

Protecting you during your hospital stay

- ✓ Guaranteed acceptance
- ✓ No medical examination required
- ✓ Benefits paid directly to you or your family, free of tax
- ✓ Benefits paid in addition to any other insurance you may have
- ✓ Monthly premiums do not increase with your age
- ✓ You can enrol if you are age 18–60



What's inside this personal accident plan?

Benefit		Basic	Supreme	Premier
Core	Accidental Death	1,000	2,000	3,000
	Daily Hospital Income due to Accident	100 per day	200 per day	300 per day
	Double Daily Hospital Income due to Traffic Accident	200 per day	400 per day	600 per day
			10% increase in coverage every year for up to 5 years	
Add-ons <small>(optional)</small>	Dengue, Malaria, Zika and Chikungunya Daily Hospital Income	100 per day	200 per day	300 per day
	Daily Hospital Income due to Motorcycle Accident	100 per day	200 per day	300 per day
	Post Hospital Recovery	1,000	2,000	3,000
	Mobility Aid Benefit for Accidental Total Permanent Disability	1,000	2,000	3,000

All amounts are in Ringgit Malaysia (RM)

What do the Key Benefit payouts actually cover?

Daily Hospital Income due to Accident

Up to RM300 per day for up to 60 days if the following happens after an accident:

- You are treated in the hospital for more than 24-hours because of an injury

Double Daily Hospital Income due to Traffic Accident

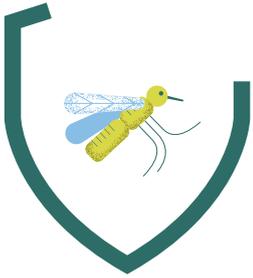
Up to RM600 per day for up to 30 days if the following happens after a traffic accident:

- You are treated in the hospital for more than 24-hours because of an injury
- This benefit doubles the Daily Hospital Income benefit and is not paid in addition to that benefit

No Claim Bonus

- Your coverage amounts will increase by 10% every completed year for a maximum of 5 years as long as you make no claim. If a claim is made your coverage amount will revert to the original coverage amount at the next annual policy renewal.
- The change in coverage amount for spouse or child insured will follow the change of the main insured accordingly.

If I enhance my plan with some additional cash payouts, what do they include?



Dengue, Malaria, Zika, Chikungunya

Up to RM300 per day

You and your family will receive this Daily Hospital Income Benefit for up to 30 days if:

- You are treated in the hospital for more than 24 hours because of Dengue, Malaria, Zika or Chikungunya



Motorcycle Accident

Up to RM300 per day

You and your family will receive this Daily Hospital Income Benefit for up to 30 days if:

- You are treated in hospital for an injury caused while riding a motorcycle or a pillion rider
- You report the motorcycle accident to the police within 24 hours and your claim is supported by the corresponding police report



Post Hospital Recovery Benefit

Up to RM3,000

You and your family will receive this lump sum cash benefit if:

- You are treated in hospital for more than 7 consecutive days as the result of an accident



Mobility Aid Benefit

Up to RM3,000

You and your family will receive this lump sum cash benefit if:

- You suffer Total Permanent Disability as the result of an accident

What else should I know about ezSihat?

- You and your spouse may enrol if you are both age 18-60.
- Payout amounts for children are 50% of adult's payout amounts.
- A child must be age 6 months to 23 years and dependent on the Policy holder. There is no limit to the number of children that can be covered.
- ezSihat is guaranteed renewable, as long as premiums are paid, until age 65 at which time this plan ends.
- If you enrol in ezSihat, you may cancel by returning the Policy to ezInsurance within 14 days of receiving it and any Premium paid by you will be refunded. Should you choose to cancel after 14 days of Policy receipt, any premiums paid will not be refunded.
- ezSihat is underwritten by Pacific & Orient Insurance Co Berhad

What isn't covered under ezSihat?

ezSihat has exclusions which include prohibited activities, physical conditions, careless behaviour, pre-existing medical conditions, certain occupations and conditions.

Please see the ezSihat Master Policy for a full list of exclusions, definitions and conditions or call us at **1300 82 0011** if you have any questions.

