



Personal Accident Plan

by Product Development Department



Summary Layout

Scope of Coverage.

- 1 Death or Disability due to Accident
- 2 Guaranteed Monthly Income for 20 years
- 3 Death or Disability due to Natural Causes
- 4 Medical Card and Hospital Benefits
- 5 36 Critical Illnesses and Waiver of Premium due to Dread Disease.
- 6 Savings – Projected Cash Value



1. Accidental Death

Pays the Principal Sum Insured in the event of Accidental Death.

2. Guaranteed Monthly Income for 20 years.

In the event of accidental death or permanent disability, the company will pay the insured or nominated beneficiaries a Monthly Income Benefit up to a maximum of 20 years from the date of the accident. This benefit is payable on top of the Accidental Death & Permanent Disability Benefit.



3. Permanent Disability Due to Accident

- The company will pay up to the Principal Sum Insured in the event of Permanent Disability due to an accident as stated in Table of Benefits for Death & Permanent Disability.

4. Natural Death

- Full amount of the benefit in the event of death due to natural cause will be paid.



5. Permanent Disability Due to Natural Causes

- The company will pay up to the Principal Sum Insured in the event of Permanent Disability due to natural causes as per the policy contract.



6. Medical Card

- Annual Limit

Amount that can be used in 1 calendar year.

- Lifetime Limit

Amount that can be used up to age 80

- Room and Board

Room and Board that the insured is eligible to utilise

- Co – Payment

Hospital & Surgical Co-Insurance -10% A minimum of RM200 and a maximum of RM1,000

Out-Patient Treatment Co-Insurance -10% A minimum of RM2,000



7. 36 Critical Illnesses

- Sum Insured for the Critical Illnesses will be paid upon diagnose according to the table as per policy contract.

8. Daily Hospital Income Due to Accident.

- Pays Daily Hospital Income up to a maximum of 180 days in the event of insured is hospitalised as a result of an accident.



9. Medical Reimbursement due to Accident.

- Company will reimburse medical expenses inclusive of hospital room and board, clinical, outpatient and surgical treatment due to accident up to the limits stipulated in the Table of Benefits & Premium.

10. Waiver of premium on Dread Disease

- Premium will be paid by company if the insured is being diagnosed by Dread Disease.



Table of Benefits



BENEFITS	BENEFIT AMOUNT				
	AGE - 20	AGE - 25	AGE - 30	AGE - 35	AGE - 40
1. Accidental Death	160,000	160,000	270,000	380,000	440,000
2. Guaranteed Monthly Income For 20 Years	1,000	1,000	1,200	1,300	1,500
3. Permanent Disability Due To Accident	150,000	150,000	250,000	350,000	400,000
4. Guaranteed Monthly Income For 20 Years	1,000	1,000	1,200	1,300	1,500
5. Natural Death	60,000	60,000	95,000	130,000	140,000
6. Permanent Disablement Due To Illness	50,000	50,000	75,000	100,000	100,000
7. Medical Card - Annual Limit	50,000	50,000	50,000	50,000	50,000
- Lifetime Limit:Till Age 80	500,000	500,000	500,000	500,000	500,000
Room & Board (Max 200days per annum)	110	110	110	110	110
Hospital & Surgical Co-Insurance -10%	A minimum of RM200 and a maximum of RM1,000				
Out-Patient Treatment Co-Insurance -10%	A minimum of RM2,000				
8. 36 Critical Illnesses	50,000	50,000	50,000	50,000	50,000
9. Daily Hospital Income Due To Accident	75	75	100	125	200
10. Medical Reimbursement Due To Accident	3,000	3,000	4,000	4,000	5,000
11. Waiver Of Premium On Dread Diseases	1,800	1,800	2,400	3,600	4,800
12. Projected Cash Value @ 20 Years	<i>40,000</i>	<i>39,000</i>	<i>48,000</i>	<i>80,000</i>	<i>105,000</i>
Projected Cash Value @ 30 Years	<i>71,000</i>	<i>66,000</i>	<i>77,000</i>	<i>124,000</i>	<i>158,000</i>
Basic Monthly Premium	150.00	150.00	200.00	300.00	400.00
Guaranteed Monthly Income Premium	26.50	26.50	37.50	46.50	58.50
Total Monthly Premium	176.50	176.50	237.50	346.50	458.50



Steps of application

1. Find the suitable product and apply.

Find the suitable product and apply via Syabs Sdn Bhd and payments to be made to the underwriting company. Policy Contract and Medical Card will be posted once the application is approved. Approval is based on the health condition of the applicant.

2. Usage of Benefits and Card

The medical card can be used after 120 days from the commencement date of the card as per the policy contract. The 120 days of waiting period applies for illnesses. Pre-existing illnesses will not be covered. Admission due to accident does NOT have a waiting period. Accidental reimbursement can be made only by producing the original Medical Bills.

3. Renewals

The premium should be continued as per the application. The Policy will be terminated if the premium is not being settled within the given grace period. Reapplication of the policy once it has been terminated is up to the discretion of the company.



List of Panel Hospitals for Medical Card

KEDAH	1. HOSPITAL PAKAR METRO 04-4238888 2. KEDAH MEDICAL CENTRE 04-7308878 3. PUTRA MEDICAL CENTRE 04-7342888 4. STRAND SPECIALIST HOSPITAL 04-4428888
PENANG	1. BAGAN SPECIALIST CENTRE 04-3322800 2. GLENEAGLES MEDICAL CENTRE 04-2276111 3. ISLAND HOSPITAL 04-2288222 4. LAM WAH EE HOSPITAL 04-6571888 5. PANTAI MUTIARA PENANG 04-6438888 6. PENANG ADVENTIST HOSPITAL 04-2261133 7. TANJUNG MEDICAL CENTRE 04-2262323
PERAK	1. FATIMAH HOSPITAL 05-5455777 2. IPOH SPECIALIST HOSPITAL 05-2418777 3. KINTA MEDICAL CENTRE 05-2542125 4. PANTAI PUTERI HOSPITAL IPOH 05-5484333 5. PERAK COMMUNITY SPECIALIST HOSPITAL 05-5548918 6. SRI MANJUNG SPECIALIST CENTRE 7. TAIPING MEDICAL CENTRE 05-8071049



List of Panel Hospitals for Medical Card



Product Development
Department



<p style="text-align: center;">SELANGOR</p>	<ol style="list-style-type: none"> 1. ASSUNTA HOSPITAL 03-77823433 2. DARUL EHSAN MEDICAL CENTRE 03-58808868 3. *HOSPITAL UNIVERSITI KEBANGSAAN MALAYSIA 03-91733333 (* Ahli diperlukan memdapat Surat Jaminan dari MediExpress sebelum kemasukan dirterima) 4. KAJANG MEDICAL CENTRE 03-87378957 5. KAJANG PLAZA MEDICAL CENTRE 03-87397077 6. KAMUNING MEDICAL CENTRE, KLANG 7. KELANA JAYA MEDICAL CENTRE 03-78052111 8. MEGAH MEDICAL CENTRE 03-78031212 9. PANTAI INDAH HOSPITAL 03-42892828 10. PANTAI KLANG MEDICAL CENTRE 03-33725222 11. SRI KOTA MEDICAL CENTRE 03-33733636 12. SUBANG JAYA MEDICAL CENTRE (SJMC) 03-56306101 13. SUNWAY HOSPITAL 03-74919191
<p style="text-align: center;">KUALA LUMPUR</p>	<ol style="list-style-type: none"> 1. CHINESE MATERNITY HOSPITAL 03-20782055 2. DAMAI SERVICE HOSPITAL 03-40434900 3. GLENEAGLES INTAN MEDICAL CENTRE 03-42552710 4. *INSTITUTE JANTUNG NEGARA (IJN) 03-22981333 (* Ahli diperlukan memdapat Surat Jaminan dari MediExpress sebelum kemasukan dirterima) 5. KAMPUNG BARU MEDICAL CENTRE 03-26931007 6. PANTAI CHERAS MEDICAL CENTRE 03-91322022 7. PUSAT RAWATAN ISLAM 03-40414922 8. SENTOSA MEDICAL CENTRE 03-40437166 9. SENTUL MEDICAL CENTRE 03-40416962 10. TAWAKAL SPECIALIST HOSPITAL 03-40233599 11. TUNG SHIN HOSPITAL 03-20721655 12. UNIVERSITI MALAYA MEDICAL CENTRE (UMMC) 03-79535738
<p style="text-align: center;">NEGERI SEMBILAN</p>	<ol style="list-style-type: none"> 1. COLUMBIA ASIA HOSPITAL 06-6011988 2. NILAI CANCER INSTITUTE 06-8500999 3. PORT DICKSON MEDICALCENTRE 06-6477588 4. SEREMBAN SPECIALIST HOSPITAL 06-7877800



List of Panel Hospitals for Medical Card

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MELAKA	<ol style="list-style-type: none">1. PANTAI AYER KEROH MEDICAL CENTRE 06-23199992. SOUTHERN HOSPITAL MELAKA 06-2813333
JOHOR	<ol style="list-style-type: none">1. JOHOR SPECIALIST HOSPITAL 07-22378112. KLUANG UTAMA SPECIALIST CENTRE 07-77189993. MEDICAL SPECIALIST HOSPITAL 07-22438884. PENAWAR HOSPITAL 07-25218005. PUTERI SPECIALIST HOSPITAL 07-22333776. SOUTHERN HOSPITAL BATU PAHAT 07-41333337. HOSPITAL PANTAI BATU PAHAT
PAHANG	<ol style="list-style-type: none">1. KUANTAN MEDICAL CENTRE 09-51428282. KUANTAN SPECIALIST HOSPITAL 09-5678588
KELANTAN	<ol style="list-style-type: none">1. KOTA BAHRU MEDICAL CENTRE 09-74333992. PUSAT PAKAR PERDANA 09-7458000
TERENGGANU	<ol style="list-style-type: none">1. KUALA TERENGGANU SPECIALIST HOSPITAL

Simple Admission Process

1. Identify the Nearest Panel Hospital and get yourself admitted.

2. Present your Medical Card. Pay a Deposit of RM 400 (max) if requested.

3. Get treated and Deposit will be refunded upon Discharge.



If there is any difficulty during admission and discharge, Please call our Claims Handler at :

016 -746 8484 Mondays to Fridays from 8.30am – 5.30 am.

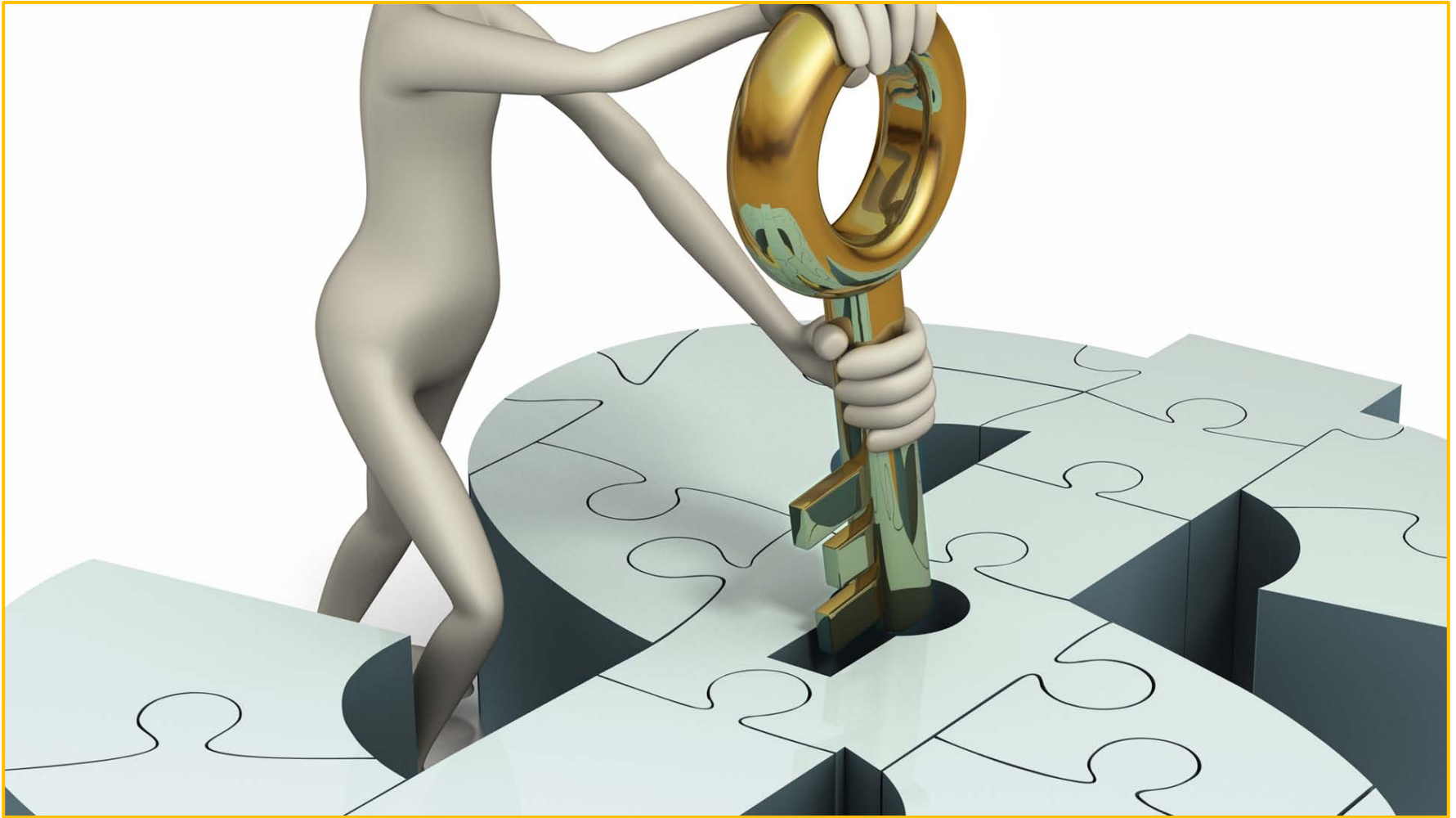
Or

012- 428 9558 Everyday from 11am to 10 pm



Application Process

- Email to customerservice@syabs.com.my and will send in the soft copy of application form
- Payment can be made via Credit Cards (Visa / Master card) , Cheque or Cash
- For special monthly, quarterly or semi-annual payment kindly email us for approval



Thank you