

Personal Accident Insurance

Personal Accident Coverage

Benefits	Coverage (RM)
Accidental Death & Permanent Disablement	55,000
Accidental Medical Expenses Benefits (Reimbursement Basis)	Up to 2000/year (Up to 500/accident)
Accidental Daily Hospital Income (Due to Hospitalisation, Payable up to 90 days)	Up to 4,500 (50/day)
Funeral Expenses (Due to Accident)	2,500
Mobility Expenses (Due to Accident)	Up to 5,000

- GoInsure PA is made available to GoPayz customers and GoPayz customers' spouse and child/children only
- Customer can purchase GoInsure PA via GoPayz account, credit/debit card linked to GoPayz account
- Since this is a monthly renewal plan, customers will be charged on monthly premium basis
- One customer can only purchase one GoInsure PA policy at one time. Once customers have successfully purchased GoInsure PA, they will receive the GoInsure PA e-certificate via email from Chubb

Personal Accident Insurance

Personal Accident Insurance Benefits

1. Accidental Death & Permanent Disablement

Payable in the event of the Insured Person's Accidental Death or suffers an Accidental Disability, solely and directly as a result of an Accidental Injury

2. Medical Expenses Benefit (due to Accident)

Payable if the Insured Person incurs Medical Expenses solely and directly as a result of an Accidental Injury

3. Daily Hospital Allowance

Payable when Insured Person is hospitalised due to accident up to 90 days.

4. Funeral Expenses

Reimbursement of funeral expenses due to Insured Person's accidental death.

5. Mobility Expenses

Reimbursement of mobility equipment such as wheelchairs as a result of Insured Person's disablement due to accident.

Personal Accident Insurance Exclusion

This policy does not cover:

- Self-inflicted injury, suicide, criminal or illegal act
- Driving while intoxicated
- Professional/motorsports
- War (whether declared or not), invasion, civil war, riot, civil commotion
- Engaging in aviation other than as fare-paying passenger
- Engaging (on duty) in naval, military and/or air force, fireman, law enforcement services or operations, other than 'rukun tetangga' or community policy
- Pre-existing medical conditions
- Illness and diseases
- Mosquito and insect bites
- Venereal disease, congenital conditions
- Pregnancy, childbirth, miscarriage or abortion
- Acupuncture treatment

Note: This list is non-exhaustive. For full list of exclusions, please refer to the [Policy Wordings](#).