

**RM 240,000 coverage
at only RM 300 per year**



neucash

neucash Personal Accident Insurance

This product is underwritten by and in collaboration with AXA Affin General Insurance Bhd



Schedule of Benefits

Sum Insured / Limit of Liability Per Accident

Accidental Death	RM 240,000
Accidental Permanent Disability	RM 240,000
Bereavement/Funeral Allowance	RM 1,000

Annual Premium (Exclusive of 6% GST)

RM 300

Additional RM10 Stamp Duty is payable for each policy

Product Disclosure:

This product is applicable to persons aged between 18 – 75 years old.

This product is catered for those persons engaged in professional, administrative, managerial, clerical or non manual occupations whose duties does not involve the use of tools or machinery or expose themselves to any special hazards.

Clauses:

Automatic Additions and Deletions

Amateur Sports Extension

Disappearance & Exposure

Drowning

Hijacking Extension

Kidnapping Clause

Loss of Speech

Loss Notification (30 Days)

Strike, Riot and Civil Commotion – exclude death and injury due to participation in a strike, riot or commotion

Snake, Animal & Insect Bites (excluding mosquito)

Suffocation through Smokes, Fumes and Poisonous Gas

Unprovoked Murder and Assault

Electrocution Extension

Terrorism Exclusion

Death due to strike by lightning extension

Intoxication Exclusion (unless for medication reason)

Drugs and Substance Abuse Exclusion

Flying as a Fare Paying Passenger

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

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For all accidental death or permanent disablement solely and directly occasioned by accidental bodily injury which shall solely and independently of any other cause result in the following:

Accidental Death - The capital sum insured

Accidental Disablement - The following percentage of the sum insured

Description of Disablement

Percentage of Capital Sum

Permanent total disablement	100%
Loss of limb / Total paralysis	100%
Total loss of sight of both eyes	100%
Complete and incurable insanity	100%
Loss of hand at or above the wrist	100%
Loss of foot at or above the ankle	100%
Loss of sight in one eye (except perception of light)	50%
Loss of lens of eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb (both phalanges)	25%
Loss of thumb (one phalanx)	10%
Loss of index finger (three phalanges)	10%
Loss of index finger (two phalanges)	8%
Loss of index finger (one phalanx)	4%
Loss of middle finger (three phalanges)	6%
Loss of middle finger (two phalanges)	4%
Loss of middle finger (one phalanx)	2%
Loss of ring finger (three phalanges)	5%
Loss of ring finger (two phalanges)	4%
Loss of ring finger (one phalanx)	2%
Loss of little finger (three phalanges)	4%
Loss of little finger (two phalanges)	3%
Loss of little finger (one phalanx)	2%
Loss of metacarpals (first or second) [additional]	3%
Loss of metacarpals (third, fourth or fifth) [additional]	2%
Loss of toes (all)	18%
Loss of toes (great phalanges)	5%
Loss of toes (great, one phalanx)	2%
Loss of toes (one toe, each)	1%
Permanent loss of hearing (both ears)	75%
Permanent loss of hearing (one ear)	15%
Loss of speech	50%

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NEUCASH SDN BHD [1240793-X]

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Proposal Form – Neucash Personal Accident Basic Scheme

This insurance is underwritten by and in collaboration with
AXA Affin General Insurance Bhd.



Important Notice

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us.

In addition to answering the questions in this Proposal Form, You are required to disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in this Proposal Form is inaccurate or has changed.
- The personal data submitted by and collected from you may be used by us and/or any company within the AXA Group of companies and/or any of its associated companies, within or outside Malaysia, for administration or direct marketing purposes and in this connection, we may transfer or disclose that information to any of those other companies. We will cease to use the Personal Data for direct marketing purposes if you request us to do so. For further details, please refer to our "Data Privacy Notice" stipulated in our website.
- Premium charged for this Policy exclude tax(es) that would be imposed in the future (including Goods and Services Tax ("GST")) and from time to time, We will be entitled to recover from You any GST or other taxes that We are required by law to collect. For avoidance of doubt, GST on a pro-rata basis will be chargeable for any period of insurance that falls on or after the implementation date of GST, as applicable.



A) Particulars of Proposer

Salutation	:	
* Full Name (as per NRIC / Passport)	:	
* Gender	:	Male / Female
* Correspondence Address	:	
* Post Code	:	
* NRIC / Passport No	:	
* Date of Birth (dd/mm/yy)	:	
* Tel No (Mobile)	:	
Tel No (Home)	:	
Tel No (Office)	:	
* E-Mail	:	
* Marital Status	:	Married / Single / Divorced
* Occupation	:	
* Nationality	:	
* Nature of Work	:	Class 1 / Class 2 / Class 3

* Required

NATURE OF WORK - CLASSIFICATION OF OCCUPATION

Class 1: Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.

Class 2: Professions and occupations involving non-manual work where there is some exposure to risk from the environment or which entail much travel, occupations with mainly supervisory duties but which may include occasional manual work.

Class 3: Professions and occupations involving manual work not of particularly hazardous nature but involving the use of tools or machinery.



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B) Insurance Details

Benefits	Person To Be Insured	Premium Price
Neucash PA Basic Plan	Self	RM 300

Note: Premium rates above are exclusive of 6% GST.

Annual Premium	:	RM 300
Stamp Duty	:	RM 10
GST 6%	:	RM 18

Total Amount Due RM 328.00

C) General Information

1)	Are you and the persons insured now generally in good health and free from any physical defect or infirmity? If 'NO', please give details	YES / NO
2)	Have you or any of the persons insured ever suffered from any sicknesses or received medical or surgical treatments during the last 5 years which have prevented you or them from attending to your or their normal occupation, pursuits or business for a period of 7 days or longer? If 'YES, please give details	YES / NO



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3)	Are you presently covered by any Personal Accident insurance? If 'YES, please state the amount and the name of the insurance company	YES / NO
4)	Has the insurance now proposed been declined, cancelled, refused renewal or subjected to special terms by any insurance company? If 'YES, please give details	YES / NO
5)	Have you or any of the persons insured ever made a claim against any insurer under a personal accident policy? If 'YES, please give details.	YES / NO



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D) Nomination

I hereby nominate the following as my nominee(s) for the Neucash Personal Accident Insurance.

Name :

NRIC Number :

Name of Witness :

Signature of Witness :

(Witness must be aged 18 or above and is not a named nominee under the same policy. (In accordance with subparagraph 2(3) of Schedule 10 of the FSA.))

NOTES ON NOMINATION: (In accordance with Paragraph 5(1), 2(1) & (2), Schedule 10 of the Financial Services Act 2013 ("the FSA"))

- 1) Any Muslim nominees must receive the policy benefits as executor and not as beneficiary.
- 2) The spouse/child of married non-Muslim and parents of non-married non-Muslim nominees receive the policy benefits in trust. Only death benefits are payable to the trustee and written consent of the trustee is required for revoking such a nominee or for varying or surrendering.
- 3) Any other non-Muslim nominees will be taken as executors and not as beneficiaries.
- 4) A policy owner should appoint a trustee for the policy money and in the event of failure to do so, the competent nominee shall be trustee.
- 5) If the policy owner intends the nominee to receive the policy money as beneficiary and the nominee is not his spouse, child or parent under Paragraph 5, Schedule 10 of the FSA, then he should assign the policy benefits to the nominee.
- 6) Nominee(s) must be aged 18 or above.
- 7) The Proposal Form forms part of the policy contract.



E) Payment Method

I wish to pay my premium of RM 328.00 (inclusive of all tax) ("Total Amount Due")

- Cash X
- Direct Transfer - Hong Leong Bank Current Acc. No. 33800031221 X
- Cheque (Please cross the cheque and made payable to 'Neucash Sdn Bhd') X

Bank	Cheque No	Amount (RM)
		328.00

F) Declaration

I hereby declare that the above answers and statements are true, and that I have withheld no information whatever regarding this application.

I understand that it is my duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I hereby declare that I have fully and accurately answered the questions above.

Name :
Signature :

Note: Please attach a copy of the Proposer's NRIC/Passport where the premium is more than RM50,000.

Proposal Introduction

Neucash Representative	X
Neucash Website - Direct	X