

Allianz General Insurance Company (Malaysia) Berhad (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

STUDENT PERSONAL ACCIDENT SCHEDULE OF BENEFITS		
	Benefits	Sum Insured Per Person (RM)
A	Death by Accident (occurring within 12 calendar months from the date of the accident)	15,000.00
B	Permanent Disablement Benefits (up to) - Refer to Scale of Disbursement (occurring within 12 calendar months from the date of the accident)	50,000.00
C	Accidental Death on Public Common Carrier In addition to the Accidental Death benefit, if the Insured Person sustains Injury caused by Accident while travelling on a Public Common Carrier from home to school or vice versa for school lessons and/or official school activities, resulting in his/her death within 12 calendar months from the date of the accident, We will pay the amount specified in the Schedule provided that death was caused solely and directly by the Accident, independent of any other cause	15,000.00
D	Accidental Death in School Premises In addition to the Accidental Death benefit, if the Insured Person sustains Injury caused by Accident at the Premises resulting in death within 12 calendar months from the date of accident, We will pay the amount specified in the Schedule provided that the death was caused solely and directly by the Accident, independent of any other cause	15,000.00
E	Medical Expenses for Accidental Injuries (per accident) The Company will indemnify the Insured Person for medical expenses up to the amount specified in the Schedule incurred by the Insured Person as a result of any Accident. Medical Expenses shall include expenses incurred for hospital (including room and board), clinical, medical and surgical treatments. Claims under this benefit must be supported by original medical bills and receipts from a Medical Practitioner and/or Hospital	maximum 2,000
F	Ambulance Fees We will reimburse the necessary fee for domestic ambulance services inclusive of attendant to and/or from the Hospital of confinement up to the amount specified in the Schedule per Accident. No payment will be made if the Insured Person is not hospitalised.	50.00
G	Kidnapping Extension In addition to the Accidental Death benefit or Permanent Total Disablement benefit, if the Insured Person becomes a victim of kidnapping resulting in his/her death or permanent total disablement within 12 calendar months from the date of kidnap, we will pay the amount specified in the Schedule	15,000.00
H	Compassionate Death Allowance In the event of death of the Insured Person resulting from an Accident, we will pay the amount specified in the Schedule, provided that a valid claim is payable under section A of this part	2,000.00
I	Hospital Cash Allowance (private and government hospital) We will pay the amount specified in the Schedule if the Insured Person is hospitalised as an In-Patient in a Hospital in Malaysia for at least 24 consecutive hours up to a maximum of 60 days for treatment or surgery due to an Accident	60.00
J	Education Allowance If either on if the Insured Person's parents or legal guardian suffers Accidental Death or Loss of Limb, we will pay the Education Allowance specified in the schedule	20,000.00
K	Traditional Medical Treatment We will pay the amount specified in the Schedule for the Insured Person's actual traditional medical treatment charges provided that the treatment(s) is/are received within 90 days of the date of the Accident and the Insured Person had first consulted a Registered Medical Practitioner. However, payment per Accident shall not exceed the amount specified in the Schedule	200.00
L	Accidental Dental Treatment We will pay the amount specified in the Schedule for Accidental Dental Treatment for the Insured Person's actual dental treatment charges for replacement of or repairs to his/her sound natural teeth damaged due to the Accident, provided that the Insured Person had consulted a Registered Dental Practitioner at a Clinic or Hospital within 24 hours following the date of Accident and follow up dental treatments within 14 days thereafter. However, payment per Accident shall not exceed the total "Accidental Dental Treatment" specified in the Schedule	500.00
M	Loss & Damage of Textbooks If the Insured Person suffers loss of or damage to textbook(s) (beyond use) due to an Accident, we will reimburse up to the amount specified in the Schedule	200.00
N	Allowance for School / Tuition fees We will pay the amount specified in the Schedule if the Insured Person is unable to attend school for 2 weeks consecutively due to injury arising from an Accident	300.00
O	Repatriation Expenses In the event of an Insured Person's death while insured under this Policy, the company will pay the actual expense incurred for the preparing and transporting the remains of the Insured Person but not exceed the amount specified in the Schedule	5,000.00