

Mega PA

Prime Shield

The comprehensive accident plan for the whole family.



One plan for all the accident benefits that your family need.

When the unexpected strikes you or your family, Mega PA Prime Shield provides a comprehensive range of benefits paid on events related to accident.

Eligibility

You and members of your family are eligible to apply this plan, provided the age is at least 18 years for adults and 45 days for children. The maximum eligible age for benefits is the plan anniversary prior to the 65th birthday for adults, and 17th birthday for children, unless studying full-time in which case the maximum is the plan anniversary prior to the 23rd birthday.

Table of Benefits

You can choose one of four types of plan. A benefit will be paid on occurrence of specific events as follows:

Events	Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM)			
	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Death due to accident				
a) Peradult	100,000	300,000	500,000	1,000,000
b) Perchild	25,000	50,000	50,000	50,000
Permanent disability due to accident				
a) Peradult	100,000	300,000	500,000	1,000,000
b) Perchild	25,000	50,000	50,000	50,000
Death or permanent disability due to accident whilst travelling on public transport				
a) Peradult	100,000	300,000	500,000	1,000,000
b) Perchild	25,000	50,000	50,000	50,000
Lumpsum in the event of death or permanent disability of adult, due to accident	Not covered	Not covered	10,000 per child	20,000 per child
Reimbursement of expenses due to personal injuries, or financial or property loss, due to domestic violence	Not covered	Not covered	1,000	1,000
Reimbursement of cash withdrawn from ATM, due to unauthorised use of ATM card by force or threat	500	1,000	2,000	3,000
Loss or damage to personal effects, due to snatch theft	500	700	1,000	2,000
Reimbursement of expenses due to kidnap or abduction	Not covered	Not covered	10,000	20,000
Reimbursement of outstanding balance on specific debts on death or permanent disability, due to accident	Not covered	Not covered	8,000	10,000

Events	Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM)			
	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Additional income for total and permanent disability, due to accident	Not covered	Not covered	100,000	200,000
Temporary total disability (up to 24 weeks), on disability due to accident	200 per week	400 per week	600 per week	1,000 per week
Temporary partial disability (up to 24 weeks), on disability due to accident	100 per week	200 per week	300 per week	500 per week
Reimbursement for travelling and accommodation expenses of a family member who provides care while you are hospitalised, due to accident	Not covered	2,000	3,000	5,000
Reimbursement of specific medical equipment, on disability due to accident	500	1,000	2,000	3,000
Reimbursement of expenses for modifying home, motor vehicle or relocation, on disability due to accident	Not covered	Not covered	5,000	10,000
Reimbursement for nursing care charges (up to 30 days), following hospitalisation due to accident	Not covered	Not covered	300 per day	500 per day
Lump sum payment in the event of death, due to accident	2,000	3,000	4,000	5,000
Infertility, due to accident	Not covered	Not covered	10,000	20,000
Cash allowance for hospital ICU per day (up to 30 days), due to accident	Not covered	Not covered	300 per day	500 per day
Cash allowance for hospital other than ICU per day (up to 30 days), due to accident	Not covered	Not covered	150 per day	250 per day
Reimbursement of hospital expenses other than ICU or room and board, due to accident				
a) Per adult	500	2,000	3,000	5,000
b) Per child	150	600	900	1,500
Reimbursement of hospital room & board expenses (up to 60 days per accident)	Not covered	Not covered	300 per day	500 per day
Reimbursement of medical outpatient expenses, due to accident				
a) Per adult	300	700	1,000	2,000
b) Per child	100	200	300	600
Reimbursement of road ambulance fee	500	500	500	500
Reimbursement of facial reconstructive surgery and/or dental treatment, due to accident				
a) Per adult	Not covered	5,000	5,000	5,000
b) Per child	Not covered	1,500	1,500	1,500

Events	Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM)			
	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Reimbursement of expenses for skin transplant and/or burns, due to accident	Not covered	3,000	5,000	10,000
Reimbursement of 3rd party liability to bodily injury or property damage, due to accident	Not covered	Not covered	100,000	200,000

Annual Premium Table

Annual Premium (RM)				
Per Person	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Adult	RM183.50	RM549.00	RM958.00	RM1,848.00
Child	RM44.50	RM92.50	RM146.00	RM216.00

Note:

1. All premiums, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.
2. Additional RM10 stamp duty will be applicable for each policy.

Major Exclusions

To keep the benefits affordable, benefit amount or reimbursement limit will **not be paid** under the following terms and conditions:

1. In the event that the accident arises due to an intentional act of any individual insured or benefitting from this plan.
2. In the event that the accident arises due to any hazardous sports, hobbies, occupations, or other activities.
3. On accidents arising due to hazards, unless you have notified us in writing when applying for this plan and we have not declined for any specific hazard.


For Your Attention

We would like to bring your attention to the following key points concerning the content of this brochure. We would be grateful if you read these points:

1. This brochure is not a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. The brochure contains a summary of the terms and conditions of the plan. Should you require additional information about this plan, or wish to purchase this plan, please obtain and review the Product Disclosure Sheet (PDS). The PDS may be requested from our Insurance Agent or by contacting Etiqa Online on **1300 13 8888**.
3. Provided the premiums under the plan are paid when due, the benefits are applicable for the year premiums are paid. At the end of the year, and each subsequent anniversary, the benefits may be extended for another year, provided fulfilling the eligibility criteria.
4. Before purchasing this plan, please satisfy yourself that the plan will best serve your needs and the premiums payable is an amount you can afford.
5. You may cancel your plan at anytime in a year by notifying us in writing. Upon cancellation, you are entitled to a refund of part of the premiums paid in the year of cancellation, provided you have not made a claim during that year.
6. Should you require additional information about personal accident coverage, please refer to the *insuranceinfo* booklet which is available at our branches. Alternatively, you may obtain a copy from our Insurance Agent or visit **www.insuranceinfo.com.my**.

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www.etiqua.com.my



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Etiqua General Insurance Berhad (197001000276)

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