

microLEAP Policy Schedule

Class of Policy : GROUP ABPA

Policy No.

: W/18/PG00/112602/KUL-10

This Policy is subject to the following endorsements, units or article as printed in this Policy or added thereon or attached thereto.

1. OPERATION OF INSURANCE
2. MEMORANDUM 1
3. AGE LIMIT EXTENSION
4. TERRORISM EXCLUSION ENDORSEMENT
5. PREMIUM WARRANTY

The above are subject to the terms, exclusions, provisions, limitations & conditions of this Policy.

OPERATION OF INSURANCE

1. The Company will pay to the Insured in the event the Insured Person suffers bodily injury during the Duration of Cover which results in Death or Permanent Total Disablement within three hundred and sixty-five (365) days from the date of accident. The amount payable under Item A (Accidental Death) or Item B (Permanent Total Disablement) shall be based on the current outstanding loan amount (excluding the interest charged for the arrears).

2. It is hereby declared and agreed that the Compensation table under the Policy Terms and Conditions is deemed to be deleted and replaced by below :-

Description	% of outstanding Loan Amount including the arrears
Item A Accidental Death	100%
Item B Permanent Total Disablement	
Bodily Injury resulting in :	
- Total Paralysis	100%
- Permanently bedridden	100%
Loss of two limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total Loss of sight of both eyes	100%
Loss of arm	
- at shoulder	100%
- between shoulder and elbow	100%
- at elbow	100%
- between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	100%
- at hip	100%
- between knee and hip	100%
- below knee	100%
Loss of eye	
- whole eye	100%
- sight of	100%

The Company shall not pay more than 100% of the total outstanding loan amount in aggregate for any of the benefits under Accidental Death or Permanent Total Disablement.

In the event of a total of 100% of the outstanding loan amount having been paid during the Duration of Cover, this Policy shall immediately cease to be in force.

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Specific Definition

The Duration of Cover shall refer to the respective Insured Person's period of insurance as stated in the loan contract.

MEMORANDUM 1

It is hereby declared and agreed that the Company will not pay for any consequence whatsoever which is the direct or indirect result while the Insured Person is involved in any of the occupations mentioned hereunder:

- i) Aircraft testers and aircraft crews (not applicable when the Insured Person is travelling as a passenger in a licensed passenger carrying aircraft not for the purpose of engaging in any trade or technical operation in the aircraft);
- ii) Armed forces personnel including police, army/military and law enforcement officers;
- iii) Divers;
- iv) Racing drivers;
- v) Seamen and Fishermen;
- vi) Oil rig workers including Off-shore workers;
- vii) Circus Performers;
- viii) Stuntman;
- ix) wood working machinist- using wood working machinery driven by mechanical power;
- x) Persons engaged in demolition of buildings;
- xi) Firemen;
- xii) Jockeys;
- xiii) Persons engaged in underground mining and tunnelling;
- xiv) Explosives handlers;
- xv) Quarrymen;
- xvi) Professional sportsmen;
- xvii) Security personnel using firearms;
- xviii) Stevedores;
- xix) Sawyers, logging workers and tree fellers;
- xx) window cleaners (high rise building exceeding 9 metres)/ Painters (high rise building exceeding 9 metres);
- xxi) war correspondents

AGE LIMIT EXTENSION

It is hereby declared and agreed that the AGE LIMIT as stated in the Policy is amended to read as follows:-

AGE LIMIT : 16 TO 70 YEARS