CLASS OF INSURANCE : GROUP PERSONAL ACCIDENT

POLICY NO : PA20002720

INSURED : MONASH UNIVERSITY MALAYSIA SDN BHD

PERIOD OF INSURANCE : 1 Jan 2021 – 31 December 2021

BUSINESS OCCUPATION : Education

REGISTERED ADDRESS : Jalan Lagoon Selatan, Bandar Sunway, 46150 Petaling Jaya, Selangor

SUMMARY OF COVER : Death and Total Permanent Disablement occurring within 12 months of Bodily Injury resulting solely and directly from an ACCIDENT by violent external and visible means

(WORLDWIDE AND 24 HOURS COVER)

INSURED PERSONS : All present and future active full-time student who are entitled to participate in the Scheme.

BASIS OF SUM ASSURED :

<table>
<thead>
<tr>
<th>Category</th>
<th>Sum Assured</th>
<th>Headcount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Students</td>
<td>30,000.00</td>
<td>8,200</td>
</tr>
</tbody>
</table>

MAIN BENEFITS :

1. Accidental Death : 100% Capital Sum Insured
2. Permanent Disablement : Up to RM 30,000.00
3. Funeral Expenses : RM 2,000
4. Study Interruption : Up to RM 3,000
5. Medical Reimbursement : Up to RM 5,000
6. Accidental Death on Public Common Conveyance : RM 30,000

AGE LIMIT : Students whose age are between 16 to 65 years old

ACCUMULATION CLAUSE (Limit per conveyance / Event) : Insurer’s combined single limit of liability shall not exceed MYR 15,000,000 in respect of any one accident/per conveyance / per aggregate limit.

CLAUSETES/ENDORSEMENT : 

1. Automatic Additions & Deletions Clause (adjustment to be made at end of the policy period)
2. Cancellation Clause (30 days’ notice to be provided by the insurer)

E & O.E
WARRANTIES
(These must be strictly complied with. If you are not able to comply with any of the warranties, you must give prior notice for us to negotiate with the insurer for its removal which will require additional premium. However, Premium Warranty cannot be removed)

IMPORTANT EXCLUSIONS
(For other exclusions, please refer to the policy. Some of the exclusions may be deleted by payment of additional premium. Please give us prior notice if you wish to cover any of the exclusions)

Premium Warranty - The premium must be paid within 60 days from the inception date of this policy otherwise the insurance policy is automatically cancelled, and insurer is entitled to the pro rata premium on the period they have been on risk)

1. Armed Forces and Professional Sportsmen
2. Suicide or intentional self-inflicted injuries
3. During Air Travel Unless As a Fare Paying Passenger In a Licensed Commercial Airline.
4. Violation of law
5. Any payment that would violate any government prohibitions or regulations.
6. Drug related accident.
7. Mental or nervous disorders
8. Any Pre-existing conditions
9. Illnesses
10. Driving or riding a motorized vehicle in any type of race.
11. War.

IMPORTANT REMARKS

❖ You are to declare on expiry of the policy the total annual basic salaries of all your employees for the purpose of premium adjustment.

❖ In the event of a claim, you must immediately inform us so that we can assist and guide you accordingly. All supporting claim documents to be submitted as soon as possible so that the claim can be expedited.

❖ You may cancel this insurance at any time by giving the insurer fourteen (14) days written notice provided no claims have been made. In such event you shall be entitled to a refund premium based on the insurer’s customary short-period rates. However, please give us prior written notice should you wish to cancel the policy for whatever reason.

❖ You must inform us should there be any change in your correspondence address or other contact details