

Senior PA

Protection plan dedicated to the elderly, aged between 45 and 80 years old, against consequences of accidental disability for up to RM200,000.

BENEFITS & COVERAGE

BENEFITS	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Disability	RM 50,000	RM 75,000	RM 100,000	RM 150,000	RM 200,000
Accidental Daily Hospital Income	RM 50	RM 75	RM 100	RM 150	RM 200
Living Expenses 6 months (PTD)	RM 500 / month	RM 750 / month	RM 1,000 / month	RM 1,500 / month	RM 2,000 / month
Accidental Post Hospital Income	RM 50	RM 75	RM 100	RM 150	RM 200
Broken Bones					
* Neck	RM 7,500	RM 9,000	RM 15,000	RM 18,000	RM 21,000
* Hip/Pelvis	RM 5,000	RM 6,000	RM 10,000	RM 12,000	RM 14,000
* Skull	RM 2,000	RM 2,400	RM 4,000	RM 4,800	RM 5,600
* Thigh, Heel, Upper Arm	RM 1,000	RM 1,200	RM 2,000	RM 2,400	RM 2,800
* Ankle, Lower Leg, Shoulder Blade, Elbow	RM 2,500	RM 3,000	RM 5,000	RM 6,000	RM 7,000
* Lower Jaw, Collarbone	RM 2,000	RM 2,400	RM 4,000	RM 4,800	RM 5,600
* Lower Arm, Wrist	RM 1,000	RM 1,200	RM 2,000	RM 2,400	RM 2,800
* Sternum, Kneecap	RM 1,500	RM 1,800	RM 3,000	RM 3,600	RM 4,200
* Hand, foot, coccyx	RM 750	RM 900	RM 1,500	RM 1,800	RM 2,100
* Cheekbone	RM 500	RM 600	RM 1,000	RM 1,200	RM 1,400
* Vertebrae, Ribs	RM 250	RM 300	RM 500	RM 600	RM 700
* Nose	RM 250	RM 300	RM 500	RM 600	RM 700
* Thumb	RM 150	RM 180	RM 300	RM 360	RM 420
* Toes, or Fingers	RM 100	RM 120	RM 200	RM 240	RM 280
Monthly Premium - Main Insured	RM 24	RM 34	RM 47	RM 67	RM 87
Monthly Premium - Main Insured & Spouse	RM 43	RM 61	RM 85	RM 121	RM 157

Note: If You are aged 81-90, the benefits will be reduced by 50% subject to the premiums stated above.

Accidental Disability

In the event of an Accidental Disability, You will be paid up to RM200,000 (Plan 5).

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%

Broken Bones

Broken bones from falls are major types of injury among the elderly. In the event You suffer from Broken Bones of Neck, Hip/Pelvis, Skull, Upper Arms and all other body parts due to an accident, You will receive up to RM21,000 (Plan 5) tax-free cash benefit per accident.

Accidental Daily Hospital Income

In the event of an accident, and You are hospitalized, You will receive up to RM200 a day (Plan 5) for up to 365 days (or up to RM72,000). There is no restriction 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.

Living Expenses 6 Months (PTD)

In the event of a Permanent Total Disablement, You will be paid up to RM12,000 per month (Plan 5) for up to 6 months.

Accidental Post-Hospital Income

In the event of an accident, and following a period of Hospital Confinement, You are required to be confined to Your normal place of residence, You will receive up to RM200 a day (Plan 5) for up to 60 days (or up to RM12,000).

OTHER BENEFITS

1. 24 hours, worldwide coverage.
2. Automatic Renewal / Easy Payment.
3. No medical examination and No health questions asked.
4. Daily Hospital Income Benefit which pays on top of all other insurance that You may already have.
5. Cash paid directly to You to use in any way you wish.
6. Premiums will NOT increase due to age.
7. Spouse and Parent(s) enrolment accepted.

ELIGIBILITY

All customers between the ages of 45 - 80, are eligible to enroll for themselves, their spouses or their parents. Policy is renewable and will terminate when the Insured Person reaches the age of 90 years old.

EXCLUSIONS

The complete exclusion clauses are in the Policy. However, the main exclusions are : 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, hang-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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