GROUP RE-CLAIM PERSONAL ACCIDENT INSURANCE FOR PARTICIPANTS OF STANDARD CHARTERED KL MARATHON 2019

SCHEDULE OF BENEFITS

Description of Benefits	Limit (RM)	
	Adult (18 years old and above)	Child (6 years old to 17 years old)
Accidental Death	50,000.00	20,000.00
Permanent Disablement	50,000.00	20,000.00
Medical Expenses (RM50.00 Excess Per Disability)	3,000.00	3,000.00

TABLE OF PREMIUM (inclusive of Sales and Services Tax)

Insured PersonPremium Per Person (RM)Adult4.00Child4.00

SPECIAL EXTENSIONS

- 1. Terrorism Extension (excluding nuclear, chemical and biological terrorism)
- 2. Motorcycling
- 3. Harmful Insects, Snake and Animal Bites

EXCLUSIONS

- Wood-working machinery operated by mechanical power, professional sports, hunting, mountaineering, water skiing, sledding, tobogganing, racing of any kind (other than on foot), boxing, wrestling, any form of unarmed combat, winter sports, ice hockey, polo, underwater activities requiring breathing apparatus, water ski-jumping, parachuting, hang-gliding, steeplechasing, bungee jumping and any other hazardous sports or activities
- 2. Fits or hernia, illness of any kind, venereal disease, AIDS or AIDS Related Complex (ARC), the hand of justice, any unlawful act on the part of the Insured, or wilful exposure of the Insured to unnecessary danger except in the attempt to save human life.
- 3. In a state of unsound mind
- 4. Serving in armed forces
- 5. War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power
- 6. Nuclear weapons material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- 7. Travelling in any aircraft as a member of crew or for the purpose of engaging in any trade or technical operation therein
- 8. Self injury, suicide or attempted suicide (whether felonious or not), provoked assault, intoxicating liquor, drugs or insanity
- 9. Pregnancy, childbirth or confinement
- 10. Lonpac's general exclusions not specifically mentioned above

PERIOD OF INSURANCE / TERRITORIAL LIMIT

Period of Insurance	: 28/09/2019 for 5km Category & Kids Dash only : 29/09/2019 for Full Marathon, Half Marathon, 10KM categories only
Territorial Limit	: Dataran Merdeka, Kuala Lumpur (limited to event route determined by Dirigo Events Sdn Bhd)

This insurance is underwritten by Lonpac Insurance Bhd. Lonpac Insurance Bhd, established since 1963, is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business. Lonpac is a wholly-owned subsidiary of LPI Capital Bhd.

This information sheet is not a contract of insurance and it is accurate as at 05.01.2017. The complete coverage, terms and conditions applicable are set out in the policy document.