

## Additional Information Sheet – Accidental Death and Disablement

This document serves to provide additional product information, complementing the Quotation and Product Disclosure Sheet.

### Your Coverage/Benefits

This plan provides **insurance coverage upon losses arising from death or injuries sustained by the Insured Member as a result of an Accident** during the coverage period of the Rider.

#### 1. What are the covers/ benefits provided?

(i) The benefits provided are shown in the tables below:

Group Term Life Optional Rider	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Accidental Death and Disablement	500,000	300,000	200,000	150,000	100,000	50,000

Table of Benefits	
Description of Disablement	Indemnity expressed as a percentage of the Sum Assured (%)
<b>Item 1</b>	
Accidental death	100
<b>Item 2 (Total and Permanent Disablement)</b>	
Loss of both hands	100
Loss of both feet	100
Complete and irrecoverable loss of sight in both eyes	100
Loss of one hand and one foot	100
Injuries resulting in permanently being bedridden	100
Any other injuries causing Total and Permanent Disability	100
Complete and incurable paralysis	100
<b>Item 3 (Other Permanent Disablement)</b>	
Loss of arm at shoulder	100
Loss of arm between shoulder and elbow	100
Loss of arm at elbow	100
Loss of arm between elbow and wrist	100
Loss of hand at wrist	100
Loss of leg at hip	100
Loss of leg between knee and hip	100
Loss of leg below knee	100
Loss of eye	- whole
Complete and irrecoverable loss of sight in one eye, except perception of light	50
Loss of lens of eye	50
Loss of speech	50
Loss of hearing	- both ears
	75

	- one ear	25
Loss of four fingers and thumb of one hand		50
Loss of four fingers		40
Loss of thumb	- both phalanges	25
	- one phalanx	10
Loss of index finger	- three phalanges	10
	- two phalanges	8
	- one phalanx	4
Loss of middle finger	- three phalanges	6
	- two phalanges	4
	- one phalanx	2
Loss of ring finger	- three phalanges	5
	- two phalanges	4
	- one phalanx	2
Loss of little finger	- three phalanges	4
	- two phalanges	3
	- one phalanx	2
Loss of metacarpals	- first or second (additional)	3
	- third, fourth or fifth (additional)	2
Loss of toes	- all	15
	- great (both phalanges)	5
	- great (one phalanx)	2
	- other than great if more than one toe lost, each	1

**Notes:**

- Disablement shall include total and irrecoverable loss of use.
- The permanent total loss of use of part of a body shall be treated as loss of the part of the body.
- If any disablement is not specified in the Table of Benefits, We will adopt the percentage of indemnity in the Table of Benefits that is closely similar to the unspecified disablement.
- In the event of the Insured Member sustaining more than 1 disablement as a result of the same Accident, the aggregate of indemnities for each loss under Item 3 of the Table of Benefits payable shall not exceed 100% of the Sum Assured.
- In respect of an Accident or Accidents, Our liability to any 1 Insured Member shall not exceed 100% of the Sum Assured in any 1 Policy period. All other losses lesser than 100% if having been paid shall reduce the respective Insured Member's Sum Assured under this Supplementary Contract by that amount from the date of Accident until expiration of the Basic Policy. We reserve the right to review the coverage yearly or upon renewal.
- Where the disablement suffered by the Insured Member results in more than 1 loss described in Item 3 of the Table of Benefits for the same limb, only the highest amount amongst the Insured Member's disablements specified in the Table of Benefits will be payable.

(ii) The coverage term for this Rider is 1 year. You need to renew Your cover annually.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.**

## Your Obligations

### 1. How much premium do I have to pay?

The total premium that You have to pay and the Rider terms may vary depending on Our underwriting requirements.

(i) The annual premiums for the benefit based on standard risk are shown below:

Group Term Life Optional Rider (Age Nearest Birthday) (Per Insured Member)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
<b>Accidental Death and Disablement<sup>1,2</sup></b>						
16 to 69	475.00	285.00	190.00	142.50	95.00	47.50

<sup>1</sup> Age 65 to 69 is for renewal only.

<sup>2</sup> 50% premium loading for occupation class 4.

**Note: Please refer to the Supplementary Contract for the complete terms and conditions under this plan.**