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What are the key benefits?

- High death and total permanent disability (TPD) coverage up to RM1 million.
- 24 Hours Worldwide Coverage.
- Covers loss of cash or personal effects caused by snatch theft or carjacking.
- No claim bonus – The principal sum assured will increase by 10% every year when no claims are made.
- Covers mosquito-borne diseases such as Dengue, Malaria, Japanese Encephalitis (JE), Avian Flu and Zika Virus.



TABLE OF BENEFITS

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
A. Personal Accident			
1. Accidental Death	Adult: 500,000 Child: 250,000	Adult: 750,000 Child: 375,000	Adult: 1,000,000 Child: 500,000
2. Permanent Disablement	Adult: 500,000 Child: 250,000	Adult: 750,000 Child: 375,000	Adult: 1,000,000 Child: 500,000
3. Medical Reimbursement a) Due to accident b) Due to dengue, malaria, JE, Avian Flu or haze ¹ c) Due to kidnap, carjacking, acid splash or robbery	Up to 8,000 Up to 3,000 Up to 5,000	Up to 9,000 Up to 3,000 Up to 5,000	Up to 10,000 Up to 3,000 Up to 5,000
4. Reconstructive Surgery ²	5,000	5,000	5,000
5. Funeral Expenses	10,000	12,500	15,000
B. International Emergency Evacuation & Repatriation			
6. Repatriation of Mortal Remains	500,000	750,000	1,000,000
7. Emergency Medical Evacuation	500,000	750,000	1,000,000
8. Emergency Medical Repatriation	500,000	750,000	1,000,000
C. Inconvenience Benefit			
9. Loss of Cash or Personal Effects ³ (Limited to 1 event per year)	1,000	2,000	3,000
D. No Claim Bonus			
10. No Claim Bonus ⁴	Available	Available	Available

Description of benefit:



1) MEDICAL REIMBURSEMENT DUE TO HAZE

The Company will reimburse for medical expenses incurred as a result of having chronic heart, lung disease including asthma, chronic obstructive pulmonary disease (COPD) or heart failure due to the haze, provided that the Insured does not have a pre-existing illness as mentioned above.



2) RECONSTRUCTIVE SURGERY

The Company will reimburse for the actual cost incurred to undergo reconstructive surgery to the head, face and/or neck or damage to teeth due to accident.



3) LOSS OF CASH OR PERSONAL EFFECTS

The Company will pay to the Insured Person if the Insured Person suffers loss of cash or personal effects caused by snatch theft or carjacking. This benefit is limited to one claim per one calendar year. Reimbursable items are replacement fee for NRIC, passport, driving license, credit/charge cards, access cards for entry to buildings/parking lots, eye glasses, sunglasses, camera, house key, mobile phones, wallets, purses and handbag.



4) NO CLAIM BONUS

Upon policy renewal, Principal Sum Insured of Accidental Death and Permanent Disablement will be increased by 10% each year, up to a maximum of 100%, provided no claim has been made under this policy and renewal is continuous and policy has not been allowed to lapse in any one given year.

ELIGIBILITY

Only for individuals with Occupation Class 1* and Occupation Class 2*, residing in Malaysia, aged between eighteen (18) years to seventy (70) years, both ages inclusive, renewable up to 80 years old.

*Class 1 – professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.

*Class 2 – professions and occupations involving non-manual work with some exposure to risk from the environment or which entail travel occupations with mainly supervisory duties, and may include occasional manual work.