



MPI Generali Insurans Berhad (14730-X)
 (Formerly known as Multi-Purpose Insurans Bhd)
 Head Office: 8th Floor, Menara Multi-Purpose
 Capital Square, 8 Jalan Munshi Abdullah
 50100 Kuala Lumpur, Malaysia
 Postal Address: P.O. Box 10122, 50704 Kuala Lumpur, Malaysia
 P +603 2034 9888
 F +603 2694 5758, +603 2694 5759
 mpigenerali.com
 GST No.: 001837924352

THE SCHEDULE

Account No. : BWN00362
 Class Of Insurance : Group Personal Accident
 Replacing : P0222083
 Cross References : PAG-P0222083-BR

Policy No. : PAG-P0231558-BR
 Trans No. : 00001

Insured Name : UNIVERSITI TUNKU ABDUL RAHMAN
 Postal Address : JALAN SUNGAI LONG
 BANDAR SUNGAI LONG CHERAS
 43000 KAJANG
 SELANGOR

Period of Insurance : From 01/01/2016 To 31/12/2016 Expiring At Midnight

FIRST PREMIUM	: RM	ANNUAL PREMIUM RM
Stamp Duty	: RM	
TOTAL AMOUNT DUE	: RM	

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RISK : 0001 Group Personal Accident
 OCCUPATION : AS MENTIONED BELOW

COMPENSATION	SUM INSURED (PER PERSON)
01 Sum Insured (Items 1, 2 & 3)	RM 45,000
02 Medical Expenses (Item 5(a))	RM 3,000

Event :-
 Bodily injury caused solely by violent accidental external and visible means
 which injury shall independently of any other cause be the sole cause of the
 results and shall exclude bodily injury caused by sickness, disease or
 medical disorder and/or disease introduced by the vector.

THIS POLICY IS SUBJECT TO THE FOLLOWING WARRANTIES, ENDORSEMENTS AND CLAUSES:

ST GOODS AND SERVICES TAX CLAUSE
 The Insured and/or Insured Person agrees to pay and to hold harmless



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the Insurer / MPiB for any taxes or other government charges (however denominated) imposed by the government with respect to the execution or delivery of this Policy and/or Agreement.

- PREMIUM WARRANTY
- DISAPPEARANCE CLAUSE
- EXPOSURE CLAUSE
- PAYMENT OF BENEFITS CLAUSE
- AMATEUR SPORTS CLAUSE
Exception 1(a) is amended to read as "The Insured engaging in Winter Sports, underwater activities involving the use of underwater breathing apparatus, Mountaineering, racing of any kind (other than on foot) and in any sporting activities in a professional capacity."
- AUTOMATIC ADDITION AND DELETION CLAUSE
The Insurance provided by this Policy is automatically extended to new employee(s) from the date of commencement of employment. Provided however that the Insured shall inform the Company of such addition(s) within thirty (30) days from the date of employment and pay the appropriate additional premium. The benefits of such person shall follow the benefits of the category of employee he/she is in and shall not exceed the highest benefits of the insured person already granted under this Policy.
Employees are automatically deleted from this Policy with effect from the date they leave the service of the Insured.



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Subject otherwise to the terms and conditions of the Policy.

0023 PREMIUM ADJUSTMENT CLAUSE
The premium of this Policy is provisional and the Insured undertakes to supply the necessary information to the Company at the end of the Period of Insurance to enable the premium to be adjusted and the Insured undertakes to pay the additional premium to the Company and the Company will refund any return premium to the Insured that may result from such adjustment.

0027 LOSS NOTIFICATION CLAUSE
It is hereby declared and agreed that this insurance will not be prejudiced by any inadvertent delays, errors or omission in notifying the Company of any circumstances or event giving rise or likely to give rise to a claim under this Policy, provided that notice be given to the Company immediately upon such occurrence coming to the knowledge of the Insured but not later than 90 days from the date of the occurrence.

002 STRIKE RIOT & CIVIL COMMOTION ENDORSEMENT
It is hereby declared and agreed that this Policy extends to cover death or disablement as within defined directly or indirectly caused by strike, riot and civil commotion.
Provided the Insured Person(s) is not actively participating in such strike, riot and civil commotion otherwise this extension becomes void

003 MOTOR CYCLING EXTENSION ENDORSEMENT
It is hereby declared and agreed that Exception 1(c) appearing in the Policy is deemed to be deleted.



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0005 ACCIDENTAL GAS INHALATION, SUFFOCATION, DROWNING & FOOD POISONING ENDT
It is hereby declared and agreed that the insurance by this Policy is
extended to cover the Insured or Insured Person(s) against Death or
Permanent Disablement as herein defined arising out of or resulting
from Accidental Gas Inhalation, Suffocation, Drowning, Food Poisoning
and other similar misfortune with or without any sign of external or
violent visible injury.

0013 - HARMFUL INSECTS & SNAKES BITES CLAUSE
It is hereby declared and agreed that this Policy is
extended to cover the benefits Insured herein in respect of
bodily injury sustained due to harmful insect bites and/or
snake bites.

provided however such extension shall include mosquito
bites, bug bites and/or diseases introduced by any vector.

BUSINESS : EDUCATION, CONSULTANCY AND EVENT MANAGEMENT,
OFFICE, COLLEGE AND UNIVERSITY

TABLE OF COMPENSATION



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ITEM	RESULT	COMPENSATION
		RM (PER PERSON)
1)	Death	45,000.00
2)	Permanent Total Disablement Loss of One Hand or Both Hands and one foot or both feet, and/or Loss of sight of one or both eyes	45,000.00
3)	Permanent Total Disablement by accident due to causes other than Loss of Limb or sight	45,000.00
4)	Actual expenses reasonably and necessarily incurred for medical treatment by registered practitioner and funeral expenses	3,000.00

In respect of traditional medical
treatment, the compensation is
limited to RM500.00



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MEMO 1
Insured Person" for the purpose of this insurance is defined as student who is registered with the Universiti to pursue a course of studies, which include all the industrial trainings and/or industrial training placements"

MEMO 2
The insurance will commence from the time the Insured Person registers at the Universiti and will terminate when the insured person ceases to be a student of the Universiti. However, if the insured person prematurely leaves or ceases to be student of the University which has collected from him/her the insurance premium on the semester basis, coverage will terminate on the last day of the semester holidays (i.e. before the commencement of the following new semester) provided that the incurred person is not engaged in any occupational risks or activities more hazardous than as a student.

MEMO 3
Notwithstanding anything stated in the contrary to Exception (b), this Policy covers any Results directly or indirectly caused by the use of woodworking machinery in pursuance of the course of study.



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MEMO 4

This Policy is granted on the condition that the insured Persons are of sound physical and mental health, of temperature habits, free from any defect infirmity and illness which may render the insured persons more than ordinarily liable to accident or which may hinder the speed of recovery from any injury and have never had any fit or paralysis and company for personal accident or medical policy shall be void. Each Insured Person is separately independently subject to this memorandum.

MEMO 5

The Insured Persons declared for insurance shall as though they were the Insured be bound by the terms and condition of this Policy.

MEMO 6

The premium paid by the insured persons at the rate of per head covers for a period of 12 calendar months, subject to MEMO 2 of this policy. For instance, if the insured person registers with the Universiti in May this year, the effective coverage period for the particular insured person shall end in April in the following year, subject to MEMO 2 above.



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GENERALI**

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TERRITORIAL LIMIT : WORLDWIDE

INTEREST INSURED : ALL STUDENTS OF UNIVERSITI TUNKU
ABDUL RAHMAN

ESTIMATED 2016 HEADCOUNT : STUDENTS

THIS IS A COMPUTER-GENERATED DOCUMENT AND IT DOES NOT REQUIRE A SIGNATURE.
THIS DOCUMENT SHALL NOT BE INVALIDATED SOLELY ON THE GROUND THAT IT IS NOT SIGNED.

ISSUED ON 19/01/2016
AT KUALA LUMPUR (BROKER)