

PERSONAL ACCIDENT INSURANCE

THE INSURER

Berjaya-Sompo Insurance Berhad

THE INSURED

Any Eligible Members declared to FERG by Community Policing Malaysia

TABLE OF BENEFITS

Benefit A **DEATH occurring within twelve (12) calendar months of bodily injury as aforesaid. (Sum Insured = RM30,000.00)**

Benefit B **PERMANENT DISABLEMENT occurring within twelve (12) calendar months of bodily injury as aforesaid. The percentages are as stated under Benefit B Coverage. (Sum Insured = RM30,000.00)**

OTHER BENEFITS

Burial or Cremation Allowance of RM2,000.00 shall be payable to the Insured's next-of-kin or legal personal representative in the event of Benefit A is payable.

In the event of Death, Repatriation Expenses of up to RM5,000.00 shall be payable to reimburse the actual necessary and reasonable expenses incurred for the transportation of the mortal remains from the place where such death occur to the first point of entry into country of residence.

EXCLUSIONS

This Policy does not cover:

1. Death or Disablement or any other loss caused directly or indirectly by:

- a. War, invasion, act of foreign enemies hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, riot strike civil commotion, or any act of terrorism, insurrection, military or usurped power, or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public of local authority.

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 organization(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

This exclusion also excludes any liability loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to (1a) above.

If the Company alleges that by reason of this exclusion any liability loss damage cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Life Insured. In the event any portion of this exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect.

- b. Insanity suicide (whether sane or insane) or any attempt thereat.
- c. Pre-existing physical or mental defect or infirmity.
- d. Bacterial or viral infections any disease or sickness medical or surgical treatment (except such as may be necessitated solely by injuries covered by this policy and performed within the time provided in the policy).
- e. HIV (Human Immunodeficiency Virus) and/or HIV-related illnesses including AIDS and/or any mutant derivatives or variations thereof.
- f. Childbirth miscarriage pregnancy or any complications thereof.
- g. Any bodily injury which shall result in hernia.

2. Death or Disablement or any other loss sustained by the Life Insured:

- a. While riding or pillion riding on a two-wheeled motor vehicle as a sport.
- b. While using wood-working machinery driven by mechanical power except portable tools applied by hand and used solely for private without reward.
- c. While flying or engaging in other aerial activity except as a fare-paying passenger in an aircraft licensed for passenger services (the word "passenger" does not include any member of the aircrew or any person involved in any technical operation or navigation in or upon an aircraft).
- d. While committing or attempting to commit any unlawful act.

3. Death or Disablement or any loss consequent upon the Life Insured engaging in or taking part in:

- a. Sports as a professional.
- b. Racing of any kind (other than on foot).
- c. Caving, parachuting, hang gliding, hunting, mountaineering requiring ropes or guides, waterski jumping, underwater activities involving the use of breathing apparatus.

4. Death or Disablement directly or indirectly caused by or contributed to by or arising from:

- a. Ionizing, radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- b. Nuclear weapons material.

LIST OF EXCLUDED OCCUPATIONS

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| 1. Acrobat or any Circus Worker | 13. Persons working in Acid / Chemical Factories |
| 2. Airline Personnel and Aircrew | 14. Railway Manual Workers |
| 3. Animal Trainer | 15. Security Guard or Bodyguard |
| 4. Explosive Handler | 16. Ship Crews including Fishermen |
| 5. Detective Police Force or Private Investigator | 17. Steeplejack |
| 6. Diver, Stevedore, and Workers on Oil Rig | 18. The use or handling of Nuclear and Radioactive Materials |
| 7. Fireman | 19. Underground Tunneling and Mining Workers |
| 8. Horse Trainer and/or Jockey | 20. Window Cleaner (more than 3-storey building) |
| 9. Motor Racing of any kind | 21. Woodworking Machinist |
| 10. Naval, Military, or Air Force Servicemen or Operations | |
| 11. Professional Athletes and Entertainers including Musicians and those engaged in the Theatrical profession | |
| 12. Sawyer, Timber Logging Workers, Drivers and/or Attendants of Timber Lorries and Winches | |