Consumer Guide
Personal Accident Insurance

What is Personal Accident (PA) Insurance?

Personal Accident (PA) Insurance provides you with financial support in the case of sudden and unforeseen accidents. Depending on your policy, it may cover injuries such as fractures and severe burns, as well as medical expenses and ambulance fees. If you need a hospital stay, hospital income and hospital visitation benefits may provide additional support. Benefits in the event of accidental death or permanent disablement may ease the financial burden on you or your loved ones, with bereavement and other accident-related support available as specified in your policy.

Why should you get PA Insurance?

You should consider getting PA Insurance if you:



are the **sole or primary breadwinner** of your family



rely on your income to support yourself or your family, and a **sudden accident could result in financial hardship** due to loss of income.

PA Insurance can provide a lump sum payout of certain benefits covered under your policy, that may help to ease the financial burden on you and your family in the event of an accident. However, you should note that the benefits payable is subject to the terms, conditions, exclusions and limits of your policy, including the maximum amount payable for each benefit and the overall policy limits, where applicable.

What does PA Insurance cover?

Depending on your policy, PA Insurance may provide coverage for the following:



Accidental Death & Disability

- ✓ Accidental death
- ✓ Permanent disablement
- ✓ Temporary total disablement
- ✓ Temporary partial disablement (with additional coverage)



Medical & Hospitalisation

- ✓ Medical expenses
- ✓ Hospitalisation expenses
- ✓ Daily hospital cash allowance
- ✓ Purchase of orthopaedic equipment / prostheses
- ✓ Ambulance fees



Funeral & Repatriation

- ✓ Funeral & cremation expenses
- ✓ Repatriation of mortal remains
- ✓ Bereavement allowance

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What are the major exclusions under PA Insurance?

Common **exclusions** include, but not limited to:

- **Suicide (whether sane or insane) or any attempt thereat**
- **Self-inflicted injury**
- **Pre-existing physical or mental defect or infirmity**
- **Childbirth, miscarriage, pregnancy or any complication unless directly or indirectly caused by an accident**
- **Injuries from hazardous sports**
- **Radioactive and nuclear-related incidents**
- **Flying as a pilot or crew member in any aircraft**
- **Racing**

Note: *Always read the "General Exclusions" section of your policy. It will spell out any events or situations such as pandemics, which may be excluded depending on your policy terms.*

Who can purchase PA Insurance?

You may purchase PA Insurance if you are:

A Malaysian citizen, Permanent Resident, Work Permit holder, Employment Pass holder, or are otherwise legally employed in Malaysia.

Aged between **16 and 65 years** at the time of first enrolment, depending on the insurer and the plan selected.

Eligible for renewal up to a **maximum age of 70 years**, subject to the policy terms and conditions and the insurer's underwriting requirements.

Depending on your policy, your dependants may also be eligible for coverage.

Did You Know?

The age limits and eligibility requirements may vary depending on your insurer and the type of PA Insurance you choose. Compare different policies before making your purchase.

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Do you need PA Insurance if you already have life insurance?

Yes, you could have both. Life insurance provides financial protection in the event of death, whether caused by illness or an accident. However, it may not automatically cover permanent disablement resulting from an accident, unless an additional benefit has been included. On the other hand, PA Insurance focuses on the consequences of accidents, providing coverage for specified injuries, including accidental death, permanent disablement, and medical expenses. While both policies may cover accidental death, PA insurance can provide additional financial protection if you ***survive an accident but suffer injuries or disability***. This is why PA insurance complements Life insurance by providing coverage for specified accident-related injuries and their financial consequences.



Did You Know?

Life insurance and PA Insurance serve different purposes*. Having life insurance does not necessarily mean you are covered for medical expenses or permanent disablement caused by an accident.*

What is a nomination?

Nomination is a way for you to tell your insurer **who should receive the policy benefits if you pass away** due to a covered accident. Making a nomination helps ensure that the policy benefits can be paid without unnecessary delays. If no nomination is made, the policy benefits will be paid to:



your lawful executor (if you have a Will)

or



your lawful administrator (if no Will has been made)

This process may take time. If there is no lawful executor or administrator, the policy benefits will be paid to the rightful recipients in accordance with applicable distribution laws.

Additionally, you can **choose who you would like to nominate** because the outcome of your nomination depends on:



your marital status



who you nominate



whether you are a Muslim or non-Muslim policy owner



If you are a Muslim policy owner:

Regardless of your nominee's relationship to you, your nominee will only receive the policy benefits as an executor. Your policy benefits must be distributed in accordance with Islamic law.



If you are a non-Muslim policy owner:

Your nomination may result in either:

- a trust policy, or
- a non-trust policy

If you would like your nominee(s) to receive your policy benefits beneficially, you will need to create a trust policy.



Did You Know?

You can make or update a nomination by completing your insurer's nomination form. This can usually be done when you purchase your policy or at any time during the policy period.

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How do you make a claim?

Filing a PA Insurance claim doesn't have to be complicated. Here's a simple guide:

01



Notify your insurer

Give notice of claim to your insurer as soon as possible with full particulars of the accident.

02



Seek medical advice

Seek medical treatment from a qualified and registered medical practitioner immediately.

03



Make police report

Report to police if it is a motor vehicle accident or fatal accident.

04



Submit your complete claim documents

Obtain the claim forms from your insurer's website or branches and submit it together with all required documents to submit your claim.

05



Cooperate with the Adjusters

Cooperate with the loss adjuster appointed by your insurer.

Documents Required



*What you need for **non-fatal cases***

- ✓ Medical report completed by physician
- ✓ Copy of police report
- ✓ Original medical bills and receipts
- ✓ Copy of medical certificates (for temporary disablement claim)



*What you need for **fatal cases***

- ✓ Copy of police report
- ✓ Copy of death certificate
- ✓ Copy of post – mortem report
- ✓ Burial certificate
- ✓ Copy of insured person & claimant's identity card

Can you cancel your policy?

Yes. You may cancel your policy at any time by giving written notice. Upon cancellation, you are entitled to a premium refund based on applicable short period rates for the period the policy has been in force subject to a minimum premium, provided you have not made a claim, subject to the terms and conditions of your policy.