

Protect First™

by Mercer Marsh Benefits

Malaysia: Schedule of Benefits

Accident

“Accident” or “accidental” means a sudden, unforeseen, and fortuitous event that happens by chance and could not have been expected by the insured person.

Permanent Total Disablement

“Permanent disablement” means disablement that, having lasted for at least twelve (12) consecutive months, will, in all probability, entirely prevent the insured person from engaging in gainful employment of any and every kind for the remainder of his or her life.

Event of loss	Compensation percentage (insurer to advise)
1 Accidental death	100%
2 Permanent total disablement	150%
3 Permanent and total paralysis of all limbs	100%
4 Permanent and incurable insanity	100%
5 Loss of both hands or feet	100%
6 Loss of one (1) hand or one (1) foot	100%
7 Loss of sight of both eyes	100%
8 Loss of sight of one eye	100%
9 Permanent loss of speech and hearing	100%
10 Permanent total loss of hearing:	
a) Both ears.	75%
b) One ear.	30%
11 Permanent loss of speech	50%
12 Permanent total loss of the lens of one eye	50%
13 Loss of one (1) thumb:	
a) Both phalanges.	30%
b) One phalanx.	15%
14 Permanent loss of four (4) fingers and thumb of either hand	70%
15 Loss of four (4) fingers of either hand	40%
16 Loss of fingers:	
a) Three (3) phalanges.	10%
b) Two (2) phalanges.	8%
c) One (1) phalanx.	5%

Event of loss	Compensation percentage (insurer to advise)
17 Loss of toes:	
a) All – one foot.	15%
b) Great toe.	5%
c) Other than great toe, each toe.	3%
18 Fractured leg or patella with established nonunion	10%
19 Shortening of leg by at least 5 cm	7.5%
20 Other permanent partial disablements not specified in Events 2–19 above	Such percentage of the sum insured that corresponds to the percentage reduction in whole bodily function of the insured person as certified by no fewer than two (2) physicians, one (1) of whom will be the insured person's treating physician and the other will be appointed by us. In the event of disagreement between the physicians, the amount will be the average of the two (2) opinions.

Extensions of Benefits (A)

Part A (i)	Additional indemnity for public conveyance	2 x sum insured for ADPD (events 1–5) up to a maximum of RM1 million
Part A (ii)	Additional indemnity while traveling overseas	RM50,000
Part B	Burns	RM10,000
	(1) Third-degree burns	
	Equal to or greater than:	
	• 2% but less than 5% of the entire head.	50%
	• 5% but less than 8% of the entire head.	75%
	• 8% of the entire head.	100%
	• 10% but less than 15% of the entire body.	50%
	• 15% but less than 20% of the entire body.	75%
	• 20% of the entire body.	100%
	(2) Second-degree burns	
	• Face and neck and head.	100%
	• Hand and forearm below elbow joint (right).	25%
	• Hand and forearm below elbow joint (left).	20%
	• Upper arm below shoulder joint to elbow (right).	15%
	• Upper arm and below shoulder joint to elbow (left).	10%
	• Torso below neck, top shoulder joints, and hip joints.	36%
	• Thigh below hip joint to knee joint.	9%
	• Foot and lower leg below knee joint.	27%

Part C	Weekly benefits – bodily injury	This benefit is subject to additional premium based on limits requested.
Part D	Fractured bones	RM6,000
	• Neck, skull, or spine (complete fracture).	100%
	• Hip.	75%
	• Jaw, pelvis, leg, ankle, or knee (other fracture).	50%
	• Cheekbone, shoulder, or hairline fracture of skull or spine.	30%
	• Arm, elbow, wrist, or ribs (other fracture).	25%
	• Jaw, pelvis, leg, ankle, or knee (simple fracture).	20%
	• Nose or collarbone.	20%
	• Arm, elbow, wrist, or ribs (simple fracture).	10%
	• Finger, thumb, foot, hand, or toe.	8%
Part E	Accidental medical expenses (can be extended to include treatment by an alternative medical physician)	This benefit is subject to additional premium based on limits requested.
	Medical report fee	RM100
Part F	Accidental hospital income	Subject to additional premium based on limits requested.

Additional Benefits

1	Replacement staff/recruitment costs	Up to RM5,000
2	Visitors benefit	RM10,000
3(a)	Repatriation of mortal remains	Unlimited
3(b)	Funeral expenses (due to accidental death only)	RM6,000
4	Coma benefit	RM3,000
5	Dependent child supplement	RM5,000 per child up to a maximum of RM10,000 any one (1) family
6	Mobility expenses and/or home renovation expenses benefit	RM3,000
7	Ambulance cost	RM1,000
8	Trauma counseling compensation	RM500 per visit up to RM3,000 per policy period
9	Snatch theft/robbery compensation benefit	RM500
10	Credit card indemnity	Up to RM3,000
11(a)	Corporate events cover for family: accidental death and permanent disablement	10% of the insured person's sum insured, up to a maximum of RM30,000
11(b)	Corporate events cover for family: accidental medical expenses	100% of sum assured up to RM2,000 (provided the policy has extension to cover accidental medical expenses)
12	Dengue recuperation clause	RM1,000
13	Get well benefit	Up to RM500

General Exclusions*

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|---|---|
| 1 | Passive war is not excluded under general exclusion. However, ACE can extend the policy to cover active war upon request, subject to underwriting and additional premium. |
| 2 | Engaging in navy, military, or air force service or operations (except peacetime reservist training or operationally ready national service) |
| 3 | Engaging in professional racing on wheels |

*Please refer to policy wording for complete list of exclusions.

Underwriting

Age limit (entry and renewal)	Entry: 16 years; maximum: 70 years only. Renewable up to age 75 at special extension.
Aggregate limit per accident	Actual total sum insured up to a maximum of RM20 million, whichever is the lower

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform which allows us to serve clients with global consistency and locally unique solutions.

About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at: www.chubb.com/my.

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