

# RELA Group Personal Accident Insurance Scheme Master Policy

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**MASTER POLICY NO : 012300039850-00**

In consideration of **JABATAN SUKARELAWAN MALAYSIA (RELA)** (hereinafter called “the Insured” or “**RELA**”) having made a proposal and signed a declaration and also in consideration of the required premiums having been paid or agreed to be paid by the Insured, **ZURICH GENERAL INSURANCE MALAYSIA BERHAD** (hereinafter called “the Insurer” or “the Company”) hereby agrees to insure the members of RELA (hereinafter called “the Insured Life” or “the Insured Lives”) and their families where applicable (hereinafter called “the Insured Life’s family” or “Insured Lives’ families” or “his families”) as declared by the Insured.

The terms and conditions printed contained herein shall form part of this Master Policy. The Insurer will pay the benefits stated herein during the Period of Insurance as stated in the Certificates of Insurance issued to respective Insured Lives subject to the terms and conditions herein which may be endorsed hereon and provided the Master Policy is in force.

It is hereby declared and agreed that :

‘**The Commencement Date**’ of this Master Policy shall be 01 FEB 2024 and shall remain in force until terminated by either the Insured or the Insurer in accordance with Condition 5 herein. RELA shall declare to the Insurer, details of the Insured Life and his family (where applicable). Coverage for any one Insured Life and his family (if applicable) shall be effective as stated in the Certificate of Insurance issued to the respective Insured Life. The coverage in respect of any Insured Life and his family (where applicable) will cease automatically upon cancellation of the Master Policy.

‘**Period of Insurance**’ for an Insured Life and his family (if applicable) shall commence as follows:-

All the insured lives to be covered under this Master Policy must be declared to ZGIMB via email and in the bordereaux format stated hereunder by RELA’s H.O. Such declaration must be given to ZGIMB’s HQ and Penang Branch which issue the Master Policy. The time / date of such declaration is of essence. Coverage in respect of any one insured live will only commence immediately after such declaration is received by both ZGIMB HQ & Penang Branch in the manner of aforesaid. In the event ZGIMB HQ and Penang Branch cannot receive such declaration via email due to server problem, then the declaration must be faxed to both ZGIMB HQ and Penang Branch. Time and date of such declaration via fax is also of essence. The coverage in respect of any insured live will only commence immediately after such declaration by facsimile is received by both ZGIMB HQ and Penang Branch.

Coverage in respect of any Insured Life and his family (if applicable) will automatically cease on the last official day as a member following the Insured Life’s resignation or termination by RELA or will cease immediately if premium has not been paid.

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the Company before insurance cover is effective.

Under no circumstances can RELA nor any prospective Insured Life backdate any declarations in respect of any one Insured Life to the Insurer. Otherwise the coverage for that particular Insured Life shall be null and void.

Signed at the Insurer’s Head Office on 26 DEC 2023

**ZURICH GENERAL INSURANCE MALAYSIA BERHAD**



.....  
**Authorised Signatory**

**This Master Policy contains eleven (12) pages**

## AGREEMENT

Subject to the terms and conditions contained in or endorsed on this Master Policy, the Insurer will pay the Insured Life and his family (if applicable) or to the Insured Life's legal representatives the benefits as described herein, on the occurrence of a claimable event happening during the Period of Insurance stated in the said Insured Life's Certificate of Insurance, provided always that this Master Policy is still in force.

## TERMS AND CONDITIONS

It is agreed between the parties that the issuance of any Certificate of Insurance shall be subjected to the terms and conditions of this Master Policy. In the event of any inconsistency with the terms and conditions contained in the Certificate of Insurance, the terms and conditions in this Master Policy shall prevail.

## DEFINITIONS

- "Insured", "RELA" : JABATAN SUKARELAWAN MALAYSIA (RELA)
- "Insured Life", "Insured Lives", "Insured Person" : The person(s) as declared by the insured named in the Certificate of Insurance who must be a registered member of RELA aged between sixteen (16) years and sixty-five (65) years (inclusive), renewable until the age of seventy (70) and free from any physical defects and in normal health. These conditions also apply at the date of each renewal hereof.
- "Insured Life's family", "Insured Lives' families", "his family", "their families" : (i) The Insured Life's spouse aged between eighteen (18) years and sixty-five (65) years (inclusive), renewable until the age of seventy (70) and free from any physical defects and in normal health. These conditions also apply at the date of each renewal hereof. If more than 1 spouse, only 1 named / declared spouse will be covered.  
(ii) The Insured Life's named / declared children aged more than thirty (30) days but less than twenty-three (23) years of age and who are primarily dependent upon the Insured Life for support and maintenance. The named / declared children must be free from any physical defect and must be in normal health. These conditions also apply at the date of each renewal hereof.
- "We", "Insurer", "Company", "Us" : ZURICH GENERAL INSURANCE MALAYSIA BERHAD

## COVERAGE

If any Insured Life and his family (if applicable) shall sustain any bodily injury caused by accidental means, resulting in death, permanent disablement or hospitalization, Zurich General Insurance Malaysia Berhad will pay the appropriate benefits to the Insured Life or the Insured Life's legal representative as provided for in the Description of Benefits, Table of Benefits and the Permanent Disablement Scale.

Subject to the exclusions stated herein, coverage for the Insured Lives is twenty-four (24) hours worldwide.

## DESCRIPTIONS AND BENEFITS

- 01     **ACCIDENTAL DEATH**  
Occurring within twelve (12) calendar months of bodily injury due to an accident.
- 02     **PERMANENT DISABLEMENT**  
Occurring within twelve (12) calendar months of bodily injury due to an accident. The percentages of Sum Insured payable are as stated in the Permanent Disablement Scale.
- 03     **DOUBLE INDEMNITY**  
The coverage will be doubled in the event of accidental death to the Insured Life and/his family (if applicable) whilst traveling as a fare-paying passenger on any mode of public conveyance (licensed to carry fare-paying passengers).
- 04     **DAILY HOSPITAL INCOME**  
In the event of an accident, a daily benefit as specified in the Table of Benefits is payable for the period of hospitalization in any government or licensed private hospital. This benefit is triggered only if the Insured Life and/or his family (if applicable) is hospitalized for more than 24 hours due to an accident and up to a maximum of 30 days for any one accident.
- 05     **FUNERAL EXPENSES**  
In the event of accidental death, the company will reimburse the deceased's legal representative the actual funeral expenses up to the amount as set forth in the Table of Benefits.
- 06     **INCONVENIENCE ALLOWANCE DUE TO SNATCH THEFT**  
If the Insured Life has lost his/her Personal Effect as a result of Snatch Theft, We will pay the amount as stated in the Table of Benefits as an inconvenience allowance. Snatch Theft refers to criminal act of forceful stealing or attempt to steal from you including snatch grab. Personal Effect refers to handbag, wallet, purse and mobile phone which are quantifiable monetarily (excluding cash), owned by you and were in your possession at the time of the Snatch Theft.
- 07     **WHEELCHAIR AND/OR ARTIFICIAL LIMBS**  
If the Insured Life suffers Bodily Injury which results in Permanent Total Disablement and incurs expense which is necessarily and reasonably required for the purchase of a wheelchair, artificial arm or leg or crutches as recommended by the attending Physician, We will reimburse the expenses incurred per Accident up to the maximum amount stated in the Table of Benefits.
- Permanent Total Disablement shall mean disablement that result solely, directly and independently of all other causes from Bodily Injury and which occurs within three hundred sixty-five (365) consecutive days will in all probability entirely prevent the Insured Life from engaging in employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.
- 08     **ACCIDENTAL WEEKLY BENEFITS**  
If the Insured Life suffers Temporary Total Disablement, We will pay weekly amount stated in the Policy Schedule for each week or part of a week that the Insured Life remains in a state of Temporary Total Disablement. If the Insured Life suffers Temporary Partial Disablement, We will pay weekly amount stated in the Policy Schedule for each week or part of a week that the Insured Life remains in a state of Temporary Partial Disablement.

Unless otherwise stated in the Policy Schedule, compensation under Benefit 08 is payable up to a maximum period of 60 days per Accident.

Benefit 08 shall cease on the date the disablement becomes Permanent Total Disablement.

Temporary Total Disablement shall mean disablement that result solely, directly and independently of all other causes from Bodily Injury and which occurs within 20 days from the date of Accident, and entirely prevents the Insured Person from attending any portion of his or her ordinary occupation, profession or business for a continuous and uninterrupted of time.

Temporary Partial Disablement shall mean disablement that result solely, directly and independently of all other causes from Bodily Injury and which occurs within 20 days from the date of Accident, and entirely prevents the Insured Life from attending a substantial portion of his or her ordinary occupation, profession or business for a continuous and uninterrupted of time.

## SPECIAL CONDITIONS

1. This Master Policy for this Group Personal Accident Insurance Scheme (hereinafter called the "Scheme") has been developed exclusively for the registered members and their families (if applicable) of RELA. It is an absolute special condition in this Master Policy that the limit of liability of the Insurer in respect of compensation for death of any number of Insured Lives covered under this scheme, shall be limited to RM1,200,000.00 for any one occurrence or conveyance. In the event the aggregate exceeds the said amount, the Insurer shall settle the claims of the Insured Lives and their families (where applicable) on a proportionate basis.

2. It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the Company before insurance cover is effective.

3. In the event of any valid and authenticated claim where proof and documentation are to the satisfaction of the Insurer, any payable proceeds will be paid directly to the Insured Life or the Insured Life's legal representative in the event of accidental death of the Insured Life.

If a claim for any of the Benefits becomes payable under the coverage for any one Insured Life and/or his family (if applicable), any unpaid balance of the premium due for the full policy year in which the accident occurs shall be deducted from the proceeds payable for any one Insured Life and/or his family (if applicable). Each Insured Life is separately but similarly subject to this special condition.

4. Only **one (1)** membership should be taken up by any one Insured Life. Therefore, RELA shall only declare once, any one person for inclusion into the Master Policy. In the event of any one Insured Life and his family (if applicable) having been enrolled into the Master Policy more than once, the liability of the Company will only be limited to the sum insured in the first declaration in respect of that Insured Life.

5. In the event the claims ratio exceeds 50%, the Company has absolute discretion to increase the premium accordingly. The claims ratio expressed in percentage is defined as cumulative total claims incurred (paid and outstanding) divided by cumulative total net premiums. The claim ratio will be computed every six (6) months from the commencement of the Master Policy.

$$\text{Claims ratio} = \frac{\text{Cumulative total claims incurred (paid and outstanding)}}{\text{Cumulative total net premiums}} \times 100$$

6. In no event may an Insured Life be insured more than once under Group Personal Accident Policy issued to the Insured ("Duplication of Coverage"). Any Duplication of Coverage shall be void and the payment or acceptance of any premium for the Duplication of Coverage shall not create any liability on the Company. Any such premium received by the Company will be refunded to the Insured Life without interest.

**TABLE OF BENEFITS PLAN A**

Benefit		Sum Insured (RM)			
No	Benefit	INDIVIDUAL PLAN	FAMILY PLAN		
		Member	Member	Spouse	Each Child
1	Accidental Death	30,000	30,000	30,000	3,000
2	Permanent Disablement (Scale 2)	30,000	30,000	30,000	3,000
3	Double Indemnity due to Accidental Death whilst traveling as a fare-paying passenger on any mode of public conveyance	60,000	60,000	60,000	6,000
4	Daily Hospital Income	150	150	150	15
5	Funeral Expenses	3,000	3,000	3,000	300
6	Inconvenience Allowance due to Snatch Theft	200	200	200	20
7	Wheelchair and/or Artificial Limbs	1,000	1,000	1,000	100
8	Accidental Weekly Benefits	140	140	140	NA
	Premium	RM50	RM100		

**TABLE OF BENEFITS PLAN B**

Benefit		Sum Insured (RM)			
No	Benefit	INDIVIDUAL PLAN	FAMILY PLAN		
		Member	Member	Spouse	Each Child
1	Accidental Death	70,000	70,000	70,000	7,000
2	Permanent Disablement (Scale 2)	70,000	70,000	70,000	7,000
3	Double Indemnity due to Accidental Death whilst traveling as a fare-paying passenger on any mode of public conveyance	140,000	140,000	140,000	14,000
4	Daily Hospital Income	150	150	150	15
5	Funeral Expenses	3,000	3,000	3,000	300
6	Inconvenience Allowance due to Snatch Theft	200	200	200	20
7	Wheelchair and/or Artificial Limbs	1,000	1,000	1,000	100
8	Accidental Weekly Benefits	140	140	140	NA
	Premium	RM100	RM200		

**PERMANENT DISABLEMENT SCALE**

**Description of Disablement**

**Percentage of Sum Insured Payable**

Accidental death	100%
Loss of two limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Loss of sight in both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	- at hip/ between knee and hip/ below knee
Eye : loss of	- whole eye/sight

	- sight except perception of light/lens	50%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	- both phalanges	25%
	- one phalanx	10%
Loss of index finger	- three phalanges	10%
	- two phalanges	8%
	- one phalanx	4%
Loss of middle finger	- three phalanges	6%
	- two phalanges	4%
	- one phalanx	2%
Loss of ring finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	2%
Loss of little finger	- three phalanges	4%
	- two phalanges	3%
	- one phalanx	2%
Loss of metacarpals	- first or second (additional)	3%
	- third, fourth or fifth (additional)	2%
Loss of toes	- all	15%
	- great, both phalanges	5%
	- great, one phalanx	2%
	- other than great, if more than one toe lost, each	1%
Loss of hearing	- in both ears	75%
	- in one ear	15%
Loss of speech		50%

Where the injury is not specified, the Company reserves the right to adopt a percentage of disablement which, in its opinion, is not inconsistent with the provisions of the above scale.

Permanent total loss of use of member shall be treated as loss of member. Loss of speech shall mean total permanent inability to communicate verbally.

The aggregate of all percentages payable in respect of any one accident to any one Insured Life shall not exceed 100% of the sum insured. In the event of a total of 100% having been paid, all insurance hereunder shall immediately cease to be in force in respect of that Insured Life and/or his family. All other losses, smaller than 100% of the sum insured if having been paid shall reduce the respective Insured Life's and/or his family's coverage under the death and permanent disablement benefits by that amount from the date of accident until the expiration of that Insured Life's Period of Insurance.

## GENERAL EXCLUSIONS

This Master Policy does NOT cover Insured Life for any death or disability directly or indirectly arising from any of the following:-

- 1) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising, any act of terrorism. For the purpose of this Policy, any act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear;
- 2) insanity, suicide (whether sane or insane) or any attempt threat, intentional self-inflicted injuries;
- 3) HIV (Human Immunodeficiency Virus Infection) and/or any HIV related illnesses including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and/or any mutant derivatives, variations or treatment thereof however caused and any form of disease, infection or parasitic infection;
- 4) childbirth, miscarriage, pregnancy or any complications thereof, or pre-existing physical or mental defect or infirmity;
- 5) provoked murder or assault;
- 6) while travelling in an aircraft as a member of the crew;
- 7) while committing or attempting to commit any unlawful act;
- 8) while participating in any professional sports;
- 9) martial arts or boxing, aerial activities including parachuting and hang-gliding (except bungee jumping), underwater activities exceeding 50 metres in depth, professional mountaineering involving the use of ropes or mechanical guides;
- 10) racing (other than on foot), pace-making, speed or reliability trials;
- 11) ionization, radiation or contamination by radioactivity, nuclear weapons materials;
- 12) riding or driving without a valid driving license;
- 13) involved in any of the occupations/duties mentioned hereunder. However, benefits under this Master Policy shall be payable where accidental death and disablement arises from normal private and social activities outside the scope of the Insured's Life's and/or his family's employment.

The excluded occupations are: Air Craft pilots and crews, Police, Naval, military or Air Force Personnel while on active duty. Dynamite & Explosive Handlers, Horse Trainers, Grooms or Jockeys, Tunnelling or Underground Workers, Circus Performers / "Stunt" Men, Professional Divers, Oil Rig Workers, Weapons Production Workers, Offshore Workers, Armed Security Guards while on active duty, Quarry Workers, Window Cleaners in High Rise Buildings, Racing Drivers, Firemen while on active duty, War Correspondents, Persons engaged in demolition of building, Persons engaged in Ambulance Services.

## CONDITIONS

1. This Master Policy is granted upon the Condition that the Insured Lives and/or their families (if applicable) are of sound body and mental health of temperate habits free from any defects in sight and hearing and from all other infirmities and physical defects and other causes rendering the Insured Lives and/or their families (if applicable) more than ordinarily liable to accident and have never had any fits or paralysis and have not been rejected by any insurance company.
2. The due observance and fulfillment of the terms provisos conditions and endorsements of this Master Policy in so far as they relate to anything to be done or complied with by the Insured or any Insured Life or any Claimant under this Master Policy and the truth of the Statements and answers in the declaration shall be conditions precedent to any liability of the Company to make any payment under this Master Policy.
3. Any word or expression to which a specific meaning has been attached in any part of this Master Policy or of the Certificates of Insurance shall bear such specific meaning wherever it may appear.
4. The Company will not be liable in respect of any injury or death occurring before the actual receipt of the premium by the Company or its duly authorised representative unless credit has been allowed by specific agreement for such payment of premium to be made at a later date.
5. The Company shall not be bound to send any notice of the renewal premiums becoming due nor to accept any renewal with regard to coverage for any one Insured Life. The Company shall at any time by giving seven (7) days' notice to the Insured by registered mail at the Insured's address as last known to the Company, be at liberty to terminate and cancel this Master Policy and no refund of premium shall be allowed. However, such termination and cancellation shall not affect coverage in respect of the existing Insured Lives who shall continue to be insured until expiry of the respective Periods of Insurance as stated in the Insured Lives' Certificates of Insurance.

The Insured may at any time after one (1) year from the Commencement Date terminate and cancel this Master Policy by giving seven (7) days' notice to the Company (provided no claim has arisen during the then current Period of Insurance) and no refund of premium shall be allowed. However, such termination and cancellation shall not affect coverage in respect of the existing Insured Lives who shall continue to be insured until expiry of the respective Periods of Insurance as stated in the Insured Lives' Certificates of Insurance.

6. The Insured Life shall give immediate notice to the Company of any change of address occupation, pursuits or any injury, disease, physical defect or infirmity by which the Insured Life has become afflicted and the Insured shall pay any additional premium that may be required by the Company.
7. Subject to Special Condition 2 the Company shall treat the Insured as the owner of this Master Policy but any proceeds payable under this Master Policy shall be paid directly to the Insured Life or the Insured Life's legal representative and such payment shall be an effectual discharge of such claim.
8. If the declaration of the Insured is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or if this insurance or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claim made in support thereof then in any of these cases this Master Policy shall be void. However, if the declaration of the Insured Life is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or if this insurance or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claim made in support thereof then in any of these cases, the coverage of this Master Policy shall automatically and with immediate effect cease to extend to the Insured Life concerned.
9. Upon the happening of any accident likely to give rise to a claim under this Master Policy the Insured Life shall within thirty (30) days after the happening of the accident or as soon as practicable give notice thereof to the Company with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice. The Insured Life (or the Insured Life's legal representatives) shall at the expense of the Insured Life furnish to the Company all such certificates, information and evidence as may be required by the Company and the Insured Life shall wherever reasonably required to do so submit to medical examination on behalf of the Company. In case of death, reasonable notice shall be given to the Company before burial or cremation and the Company may require to be represented at a post-mortem or examination of the body of the Insured Life. In addition thereto, the Company shall have the right and opportunity to conduct another post-mortem at its own expense where it is not forbidden by law. In the event an inquest is held, immediate notice of time and place of the same shall be given to the Company.
10. This Master Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction thereto.



11. No refund of premium is allowed if the Insured Life cancels the Certificate of Insurance during the Period of Insurance.
12. All premiums shall be paid in Malaysian Ringgit.

### **DISCHARGE OF LIABILITY**

Any payment accepted by the Insured/Insured Life or the Insured Life's legal personal representative in respect of any claim made shall be considered a final and complete discharge of all liability of the Insurer for that particular claim.

### **TERMINATION OF COVERAGE**

The Insurer may at its sole discretion decline coverage or terminate coverage for any Insured Life and/or his family (if applicable) if the Insurer is of the opinion that the particular Insured Life and/or his family poses a risk which is over and above the Insurer's normal underwriting considerations or acceptance.

### **ENDORSEMENTS**

Any endorsements issued to the Insured by the Insurer are to be read in conjunction with the terms and conditions stated in this Master Policy.

### **CESSATION OF COVER**

Coverage in respect of any Insured Life ceases immediately under any of the following circumstances:-

- 1) From the date the Insured Life ceases to be a registered member of RELA, then the Certificate of Insurance issued will be considered null and void;
- 2) RELA has absolute discretion to terminate any registered member under the scheme by giving notification to the Company;
- 3) On the first day of the month following an Insured Life's and his family (if applicable) attainment of age seventy (70);
- 4) Upon expiration of the Period of Insurance stated in the Certificate of Insurance; or
- 5) On the death of the Insured Life and/or his family (if applicable).
- 6) If premium has not been paid.

### **CLAUSES**

#### **STRIKE RIOT & CIVIL COMMOTION CLAUSE**

It is hereby agreed and understood that this Master Policy is extended to cover death or disablement to the Insured Life and/or his family arising from riot and civil commotion caused directly by:-

- 1) The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not);
- 2) The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbances or in minimizing the consequences of any such disturbance;
- 3) The willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or
- 4) The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences.

Provided that in connection with this extension the Insured Life and/or his family shall sustain bodily injury as defined by this Master Policy whilst as an innocent by-stander and not as a result of active participation in such strike.

#### **EXPOSURE CLAUSE**

It is hereby declared and agreed that subject to the terms and conditions of this Master Policy except as specifically provided herein this Master Policy covers death or permanent disablement claims caused by exposure to the elements as a result of an accident provided that in the event of death of the Insured Life and/or his family caused by exposure to the elements the death is the subject of a properly constituted judicial body enquiry by which it is found that the Insured Life and/or his family died of exposure as a result of an accident.

#### **DISAPPEARANCE CLAUSE**

Notwithstanding anything contained herein to the contrary it is agreed that if after a period of ONE (1) year has lapsed

and the Insurer having examined all evidence available shall have no reason to suppose other than that an accident has occurred which in all probability has resulted in the death of the Insured Life and/or his family, the disappearance of an Insured Life shall be considered to constitute a claim under this Master Policy.

It is further agreed that if at any time after payment has been made an Insured Life and/or his family is found to be living, any sums paid by the Insurer in settlement of a claim shall be refunded by the Insured Life to the Insurer.

**UNPROVOKED MURDER AND ASSAULT CLAUSE**

It is hereby declared and agreed that this Master Policy is extended to cover death or permanent disablement to the Insured Life and/or his family arising from unprovoked murder and assault.

**INSECT, SNAKE AND ANIMAL BITES CLAUSE**

It is hereby declared and agreed that this Master Policy is extended to cover death or permanent disablement to the Insured Life and/or his family arising from harmful insect, snake and animal bites but exclude bodily injury caused by sickness, disease or medical disorder.

**HIJACKING EXTENSION CLAUSE**

It is hereby declared and agreed that notwithstanding anything contained herein, this Master Policy is extended to cover accidental death or bodily injury to the Insured Life and/or his family sustained as a direct result of unlawful seizure or wrongful exercise of control of an aircraft vessel or public conveyance.

**SUFFOCATION THROUGH SMOKE, FUMES AND POISONOUS GAS CLAUSE**

It is hereby declared and agreed that this Master Policy is extended to cover death or permanent disablement to the Insured Life and/or his family arising from accidental suffocation through smoke, fumes and poisonous gas.

**FOOD POISONING CLAUSE**

It is hereby declared and agreed that this Master Policy is extended to cover death or permanent disablement to the Insured Life and/or his family arising from food poisoning.

**DROWNING CLAUSE**

It is hereby declared and agreed that this Master Policy is extended to cover death or permanent disablement to the Insured Life and/or his family arising from accidental drowning.

**HUNTING CLAUSE**

The insurance under this Master Policy shall extend to cover the Insured Life and/or his family whilst engaged in hunting (except big game hunting) as past time or pleasure purpose only.

It is understood and agreed that the above extension shall restricted to death and permanent disablement only.

**AMATEUR SPORTS CLAUSE**

It is hereby declared and agreed that notwithstanding anything herein contained to the contrary, the benefits provided by this Master Policy is payable in the event of death or permanent disablement arising whilst the Insured Life and/or his family is engaged in indoor or outdoor sports as an amateur.

**INTOXICATION CLAUSE**

It is hereby declared and agreed that this Master Policy is extended to cover death or permanent disablement to the Insured Life and/or his family arising from intoxication by alcohol or drugs prescribed by a qualified registered medical practitioner.

## **IMPORTANT**

The Insured shall read this Policy carefully, and if any error or misdescription be found herein, or if the cover be not in accordance with the wishes of the Insured, advice should at once be given to the Company and the Policy returned for attention.

### **Procedures for complaint to OFS**

If you are not satisfied with the decision of the Company, you may write to the Mediator with details of the dispute and particulars of your policy.

If the Mediator makes an award against the Company, you are required to inform the Mediator of your decision to accept or deny the award within 14 (fourteen) days.

If you do not accept the award, you may reject the decision of the Mediator. You are free to institute a court proceeding against the Company or refer it to Arbitration.

You may communicate with the Company at:

Zurich General Insurance Malaysia Berhad  
Level 23A, Mercu 3,  
No. 3, Jalan Bangsar, KL Eco City,  
59200 Kuala Lumpur, Malaysia.  
Tel: 03-2109 6000  
Fax: 03-2109 6888  
Call Centre: 1-300-888-622  
E-mail: CallCentre@zurich.com.my

You may communicate with OFS at:

Ombudsman for Financial Services (OFS)  
(Formerly Known as Financial Mediation Bureau)  
Level 14, Main Block,  
Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur  
Tel : 03-2272 2811  
Fax: 03-2272 1577  
Email: enquiry@ofs.org.my  
Website : www.ofs.org.my

### **Procedures for complaint to CSB**

Alternatively you may put forward your dissatisfaction over the conduct of the Company by writing to CSB giving details of your complaint and particulars of your policy to:

Contact Centre (BNMTELELINK)  
Bank Negara Malaysia,  
P.O. Box 10922,  
50929 Kuala Lumpur  
Tel: 1-300-88-5465 (1-300-88-LINK)  
(Overseas: +603-2174 1717)  
Fax: +603-2174 1515  
Email: bnmtelelink@bnm.gov.my

**Zurich General Insurance Malaysia Berhad**

Registration No. 201701035345 (1249516-V)

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia.

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

