

A dependable plan for unpredictable events

- ✓ Guaranteed acceptance for ages 18-70
- ✓ Fixed monthly premium that doesn't increase with age
- ✓ Benefits paid directly to you or your family, free of tax
- ✓ No medical examination



What's inside this personal accident plan?

Benefit		Basic	Supreme	Premier
Core	Accidental Death	100,000	200,000	300,000
	Accidental Total Permanent Disability (Accelerated)	50,000	100,000	150,000
	Funeral Expenses due to Accidental Death	5,000	10,000	15,000
	 RENEWAL BONUS	10% increase in sum insured for every completed year of coverage up to 5 years		
Add-ons (optional)	Public Conveyance Death due to Accident	50,000	100,000	150,000
	Emergency Cash for Hospitalisation due to Accident	250	500	750
	Hospitalisation due to Snatch Theft	500	1,000	1,500
	ICU due to Accident	5,000	10,000	15,000

All amounts are in Ringgit Malaysia (RM)

What do the Key Benefit payouts actually cover?

Accidental Death

Up to RM300,000 in lump sum cash if the following happens within 12 months of an accident:

- You die as a result of the accident

Accelerated Total Permanent Disability due to Accident

Up to RM150,000 in lump sum cash is payable as an early partial payout of the Accidental Death Benefit if the following happens within 12 months of an accident:

- You become totally and permanently disabled and unable to earn an income or work for at least 6 months
- You suffer loss of sight in both eyes
- You suffer severance of two limbs at or above the wrist or ankle
- You suffer loss of sight in one eye and severance of one limb at or above the wrist or ankle

Funeral Expenses due to Accidental Death

Up to RM15,000 in lump sum cash paid to your family if:

- You die as the result of an accident

Renewal Bonus

- 10% increase in sum insured for every completed year of coverage up to 5 years
- The change in sum insured 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?



Public Conveyance Death due to Accident

Up to RM150,000

Your family will receive this lump sum cash benefit if:

- If you die as the result of an accident while travelling as a fare-paying passenger in a public conveyance.



ICU due to Accident

Up to RM15,000

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

- You are treated in ICU because of an accident



Snatch Theft

Up to RM1,500

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

- You are admitted to hospital as a registered in-patient due to Theft & Snatch.
- The snatch theft must have been reported to the police immediately and in any case not more than twenty-four (24) hours after the hospitalization. The occurrence of the incident and the claim must be supported by the corresponding police report and hospital discharge form.



Emergency Cash

Up to RM750

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

- You are admitted to hospital as a registered in-patient within forty-eight (48) hours of an accident.

What else should I know about ezSmartPro?

- You and your spouse may enrol if you're both age 18-70.
- Payout amounts for children are 50% of adult's payout amounts and children are not covered for Total Temporary Disability.
- 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.
- If you enrol in ezSmartPro, 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 premium paid will not be refunded.
- ezSmartPro is guaranteed renewable, as long as premiums are paid, until age 75 at which time this plan ends.
- ezSmartPro is terminated once the Accidental Death Benefit is paid.
- ezSmartPro is underwritten by Pacific & Orient Insurance Co Berhad

What isn't covered under ezSmartPro?

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

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

