

B. Insurance Coverage

Account Balance	Sum Covered Death / Permanent Disablement	Medical Expenses	Funeral Expenses
RM1,000 – RM50,000	Maximum of up to RM50,000	RM1,000	RM1,000
Above RM50,000	RM100,000		

**The above Sum Covered subject to minimum monthly deposit of RM1,000*

1. Benefits

Benefits		Plan (RM)
A	Accidental Death	a) Coverage of up to RM50,000 subject to minimum monthly deposit of RM1,000 and account balances RM1,000 and above and up to RM50,000 b) Coverage of up to RM100,000 subject to minimum monthly deposit of RM1,000 and account balances above RM50,000 (i.e. account balance at the time of accident)
B	Permanent Disablement	

- a) The cover compensates the Person Covered for death and bodily injury arising from violent, accidental, external and visible means in accordance to the following Table of Benefit(s):-

Percentages of the Sum Covered		
A.	Accidental Death	100%
B.	Permanent Disablement	100%
	Loss two limbs	
	Loss of both hands, or of all fingers and both thumbs	100%
	Total loss of sight of both eyes	100%
	Total paralysis	100%
	Injuries resulting in being permanently bedridden	100%
	Any other injury causing permanent total disablement	100%
	Loss of arm between shoulder and elbow	100%
	Loss of arm at shoulder	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%
	- between knee and hip	100%
	- below knee	100%
	Eye: Loss of	
	- whole eye	100%
	- sight of one eye except perception of light	50%
- lens of one eye	50%	
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 metacarpal	
- 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%
Loss of hearing	
- both ears	75%
- one ear	15%
Loss of speech (Permanent loss of speech)	75%

- b) In the event of a total loss of 100% having been paid, all coverage hereunder shall immediately cease to be in force in respect of that Person Covered. All other losses, smaller than 100%, if having been paid shall reduce the respective Person Covered's coverage under Benefits A and B by that amount from the date of the accident until the expiration of the Insurance certificate.
- c) Special Benefits subject to minimum monthly deposit of RM1,000 and account balances above RM1,000.
1. Funeral, Burial and Cremation Expenses
 - i. It is hereby declared and agreed that the company will reimburse the Insured's legal representative (s) or Guardian/Parents/next of kin for expenses incurred for the burial or cremation of the Insured Person subject whichever is the lesser but not exceeding RM1,000.00 per Insured Person per account.
 2. Medical Expenses
 - i. It is hereby declared and agreed that in the event of the Insured person incurring any medical, surgical, hospital, nursing home in connection with any bodily injury resulting solely and directly from an accident caused by violent, external and visible means then the company shall pay the Insured such expenses necessarily incurred and paid up to but not exceeding the sum of RM1,000.00 per Insured Person in respect of such accident.

2. Illustration of Benefits

a) Scenario 1

Child A deposits RM1,200 into RHB Junior Savings Account on 1st July 2024. Child A deposits RM 500 into RHB Junior Savings Account on 16th July 2024. Child A withdraws RM200 from RHB Junior Savings Account on 30th July 2024.

In the event Child A passes away due to an accident on 31st July 2024, claim will be paid based on the credit balance subject that the balance in the account is RM1,000 or more on 31st July 2024.

b) Scenario 2

Child B deposits RM2,000 into RHB Junior Savings Account on 15th July 2024 with no withdrawal transaction.

In the event Child B passes away due to an accident on 31st July 2024, claim will pay based on the credit balance subject that the balance in the account is RM1,000 or more on 31st July 2024.

GENERAL DEFINITIONS: GROUP PERSONAL ACCIDENT INSURANCE PROTECTION

For the purposes of this Specific Terms and Conditions for RHB Junior Savings Account and Personal Accident Insurance Protection, the following words and expressions shall have the following meanings:

1. **"ACCIDENT"** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of all other causes, be the sole cause of bodily injury.
2. **"ACCIDENTAL BODILY INJURY"** means a bodily injury occurring during the period of Insurance which is the direct result of accidental, external, violent and visible means and which solely and independently of any other cause results in a claim for death or disablement or losses. This is extended to bodily injury as a result of exposure to the elements of natural perils. This does not include any sickness, disease, bacterial or viral infection (unless this is the direct result of an Accidental Bodily Injury) naturally occurring condition or degenerative process or the result of any gradually operating cause.
3. **"PREMIUM"** means the amount payable as stated in the Certificate or in a subsequent endorsement issued by RHBI.
4. **"MASTER CERTIFICATE"** means the master certificate issued to cover members of the Master Certificate Owner who has accepted RHBI 's invitation to participate in the Group Personal Accident Insurance managed by RHBI.
5. **"MASTER CERTIFICATE OWNER"** means RHB Bank Berhad.
6. **"SURGEON/ PHYSICIAN/MEDICAL PRACTITIONER"** means a registered Medical Practitioner qualified and licensed to practice western medicine and who, in rendering such treatment is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a Surgeon/ Physician/ Medical Practitioner who is the Person Covered himself.
7. **"PARTICIPANT"** means the eligible customer of the Master Certificate Owner as named in the Certificate Information Page ("CIP") who has accepted RHBI's invitation to participate in the Master Certificate.
8. **"PERMANENT DISABILITY"** means any of the listed conditions in the Table of Benefits of item B Permanent Disablement. Such condition must continue uninterrupted for a period of six (6) months and verified by RHBI's appointed Medical Practitioner to be beyond hope of recovery.
9. **"PERSON COVERED"** means the person who is covered under the Master Certificate. Besides the Participant, other Person Covered in any one individual certificate should not exceed one (1) parent or legal guardian and a child.
10. **"RHBI"** means RHB Insurance Berhad (197801000983 (38000-U)).

11. **“WITHOUT ADMISSION TO LIABILITY”** means without prejudice.

Definitions

1. Age: Age of the Person Covered
2. Insurance Effective Date: This shall be the date when the RHB Junior Savings Account Holder meeting the eligibility criteria
3. Participant: RHB Bank Berhad

Eligibility

1. RHB Junior Savings Account Holder between the Age of thirty (30) days to eighteen (18) years old

Termination of Coverage

The coverage on the Person Covered shall terminate immediately on the earlier of the following events:-

- a) Termination of the Master Certificate by the Participant;
- b) On the last day of the month immediately after the child of the Person Covered has attained the age of eighteen (18) years; or
- c) If the Person Covered fails to maintain a minimum balance and monthly deposit as determined by the Participant;

Claims Procedure

- a) Written notice should be given to any RHB branches within thirty (30) days of the accident causing such injury or loss;
- b) On Without Admission to Liability, the Participant shall procure and act upon medical or surgical advice as soon as practical;
- c) The Person Covered is required to furnish a medical report or undergo further medical examination at the claimant's cost if deemed necessary;
- d) RHBI will only pay the benefits if any medical certificates and other evidence which RHBI may require are provided on request at the Participant's expenses;
- e) The Participant is required to pay any amount/contributions owed to RHBI before any benefit payment. Such payment, if any, will be payable to the named nominee, according to the terms and conditions of the Master Certificate;
- f) On the payment of benefits under accidental permanent disability benefit, for which once the Participant gives RHBI a receipt or discharge voucher, the Participant's liability in that respect will reduce by the sum paid or cease if full benefits have been paid.
- g) The death of the insured person shall be established by an official death certificate or in the vent of his disappearance by a court order presuming his death.

All certificates, information, medical reports and evidences as required by RHBI shall be furnished at the Participant's expense, and in such a form that RHBI may require. In any event, all notices, which RHBI shall require the Participant or the Person Covered to give, must be in writing and addressed to RHBI. A Person Covered shall, at our request and expense, submit to RHBI a medical examination whenever such is deemed necessary.

Major Exclusion and Limitation

This Personal Accident Insurance does not cover:

1. Death or Disablement or any other loss caused directly or indirectly by:-
 - a) Insanity suicide (whether sane or insane) or any attempt threat;
 - b) Intentional self-inflicted injury;

- c) Pre-existing physical or mental defect, disease or infirmity;
 - d) Bacterial or viral infections, any of sickness medical or surgical treatment (except such may be necessitated solely by injury covered by this policy and performed within the time provided in the policy);
 - e) Childbirth miscarriage pregnancy or any complications thereof;
 - f) Fits, any bodily injury which shall result in hernia, illness of any kind, venereal disease or any other disease;
 - g) Intoxication as a result of liquor or drugs not prescribed by registered medical practitioner of western medicine who is legally authorized to render medical and surgical services.
2. Death or Disablement or any other loss sustained by the insured person:-
- a) Whilst flying or engaging in other aerial activity (including entering into or descending from or mounting on an aircraft or flying apparatus of any kind) except as a fare-paying passenger in an aircraft licensed for passenger services (the word "passenger" does not include any member of the aircrew or any person involved in technical operation navigation in or upon an aircraft);
 - b) Whilst using wood-working machinery driven by mechanical power except portable tools applied by hand used solely for private purpose without reward;
 - c) Whilst mounting unto dismounting from or travelling as rider or pillion passenger on any motor cycle/scooter or mechanically propelled two-wheeled vehicle;
 - d) Whilst carrying out this employment duties as ship's crew or involved in any technical operational navigation in or upon any vessel or craft and/or in the profession of professional driver;
 - e) Due to willful exposure of injury
3. Death or Disablement or any other loss consequent upon the insured person engaging in or taking part in:-
- a) Or participating in any sports on a professional basis.
 - b) Racing of any kind (other than in foot) or reliability or other trial
 - c) Whilst playing or practicing in polo horse riding rallies and/or other special contest trails with motor propelled vehicles of any kind steeple-chasing caving aerial activities including ski diving parachuting, hang gliding requiring use of ropes or guides boxing wrestling or the performing of martial arts of any kind or the training thereof winter sports of any kind or ice skating surfing speed boating water-ski jumping under-water activities with self-contained under-water breathing apparatus (scuba diving) – exceed meters in depth.
 - d) Naval air force or military services or operations or participating on operations planned or conducted by the Civil or Military Authorities or a happening during services or duty of the Insured person with any armed forced.
4. Death or Disablement or accident or liability or loss whatsoever nature resulting from or arising from or any consequential loss directly or indirectly caused by or contributed to by or arising from:-
- a) War, invasion act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
 - b) Mutiny, strike, riot, civil commotion, military or popular rising, insurrection, rebellion, revolution, conspiracy, military or usurped power.
 - c) Martial law or state of siege or any of the events or cause which determine the proclamation or maintenance or martial law or state or siege.

- d) Any act terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person group(s) of person, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.
 - e) Any loss, damage, cost or expense of whatsoever nature directly caused by, resulting from or in connection with action taken in controlling, preventing, suppressing, minimizing or in any way relating to (a), (b), (c) and/or (d) above. In any action, suit or other proceeding where the company alleges that by reason of the provisions of this exclusion any claim is not covered by this insurance, the burden of proving the contrary shall be upon the insured person.
5. Death or Disablement or accident or liability or loss of whatsoever nature resulting from arising from or any consequential loss directly or indirectly caused by or contributed to by or arising from:-
- a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - b) Nuclear weapons material.
6. Death or Disablement or accident or liability or loss of whatsoever nature resulting from arising from or any consequential loss directly or indirectly caused by or contributed to by or arising from:-
- a) Acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC) however this syndrome has been acquired or may be named.
 - b) Whilst committing or attempting to commit any unlawful act.