no health questions will be asked.

### EXCLUSIONS

Like all other insurance policies, there are exclusions such as: war, illness and diseases, engaging in military duty; illegal acts; suicide; self-inflicted injury; non prescribed use of drugs or driving while intoxicated; certain hazardous sporting activities like parachuting, hand-gliding, in aviation other than as a fare paying passenger in an aircraft operated by a licensed airline, professional sports, occupations like police work (or law enforcement), off-shore work, lumbering, deep sea diving and those involving explosives.

*\*This is not a contract of insurance. The specific details applicable are set out in the policy.*

### Customer Service

For more info, please call 1800-88-3226 from Monday to Friday, 9am – 5pm.



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