

i-Comprehensive Accident Benefit Xtra Rider

Example for Sum Covered RM 30,000

- 1- Accidental Death Benefit
RM 30,000
- 2- Accident Dismemberment Indemnity Benefit
 - a. Total loss of sight of both eyes 100% - RM 30,000
 - b. Total loss of sight of one eye 100% - RM 30,000
- 3- Public Conveyance Benefit
Accident Death while commuting in public transport (Double)
RM 60,000
- 4- Medical Reimbursement Due To Accident
RM25 per RM1000 sum covered subject to maximum RM 3,000 per accident
(without medical card)

e.g $RM\ 25 \times 30,000/1000 = \textbf{RM 750}$
- 5- Compassionate Benefit
5% of original sum covered up to maximum RM5,000

e.g 5% of RM 30,000 = **RM 1,500**
- 6- Renewal Bonus
Additional 5% renewal bonus up to 50%
e.g 5% of RM 30,000 = RM 1,500
Year 2, sum covered will increased to **RM 31,500**
Maximum sum covered can go up to **RM 45,000 @ 50%**
- 7- Government Hospital Income Benefit
Weekly payment of RM3 per RM 1,000 sum covered up to 25 weeks
e.g 1 week hospitalized
 $RM\ 3 \times 30,000/1000 = \textbf{RM 90 per week}$
- 8- Weekly Indemnity
 - a. Temporary Total Continuous Disablement
RM 7.50 per RM1,000 sum covered per week
1 week with MC = $RM\ 7.50 \times 30,000/1000 = \textbf{RM 225 per week}$
1 month with MC = $RM\ 225 \times 4 = \textbf{RM 900 per month}$
 - b. Partial Disablement
RM 1.75 per RM 1,000 sum covered up to maximum 52 week
1 week with MC = $RM\ 1.75 \times 30,000/1000 = \textbf{RM 52.50 per week}$
1 month with MC = $RM\ 52.50 \times 4 = \textbf{RM 210 per month}$

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