PACIFIC & ORIENT INSURANCE CO. BERHAD (No. 97201000959)
A Member Of The Pacific & Orient Group
A Member Of PIDM

Head Office : 11th Floor, Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50350 Kuala Lumpur.
P. O. Box 10953, 50730 Kuala Lumpur.
SST Registration No: W10-1808-31021805
Website : www.poi2u.com

PrOTenang
PERSONAL ACCIDENT INSURANCE

The benefit(s) payable under eligible certificate/policy product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Pacific & Orient Insurance Co. Berhad (visit www.pidm.gov.my)

WHEREAS the Insured described in the Schedule hereto has made to the **PACIFIC & ORIENT INSURANCE CO. BERHAD** (hereinafter called the "Company") a Proposal and Declaration which shall be the basis of this Contract and which is deemed to be incorporated herein and has paid or agreed to pay the Premium stated in the Schedule hereto as consideration for the insurance hereinafter contained.

NOW THIS POLICY WITNESSETH that if at any time during the Period of Insurance stated in the Schedule hereto or during any further Period for which the Company may accept payment for the renewal of this Policy the Insured shall sustain any Bodily Injury caused solely and directly by violent, accidental, external and visible means and being the sole and direct cause of the Insured's death or disablement as hereinafter defined. THEN the Company will pay to the Insured, or in the event of the death of the Insured to the Insured's legal person representatives, or such beneficiary or beneficiaries as may be stipulated in the Schedule of this Policy, the sum or sums of money set forth in the Schedule.

Preamble for Consumer Insurance Contracts (Insurance wholly for purposes unrelated to your trade, business or profession)
This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.
This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

Preamble for Non - Consumer Insurance Contracts (Insurance for purposes related to your trade, business or profession)
This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. In the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures made by you, it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

GENERAL POLICY DEFINITIONS

Certain words or group of words have been defined in this Policy and these have the same meaning wherever they are used and which shall form the basis on which a claim may be covered.

1. **ACCIDENT** shall mean a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.
2. **AGE** shall mean the **Insured Person**'s age at his or her next birthday.
3. **BODILY INJURY OR INJURY** shall mean bodily injury caused solely by Accident.
4. **COMMUNICABLE DISEASE** shall mean any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
   (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
   (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid liquid or gas or between organisms, and (3). the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
5. **EFFECTIVE DATE** shall mean the date from which the insurance coverage under this Policy becomes effective as specified in the Policy Schedule.
6. **ENDORSEMENT** shall mean a written alteration or addition to the information, terms, conditions or warranties of this Policy.
7. **HOSPITAL** shall mean only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as bed-paying patients which:-
   (a) has facilities for diagnosis and major surgery,
   (b) provides 24-hour a day nursing services by registered and graduate nurses,
   (c) is under the supervision of a Physician, and
   (d) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or infirm, or similar establishment.
8. **HOSPITALISATION** shall mean admission to a Hospital as a registered in-patient for Medically Necessary treatments for a covered Disability upon recommendation of a physician. A patient shall not be considered as an in-patient if the patient does not physically stay in the hospital for the whole period of confinement.
9. **INSURED / INSURED PERSON / POLICYHOLDER / YOU / YOUR** shall mean the person described and insured in the **Policy Schedule** including his/her Dependant (if applicable).

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10. **MALAYSIAN GOVERNMENT HOSPITAL** shall mean a hospital where charges for services are subject to the Fee Act 1951 Fees (Medical) Order 1982 and/or its subsequent amendments if any, and exclude privatised or corporatised government hospital.

11. **MEDICAL PRACTITIONER** shall mean a person qualified, registered and licensed to practice western medicine, by the appropriate health authority/medical council/professional body and who, in rendering such treatment, is practising within the area and scope of his/her licensing and training of medical practice, provided that the **Medical Practitioner** is not **You** or the **Insured Person(s)**.

12. **MEDICALLY NECESSARY** shall mean a medical service which is:-
    (a) consistent with the diagnosis and customary medical treatment for a covered Disability,
    (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits,
    (c) not for the convenience of the Insured, the Insured Person or the Physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient),
    (d) not of an experimental, investigational or research nature, preventive or screening nature, and
    (e) for which the charges are fair and reasonable and customary for the Disability.

13. **PERIOD OF INSURANCE** shall mean the duration of the Policy as stated in the **Policy Schedule**.

14. **POLICY SCHEDULE** shall mean a schedule containing the Policyholder's and Your details, sum insured and Period of Insurance. The Policy Schedule forms part of the Policy.

15. **PRE-EXISTING CONDITION** shall mean disabilities that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-
    (a) the Insured Person had received or is receiving treatment;
    (b) medical advice, diagnosis, care or treatment has been recommended;
    (c) clear and distinct symptoms are or were evident; or
    (d) its existence would have been apparent to a reasonable person in the circumstances.

16. **PUBLIC CONVEYANCE** shall mean the following:

    (a) a bus, coach, taxi, airport limousine, ferry, hovercraft, hydrofoil, ship, train (including Light Rail Transit and Monorail), tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers;

    (b) any e-hailing vehicle facilitated through an electronic mobile application provided by a registered intermediation business, which must be duly licensed for transportation of fare-paying passengers and regulated under the Commercial Vehicle Licensing Board Act 1987 and Land Public Transport Act 2010 (including any re-enactments and/or amendments made thereof for the time being in force) or any prevailing or future laws or regulations;

    (c) aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and a helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.

    Cable car, chartered coaches or buses, unlicensed vehicles, or any form of transport chartered for private travel are excluded.

17. **RENEWAL OR RENEWED POLICY** shall mean a Policy which has been renewed without any lapse of time upon expiry of a preceding Policy with the same content.

18. **SICKNESS, DISEASE OR ILLNESS** shall mean a physical condition marked by a pathological deviation from the normal healthy state occurring during the period of insurance

19. **WE / OUR / US / THE COMPANY** shall mean **PACIFIC & ORIENT INSURANCE CO. BERHAD**.

TABLE OF BENEFITS

We agree to cover the Insured Person for death, injury and/or any loss or damage up to the amount stated in the **Policy Schedule** or **Endorsement** subject to the conditions, exclusions and limitations contained in this Policy. **Notwithstanding anything stated herein, the actual scope or Table of Benefits payable are stated in the Policy Schedule or Endorsement hereto.**

	Table of Benefits	**Sum Insured (RM)**
A.	**Death Due To Accident**	50,000
B.	**Permanent Total Disablement Due To Accident (up to):**	
	Loss of two limbs: 100% of Sum Insured	50,000
	Loss of both hands, or of all fingers and both thumbs: 100% of Sum Insured	
	Total loss of sight of both eyes: 100% of Sum Insured	
	Total paralysis: 100% of Sum Insured	
	Loss of hearing – both ears: 75% of Sum Insured	
C.	**Double Indemnity**	2x of Benefit A or B
D.	**Daily Hospital Income Benefit due to accident or illness – up to 30 days per year** (subject to hospitalization in a Malaysia government hospital)	100

Only one of the Benefits (A), (B) or (C) is claimable under this policy.

Permanent total loss of use of a part of a body shall be treated as a loss of the part of the body.

Loss of Eye means total and irrecoverable loss of all sight rendering the Insured Person absolutely blind in the eye beyond remedy by surgical or other treatment.

Permanent Total Disablement means absolute disablement from engaging to profession or occupation of any kind.

DOUBLE INDEMNITY

The amount payable under Benefit A (Accidental Death) or Benefit B (Permanent Total Disablement) under the Basic Cover of this Policy will be doubled if the Insured Person suffers either death or permanent total disablement, as defined under the Table of Benefits, due to an Accident:-

a. whilst travelling as a fare paying passenger on any mode of public conveyance or transport as defined under the General Policy Definitions, which has the permit to operate and is duly licensed by the relevant authorities, or
b. whilst travelling overseas, or
c. if the Insured Person is a victim of snatch theft.

DAILY HOSPITAL INCOME BENEFIT DUE TO ACCIDENT OR ILLNESS

This benefit is payable in the event of the Insured Person is hospitalized due to accidental injury or illness in a Malaysia government hospital, a daily income benefit as per the limit in the schedule will be payable up to the maximum limit as stated in the Schedule.

PROVIDED ALWAYS THAT:-

1. No sum stated in the Schedule shall be payable:
   (a) Under Benefits A and B unless the death or disablement as therein defined takes place within 12 months after the date of the Bodily Injury.
   (b) Until the total amount of compensation shall have been ascertained and agreed.
2. The aggregate of all percentages payable in respect of any one accident shall not exceed 100%.
3. The Insured Person shall not be entitled to compensation under more than one of the Benefits A to B in respect of any one accident except that the Insured Person shall be entitled to receive compensation under Benefit C for a period as stated in the Schedule.
4. With the exception of the benefits stated in the **Policy Schedule**, as defined herein, the Company shall not be liable to make any further payment under this Policy after a claim under Benefits A or B has been admitted and becomes payable.

ELIGIBILITY

1. This policy shall cover only individuals who are in normal health and free from physical defects, and who are :
   (a) Malaysian citizens;
   (b) Malaysia permanent residents;
   (c) Work permit holders;
   (d) Student pass holders; or
   (e) Individuals otherwise legally employed in Malaysia or legally residing in Malaysia.
2. Eligible persons must be between **eighteen (18) and sixty-five(65)** years of age (both ages inclusive).
3. Coverage for each **Insured Person** under this Policy shall be renewable on an annual basis, subject to the terms and conditions of the Policy, up to the age of **sixty-five (65)** years.
4. Coverage for an **Insured Person** shall cease at the end of the Policy Year during which the **Insured Person** attains the age of **sixty-five (65)** years.
5. Perlindungan Tenang Voucher recipients

EXCLUSIONS

This Policy does not cover (Unless the consent of the Company should have previously been obtained and recorded by Endorsement thereon):-

1. Death or Disablement occasioned by or happening through:
   (a) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, riot and strike, civil commotion, military or usurped power, and in the event of any claim hereunder the Insured or Insured Person shall when so required by the Company prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such claim.
   (b) Self injury, suicide or attempted suicide (whether felonious or not), provoked assault, insanity, or the effect or influence (temporary or otherwise) of alcohol or of drugs not prescribed by a qualified medical practitioner, venereal disease, pregnancy or childbirth, hernia, fits of any kind, disease or sickness of any kind, or any pre-existing condition, physical defect or infirmity.
   (c) Directly or indirectly to HIV (Human Immunodeficiency Virus) and/or HIV related illness including but not limited to AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variation thereof.

2. Death or Disablement occurring whilst the Insured Person being in or upon or entering or descending from aircraft of any kind or caused by or resulting from a descent or fall from such aircraft except in respect of the Insured Person's journeys as a ticket-holding passenger over established air routes in fully licensed standard type aircraft owned and/or operated by a recognised airline.
3. Death or Disablement consequent upon, the Insured Person engaging in professional sports, football, hunting, ice hockey, motorcycling, polo playing, racing of all kinds, speleology, steeplechasing, winter sports, yachting, water-ski jumping, underwater activities involving the use of underwater breathing apparatus, hang-gliding, skydiving, parachuting, engaging in martial arts or self-defence in tournament, competition, demonstration or exhibition, or using woodworking machinery driven by mechanical power, timber and logging operations, mountaineering.
4. Death or Disablement occasioned by or happening through:
   (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include self sustaining process of nuclear fission.
   (b) nuclear weapons material.
5. The Insured Person's contravention of any Laws of Malaysia or the Insured Person being a sanctioned Person or the citizen of sanctioned Country or territory as may be stipulated where the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or the relevant Malaysian regulatory authorities
6. The Insured Person's employment on naval, military, police, fireman, air force or any uniformed profession services or operations.

WARRANTIES, ENDORSEMENTS AND CLAUSES

The following Warranties, Endorsements and Clauses ARE NOT applicable unless specified in the Policy Schedule.

MOTOR-CYCLE CLAUSE
Notwithstanding anything contained herein to the contrary, it is hereby agreed and understood that this Policy extends to cover death or disablement or any other loss expressly insured herein sustained by the Insured Person whilst operating or riding a motor-cycle (whether as a rider or passenger), provided always that this extension shall not apply whilst the Insured Person is engaged in racing, pace-making, reliability trial or speed testing.

MURDER AND ASSAULT
Notwithstanding anything contained herein to the contrary, it is hereby and understood that this Policy extends to cover the Insured Person against death or disablement or any other loss expressly insured herein, as a result of assault or murder or any attempt thereon. This extension does not apply if the event of provocation is by the Insured Person or the Insured Person was committing, conspiring or intended to commit such act therein.

STRIKE, RIOT AND CIVIL COMMOTION CLAUSE
Notwithstanding anything contained herein to the contrary, it is hereby agreed and understood that this Policy extends to cover death or disablement or any other loss expressly insured herein caused by strike, riot and civil commotion provided that this extension shall not apply whilst the Insured Person is personally engaged in such activities.

ACCIDENTAL GAS INHALATION, DROWNING AND FOOD POISONING
Notwithstanding anything contained herein to the contrary, it is hereby agreed and understood that this Policy extends to cover death or disablement or any other loss expressly insured herein arising out of or resulting from accidental gas inhalation, drowning and food poisoning or other similar misfortune.

ANIMAL, HARMFUL INSECTS AND/OR SNAKE BITES
Notwithstanding anything contained herein to the contrary, it is hereby agreed and understood that this Policy extends to cover death or disablement or any other loss expressly insured herein resulting from animal or snake bites and/or harmful insect bites (excluding mosquito and any other disease-causing insects).

AMATEUR SPORTS
Notwithstanding anything contained herein to the contrary, it is hereby agreed and understood that this Policy extends to cover death or disablement or any other loss expressly insured herein whilst the Insured or Insured Person is engaged in amateur sport and provided such amateur sport is undertaken by the Insured or Insured Person as an occasional recreation for short periods and not as professional.

However, no benefit shall be payable for an event caused directly or indirectly whilst the Insured or Insured Person is engaged in inherently high risk sports including but not limited to mountaineering, water skiing, sledging, tobogganing, racing of any kind, boxing, wrestling, any form of unarmed combat, winter sport, ice hockey, polo, underwater activities requiring breathing apparatus, waterski-jumping, pot-holing, caving, spelunking, parachuting, hang-gliding and other such similar sports,

LOSS NOTIFICATION CLAUSE
Notwithstanding anything contained herein to the contrary, it is agreed that this insurance will not be prejudiced by any inadvertent delays errors or omissions in notifying the insurance company of any circumstance or events giving rise or likely to give rise to a claim under this Policy. The Insured or Insured Person is however required to notify the company not later than 30 days after the occurrence of the events.

CONDITIONS

1. The insurance shall not commence until the premium has been actually paid to and accepted by the Company and no payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt signed by a duly authorised representative of the Company shall have been issued therefor.

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2. All notices required to be given by the Insured or Insured Person to the Company must be in writing addressed to the nearest Local Branch or Agency of the Company and no alteration in the terms of this Policy nor any endorsement thereon, will be held valid unless the same is signed or initiated by an authorised representative of the Company.

3. The Company shall at any time by giving seven days notice to the Insured or Insured Person by Registered Letter at the Insured's or Insured Person's address at last known to the Company be at liberty to determine and cancel this Policy, provided that the Company shall in that event on demand return to the Insured or Insured Person a proportionate part of the premium corresponding to the unexpired period of insurance. This Policy may be cancelled at any time by the Insured or Insured Person on seven days notice to the Company and in such event the Insured or Insured Person shall be entitled to a return of the premium less premium at the Company's Short Period Rates for the time the Policy has been in force during the current period of insurance.

4. The Insured or Insured Person shall give immediate notice to the Company of any change of address or occupation, pursuits or any injury, disease, physical defect or infirmity by which the Insured or Insured Person has become affected and also notice of any other insurance (excepting Coupon or in connection with a Motor Insurance Policy) affected against accident or incapacity.

5. The Company shall unless otherwise expressly provided by endorsement on this Policy be entitled to treat the Insured or Insured Person as the absolute owner of the Policy and shall not be bound to recognise any equitable or other claim to or interest in the Policy and the receipt of the Insured or Insured Person (or of the Insured's or Insured Person's legal personal representatives) alone shall be an effectual discharge.

6. If the proposal or declaration of the Insured or Insured Person 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 shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any these cases this Policy shall be void.

7. Upon the happening of any accident likely to give rise to a claim under this Policy, the Insured or Insured Person shall within 14 days after the happening of the accident give notice 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 or Insured Person (or the Insured's or Insured Person's legal representatives) shall at the expense of the Insured or Insured Person furnish to the Company all such certificates information and evidence as may be required by the Company, and the Insured or Insured Person shall whenever reasonably required to do so submit it to medical examination on behalf to the Company. In the event of the death of the Insured or Insured Person, the Company shall be entitled to have a post mortem examination at its own expense and notice shall when practicable be given to the Company before interment or cremation stating the time and place of any inquest appointed.

8. If any difference arises as to the amount of the Company's liability under this Policy, such difference shall independently of all other questions be referred to the decision of an Arbitrator, to be appointed in writing by both parties or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party and in case of disagreement between the Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed in writing by the Arbitrators before entering on the reference and an award by arbitration shall be a condition precent to any right of action against the Company as regards any dispute regarding the amount of the Company's liability under this Policy.

9. If the Company shall disclaim liability to the Insured or Insured Person (or to the Insured's or Insured Person's legal representatives) for any claim hereunder, in no case shall the Company be liable in respect of such claim after the expiration of twelve months from the date of such disclaimer unless the claim is the subject of pending court action or arbitration.

10. The Insured or Insured Person shall not be less than 18 years of age nor more than 65 years of age.

11. The due observance and fulfilment of the Terms, Provisions, Conditions, Clause and Endorsement of this Policy, in so far as they relate to anything to be done or complied with by the Insured or Insured Person (or the Insured's or Insured Person's legal representatives), shall be condition precedent to any liability of the Company to make any payment under the Policy. Failure to comply with any of the terms, provisions and conditions in this Policy shall invalidate all claims hereunder.

12. **PREMIUM WARRANTY (applicable for group policy)**
    It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the Insurer within sixty (60) days from the inception date of this Policy/Endorsement/Renewal Certificate.

    If this condition is not complied with then this contract is automatically cancelled and the insurer shall be entitled to the pro-rate premium for the period they have been on risk.

    Where the premium payable pursuant to this warranty is received by an authorised agent of the insurer, the payment shall be deemed to be received by the insurer for the purpose of this warranty and the onus of proving that the premium payable was received by a person, including an Insurance Agent, who was not authorised to receive such premium shall lie on the insurer.

13. **DUTY OF DISCLOSURE**
    Where you have applied for this insurance wholly for the purposes unrelated to your trade, business or profession, you had a duty to take reasonable care not to make a misrepresentation in answering the questions in Proposal Form (or when you applied for this insurance), i.e. you should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that you knew to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

    You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

14. **SANCTION LIMITATION AND EXCLUSION CLAUSE**
    No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition

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or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or the relevant Malaysian Authorities as may be issued from time to time.

15. **COOLING-OFF PERIOD**
If the Policy shall have been issued and received by the Insured or Insured Person, and for any reason whatsoever the Insured or Insured Person shall decide not to take up the Policy, the Insured or Insured Person may return the Policy to the Company for cancellation provided such request for cancellation is delivered by the Insured or Insured Person to the Company within fifteen (15 days) from the date of received the Policy. The Insured or Insured Person is entitled to the return of full premium paid provided there is no claim incurred on the Policy. In the event of a claim(s) has been made, no refund of premium shall be payable.

16. **AUTOMATIC TERMINATION**
The Policy shall automatically terminate on the earliest happening of the following events:
(a) on the date the Policy is cancelled;
(b) on the date claim is made on one hundred percent (100%) of Benefit A;
(c) on the next renewal date or premium due date, whichever earlier, if the required premium is not paid within fourteen (14 days) from Policy expiration date; or
(d) on the next renewal date if the Insured Person attains the maximum age limit.

17. **CANCELLATION**
You may cancel the policy at any time by notifying us in writing via e-mail or letter. Such cancellation shall be without prejudice to any claim originating prior thereof. In the event the Policy is cancelled by You, the earned premium shall be computed in accordance with the short rate table used by the Company at any time of cancellation.

Period of Insurance	Percentage of Premium Refund
Within 15 day - Free Look Period*	100%
Not exceeding one calendar month	75%
Exceeding 1 month but up to 3 months	50%
Exceeding 3 months but up to 6 months	25%
Exceeding 6 months but up to 9 months	10%
Exceeding 9 months	0%

* Applicable for First Year New Policy only.

18. **MAXIMUM PER CONVEYANCE**
Notwithstanding anything contained herein to the contrary, it is hereby agreed and understood that this Policy provide compensation payable in respect of Accidental Death or Permanent Disablement occurring whilst a group or number of Insured Persons is travelling in the same conveyance shall be limited to a **maximum amount as stated in the Policy Schedule**. In the event the aggregate exceeds the said amount, the Company shall pay the claims to the Insured on a proportionate basis.

19. **CORONAVIRUS (COVID-19) EXCLUSION CLAUSE**
Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of Coronavirus (COVID-19) including any mutation or variation thereof, including any fear or threat thereof, whether actual or perceived.

20. **INFECTIOUS OR CONTAGIOUS DISEASE EXCLUSION DURING A PHEIC (AMENDED LMA5500) CLAUSE**
(a) This insurance does not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO).
(b) This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of such declaration(s).
(c) This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
(d) Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

21. **TERRORISM EXCLUSION CLAUSE (Worldwide Coverage) (NMA 2919)**
The Insurance provided under this Policy shall not cover the Insured or Insured Person in respect of injury, death and permanent disablement which may be sustained as a result of terrorism involve the utilisation of nuclear, chemical or biological weapons of mass destruction, whether done separately or as a combined series of acts.
For the purpose of this clause:
(a) Terrorism means an act(s) of any person(s), committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear.
Terrorism can include, but is not limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).
(b) Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or devise or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
(c) Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
(d) Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

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22. **CYBER LOSS ABSOLUTE EXCLUSION CLAUSE (IUA 09-081)**

(a) Notwithstanding any provision to the contrary within this contract, this Policy excludes any Cyber Loss.

(b) Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

(i) the use or operation of any Computer System or Computer Network;
(ii) the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
(iii) access to, processing, transmission, storage or use of any Data;
(iv) inability to access, process, transmit, store or use any Data;
(v) any threat of or any hoax relating to i) to iv) above;
(vi) any error or omission or accident in respect of any Computer System, Computer Network or Data.

(c) Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

(d) Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

(e) Data means information used, accessed, processed, transmitted or stored by a Computer System.

23. **NUCLEAR/CHEMICAL/BIOLOGICAL TERRORISM EXCLUSION (LSW1176)**

It is agreed that, regardless of any contributory cause(s), this Policy does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an 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 organisation(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.