

Snatch Theft Protection Plan

Snatch Theft Protection Plan is a unique personal accident plan that covers individuals for **Accidental Death and Disability, Accidental Daily Hospital Income, Accident Medical Expenses and Accident Surgical Expenses** arising from unforeseen events that cause bodily injury.

BENEFITS & COVERAGE

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death	RM50,000	RM80,000	RM100,000	RM150,000	RM200,000
Accidental Disability	RM50,000	RM80,000	RM100,000	RM150,000	RM200,000
Accidental Daily Hospital Income (payable up to 730 days)	RM100/day	RM150/day	RM300/day	RM450/day	RM600/day
Accident Medical Expense on reimbursement basis	RM2,000	RM3,000	RM4,000	RM5,000	RM6,000
Accident Surgical Expense	RM3,000	RM4,000	RM5,000	RM6,000	RM7,000
Snatch Theft/Robbery Benefit	For ALL Accidents arising from Snatch Theft or Robbery, Coverage is DOUBLED				
Monthly Premium – Main Insured	RM19.00	RM28.00	RM39.00	RM55.00	RM71.00
Monthly Premium – Main Insured & Spouse	RM36.00	RM55.00	RM76.00	RM107.00	RM139.00

Accidental Death

In the event of an **Accidental Death**, the Insured Person will receive a lump sum of up to RM200,000 Plan 5 (RM400,000 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 RM200,000 Plan 5 (RM400,000 if accidental disability arises from snatch theft or robbery*). See table below :

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 up to RM600 a day Plan 5 for up to 730 days (or up to RM438,000). This amount is doubled up to RM1,200 a day for 730 days (or up to RM876,000) 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 Expenses

This protection provides the insured with up to RM6,000 Plan 5 as reimbursement of medical and hospitalization expenses incurred after an accident, which includes outpatient treatment (or up to RM12,000 if accident arises from snatch theft or robbery*).

Accident Surgical Expenses

The Insured Person will also receive up to RM7,000 Plan 5 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*).

*Snatch Theft or Robbery Benefit

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 You 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 Your presence and commits the extortion by putting You in fear of instant death, of instant hurt, or of instant wrongful restraint to You or to some other person, and, by putting You in such fear, induces You, 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 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 Snatch Theft Protection Plan. 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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