

Snatch & Financial Protection Plan

Snatch & Financial Protection Plan is a unique personal accident plan that provides benefits for Accidental Death and Disability, Accidental Daily Hospital Income, Accident Medical Expense, Accident Surgical Expense, Settlement of Loan and Utilities and Emergency Hospital Admission in the event of any unforeseen circumstances that cause bodily injury. It also provides protection for loss or damage to Personal Effects, Cash, Valuable Documents and/or Wallet as a result of Wallet Theft.

BENEFITS & COVERAGE

Coverage	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Accidental Death	25,000	50,000	75,000	100,000	125,000	150,000	175,000
Accidental Disability	25,000	50,000	75,000	100,000	125,000	150,000	175,000
Accidental Daily Hospital Income (payable up to 365 days)	50/day	100/day	150/day	200/day	250/day	300/day	350/day
Accident Medical Expense (reimbursement basis)	1,000	2,000	3,000	4,000	5,000	6,000	7,000
Accident Surgical Expense (reimbursement basis)	1,000	2,000	3,000	4,000	5,000	6,000	7,000
Snatch Theft/Robbery Benefit	All benefits above are DOUBLED when accidents occur arising from Snatch Theft/Robbery						
Settlement of Loan (due to PTD arising from accident)	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Settlement of Utilities (due to PTD arising from accident)	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Emergency Hospital Admission due to accident (reimbursement basis)	250	250	250	250	250	250	250
Wallet Guard Protection	500	500	500	500	500	500	500
Monthly Premium – Individual (RM)	12	22	32	40	50	59	67
Monthly Premium – Individual & Spouse (RM)	22	40	58	72	90	106	121

Accidental Death

In the event of an Accidental Death, the Insured Person will receive a lump sum of up to RM175,000 for Plan 7 (or RM350,000 if accidental death arises from snatch theft or robbery*)

Accidental Disability

In the event of an Accidental Disability, the Insured Person will be paid up to RM175,000 for Plan 7 (or RM350,000 if accidental disability arises from snatch theft or robbery*).

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 Daily Hospital Income

In the event of an accident, and the Insured Person is hospitalized, he/she will receive up to RM350 a day for up to 365 days for Plan 7 (or up to RM127,750). This amount is doubled up to RM700 a day for 365 days (or up to RM255,500) for accidents which arises from snatch theft or robbery*.

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 Expense

This protection provides the Insured Person with up to RM7,000 for Plan 7 as reimbursement of medical and hospitalization expenses incurred after an accident, which includes outpatient treatment (or up to RM14,000 if accident arises from snatch theft or robbery*).

Accident Surgical Expense

The Insured Person will also receive up to RM7,000 for Plan 7 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 (or up to RM14,000 if accident arises from snatch theft or robbery*).

Settlement of Loan

In the event of a Permanent Total Disablement due to accident, the Insured Person will receive a lump sum of RM5,000 for settlement of any outstanding loan he/she may have.

Settlement of Utilities

In the event of a Permanent Total Disablement due to accident, the Insured Person will also be paid a lump sum of RM5,000 for settlement of utilities.

Emergency Hospital Admission

In the event of an emergency hospital admission due to accident, this protection provides the Insured Person with RM250 as reimbursement of medical and hospitalization expenses incurred.

Wallet Guard Protection

If the Insured Person sustains loss of or damage to Personal Effects, Cash, Valuable Documents and/or Wallet as a result of Wallet Theft*, he/she will receive a lump sum of RM500, provided always that the Insured Person submits the police report to the Company.

*Wallet Theft means the act of theft, burglary, robbery or stealing of Personal Effects, Cash, Valuable Documents and Wallet from the Insured Person whilst he/she is outside of his/her Residence:

(a) where force or violence are used or threatened with the intention of permanently depriving the Insured Person of his/her Personal Effects, Cash, Valuable Documents and Wallet; or

(b) without the use of threat or violence provided that the act constituting the theft, burglary, robbery or stealing is witnessed by the Insured Person and the Insured Person can determine the exact time and place of the theft, burglary, robbery or stealing, and in both instances a report is made to the police or relevant authority having jurisdiction where the act occurred within a reasonable period or at most 24 hours from the time of the occurrence of the act.

***Snatch Theft or Robbery Benefit (exclude Wallet Guard Protection)**

Snatch Theft means loss of wallet, purse, or other bag in the possession of the Insured Person at the material time together with the contents therein or loss of any valuables or jewellery worn by the Insured Person at the material time as a result of the same being snatched away by an unknown person, including any attempt thereof.

Robbery means where, in order to commit a theft, or in committing the theft, or in carrying away property obtained by the theft, the perpetrator, for that end, voluntarily causes or attempts to cause Your death, hurt, or wrongful restraint, or puts the Insured Person in fear of instant death, or of instant hurt, or of instant wrongful restraint or where the perpetrator, at the time of committing the extortion, is in the Insured Person's presence and commits the extortion by putting the Insured Person in fear of instant death, of instant hurt, or of instant wrongful restraint to the Insured Person or to some other person, and, by putting the Insured Person in such fear, induces the Insured Person, being so put in such fear then and there to deliver up the property extorted.

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 Person may already have except for the benefits which is on reimbursement basis.
5. No medical examination required.
6. No health questions to answer.

ELIGIBILITY

All customers and their spouse between the ages of 18 and 70 are eligible to enrol in the Snatch & Financial Protection Plan 1. No medical examinations are required and no health questions will be asked.

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 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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