

ELIGIBILITY

This product is available to persons who are legally present in Malaysia at the time of purchasing insurance. The Insured Person must be between the age of 30 days and 70 years when applying for insurance. The policy is renewable up to the age of 80 years.

Adults who are unemployed or do not have any income from own business can be insured for Basic Cover only.

Children can be insured for Basic Cover only and is limited to the following choice of plan:-

Age 30 days to 12 years	: Plan 8
Age 13 years to 17 years	: Plan 6, Plan 7, Plan 8
Age 18 years to 23 years	: Plan 5, Plan 6, Plan 7, Plan 8

HOW TO APPLY FOR INSURANCE

As long as you are legally qualified to enter into a contract, you may apply to insure yourself, your spouse or your children. The last entry age of an adult to be insured is 70 years. Dependant children between the ages of 30 days and 18 years (up to 23 years if full-time student) may also be insured.

CASH-BEFORE-COVER

This product is sold on a Cash-Before-Cover basis. Full premium must be paid before the effective date of the policy.

WHAT IS SO SPECIAL?

You will find many unique features in this personal accident insurance policy. They include:

ADDITIONAL BENEFITS

- Ambulance Fees
- Bereavement Benefit
- Daily Hospital Cash Benefit
- Dental Correction and Corrective Cosmetic Surgery
- Funeral Allowance
- Home Nursing Care
- Kidnap Benefit
- HIV due to Blood Transfusion
- Medical Report / Post Mortem Report
- Medical Evacuation / Repatriation
- Modification of Lifestyle Expenses
- Permanent Impotency or Infertility
- Prostheses / Wheelchair
- Snatch Theft
- Traditional Treatment
- Travel Expenses



SPECIAL PROVISIO:

This policy is specially designed to cover Death, Medical Expenses and Bereavement Benefit due to Dengue Fever, Malaria and Japanese Encephalitis (JE).

SPECIAL EXTENSIONS

- Accidental Drowning or Suffocation
- Animal or Snake Bites, Harmful Insects or Food Poisoning
- Cashless Hospital Admission Assistance (Malaysia only)
- Coma
- Disappearance (365 days)
- Double Indemnity
- Exposure
- Hunting
- Intoxication
- Motorcycling
- Murder or Assault
- Natural Disaster
- Renewal Bonus
- Sports Extension
- Strike, Riot and Civil Commotion
- Terrorism Extension

GENERAL EXCLUSIONS

The following are some of the major exclusions applicable to this product:-

- War, Invasion, Act of Foreign Enemy
- Insanity, Suicide and Self Inflicted Injury
- Disease, Infection or Parasites, AIDS and ARC
- Childbirth, Miscarriage, Pregnancy
- Provoked Murder or Provoked Assault
- Fraudulent or criminal act
- Pre-existing Conditions
- Mental Defect or Infirmary
- Driving or riding without valid driving licence
- Traveling in an Aircraft as a member of crew (Except as a Fare-Paying Passenger)
- Committing or attempting to commit an unlawful act.
- Racing (Other Than On Foot), Engaging in Martial Arts, Parachuting, Hang-Gliding, Mountaineering requiring the use of Ropes or Guides (Including Rock Climbing), Steeple Chasing, Ice-Hockey, Boxing, Bungee Jumping, Underwater Activities Exceeding Fifty Meters in Depth, Pace Making, Professional Sports.
- Ionizing, Radiation or Contamination by Radioactivity from any Nuclear Waste or from the Combustion of Nuclear Fuel
- Nuclear Weapons Material
- Other exclusions specifically stipulated in the policy.

Important Notes

This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business. Lonpac is a wholly-owned subsidiary of LPI Capital Bhd.



LONPAC INSURANCE BHD
(307414-T)

HEAD OFFICE

LG, 6th, 7th, 21st-26th Floor, Bangunan Public Bank, 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
P.O.Box 10708, 50722 Kuala Lumpur.
Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332 www.lonpac.com

SP/02



LONPAC INSURANCE

Secure Protector Individual Personal Accident Insurance



LIVING SECURE

Accidents happen when you least expect them. Having a personal accident insurance is one of the steps you can take to lighten your financial burden and to provide for your loved ones. Secure Protector is designed to provide you with extensive insurance protection at a very reasonable cost. The product consists of BASIC COVER and OPTIONAL COVER. BASIC COVER must be purchased before you can include the OPTIONAL COVER.

SCHEDULE OF BENEFITS (Ringgit Malaysia)																
Description of Benefit	Plan 1	Plan 1A	Plan 2	Plan 2A	Plan 3	Plan 3A	Plan 4	Plan 4A	Plan 5	Plan 5A	Plan 6	Plan 6A	Plan 7	Plan 7A	Plan 8	Plan 8A
BASIC COVER																
1. Accidental Death	1,000,000	1,000,000	750,000	750,000	500,000	500,000	300,000	300,000	200,000	200,000	150,000	150,000	100,000	100,000	50,000	50,000
2. Permanent Disablement	1,000,000	1,000,000	750,000	750,000	500,000	500,000	300,000	300,000	200,000	200,000	150,000	150,000	100,000	100,000	50,000	50,000
3. Medical Expenses	12,000	12,000	10,000	10,000	9,000	9,000	8,000	8,000	7,000	7,000	6,000	6,000	5,000	5,000	3,500	3,500
4. Additional Benefits																
a) Ambulance Fees	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
b) Bereavement Benefit	100,000	100,000	75,000	75,000	50,000	50,000	30,000	30,000	20,000	20,000	15,000	15,000	10,000	10,000	5,000	5,000
c) Daily Hospital Cash Benefit, up to 180 days	225	225	185	185	150	150	100	100	80	80	50	50	50	50	30	30
b) Dental Correction and Corrective Cosmetic Surgery	10,000	10,000	10,000	10,000	10,000	10,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
e) Funeral Allowance	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
f) Home Nursing Care	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
g) Kidnap Benefit	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
h) HIV due to Blood Transfusion	100,000	100,000	75,000	75,000	50,000	50,000	30,000	30,000	20,000	20,000	15,000	15,000	10,000	10,000	5,000	5,000
i) Medical Report / Post Mortem Report	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
j) Medical Evacuation / Repatriation	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
k) Modification of Lifestyle Expenses	50,000	50,000	37,500	37,500	25,000	25,000	15,000	15,000	10,000	10,000	7,500	7,500	5,000	5,000	2,500	2,500
l) Permanent Impotency or Infertility	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
m) Prostheses / Wheelchair	5,000	5,000	5,000	5,000	5,000	5,000	3,000	3,000	3,000	3,000	2,000	2,000	2,000	2,000	1,000	1,000
n) Snatch Theft	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
o) Traditional Treatment	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
p) Travel Expenses	5,000	5,000	5,000	5,000	5,000	5,000	3,000	3,000	3,000	3,000	3,000	3,000	2,000	2,000	2,000	2,000
5. Personal Liability	300,000	300,000	300,000	300,000	300,000	300,000	200,000	200,000	200,000	200,000	150,000	150,000	100,000	100,000	50,000	50,000
OPTIONAL COVER																
1. Temporary Total Disablement (per week)	N/A	600	N/A	450	N/A	350	N/A	300	N/A	250	N/A	200	N/A	150	N/A	100
2. Temporary Partial Disablement (per week)	N/A	300	N/A	225	N/A	175	N/A	150	N/A	125	N/A	100	N/A	75	N/A	50

TABLE OF ANNUAL PREMIUM (Inclusive of service tax) (Ringgit Malaysia)																
Age of Insured Person	Plan 1	Plan 1A	Plan 2	Plan 2A	Plan 3	Plan 3A	Plan 4	Plan 4A	Plan 5	Plan 5A	Plan 6	Plan 6A	Plan 7	Plan 7A	Plan 8	Plan 8A
Adult – Class 1 Occupation	1,344	1,930	1,025	1,439	796	1,118	391	589	293	444	225	340	171	257	113	171
Adult – Class 2 Occupation	1,437	2,156	1,093	1,601	847	1,242	416	660	311	496	239	380	182	288	121	192
Adult – Class 3 Occupation	N/A	N/A	N/A	N/A	N/A	N/A	766	1,163	532	834	402	632	297	469	186	301
Child 12 years old and below	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	113	N/A
Child 13 to 17 years old	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	225	N/A	171	N/A	113	N/A
Child 18 to 23 years old	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	293	N/A	225	N/A	171	N/A	113	N/A

Note: Premium above is not inclusive of RM10 Stamp Duty