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1.0	Abbreviation <table><tr><td>1.1</td><td>GHCD</td><td>Group Human Capital Division</td></tr><tr><td>1.2</td><td>HOD</td><td>Head of Company/Division/Department</td></tr></table>	1.1	GHCD	Group Human Capital Division	1.2	HOD	Head of Company/Division/Department
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2.0	Group Personal Accident (GPA) <p>2.1 All staff are covered under Group Personal Accident (GPA) Insurance Policy sponsored by the Company with an amount, based on the number of months' salary and depending on job grade as follows;</p> <table><tr><th>Job Category</th><th>Amount Insured</th></tr><tr><td>Executive and above</td><td>48 months' basic salary</td></tr><tr><td>Non-Executive</td><td>36 months' basic salary</td></tr></table> <p>2.2 All staff are covered by the GPA, twenty-four (24) hours worldwide.</p> <p>2.3 The GPA insurance only covers:</p> <ul style="list-style-type: none">• Death due to accident• Permanent or temporary disablement due to accident	Job Category	Amount Insured	Executive and above	48 months' basic salary	Non-Executive	36 months' basic salary
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Executive and above	48 months' basic salary						
Non-Executive	36 months' basic salary						
3.0	GPA, as defined in its policy, will include: <p>3.1 Commercial Non-Scheduled Flying</p> <ul style="list-style-type: none">• Coverage against death or disablement due to or arising as a passenger in a licensed aircraft or any kind including helicopters irrespective of whether such aircraft is owned or operated by a recognized air transport organization. This extension shall however not apply if the insured persons are involved in any navigation or technical operation of the aircraft. <p>3.2 Hunting Clause</p> <ul style="list-style-type: none">• Coverage against death or disablement arising out of any accident whilst the insured is engaged in the within hunting (excluding big game hunting) provided that this extension shall not apply if the insured is hunting beyond the territorial limits of Malaysia and the Republic of Singapore. <p>3.3 Motor Cycling Risk</p> <ul style="list-style-type: none">• Coverage against death or disablement due to accident arising out of motor cycling (whether driver or passenger) provided that this extension shall not apply whilst the insured is taking part in any sports, rallies, competitions, speed testing and/or reliability trials.						

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	<p>3.4 Strike, Riot & Civil Commotion Extension</p> <ul style="list-style-type: none"> Coverage against death or disablement arising out of strikes, riots and civil commotions, provided that this extension shall not apply whilst the insured is taking part in any disturbance of public peace. <p>3.5 Unprovoked Murder and Assault</p> <ul style="list-style-type: none"> Cover the risks of "Unprovoked Murder and Assault." <p>3.6 Suffocation Through Smoke Fumes and Poisonous Gas</p> <ul style="list-style-type: none"> Cover death or permanent disablement to the insured life arising from accidental suffocation through smoke, fumes and poisonous gas. <p>3.7 Kidnapping/Hijacking Endorsement</p> <ul style="list-style-type: none"> Cover bodily injury arising out of kidnapping/hijacking or any attempt thereof and exposure resulting therefrom provided it is not directly or indirectly occasioned or contributed to or traceable to by war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion insurrection or military usurped power or terrorism. <p>3.8 Accidental Drowning</p> <ul style="list-style-type: none"> Cover the persons insured against death and permanent disablement arising out of or due to drowning as a result of an accident and not due to any other cause. <p>3.9 Harmful Insect, Snake and Animal Bites</p> <ul style="list-style-type: none"> Cover death or permanent disablement arising from harmful insects (excluding mosquitoes), snakes and animals bites. <p>3.10 Food and Drink Poisoning</p> <ul style="list-style-type: none"> Cover death loss or disablement, directly or indirectly, caused by food and drinks poisoning. <p>3.11 Rape Trauma Compensation</p> <ul style="list-style-type: none"> In the event the insured person is raped whilst this policy is in-force, the Company will pay the amount of compensation as specified in the schedule for rape trauma. Provided always that the insured person submits the police report and medical report to the Company. Subject otherwise to terms, conditions and exceptions of the policy. <p>3.12 Funeral or Cremation Expenses</p> <ul style="list-style-type: none"> Cover funeral expenses for an amount of RM3,000.00 and not as stated in the special provision of the policy.
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	<div>3.13 Repatriation Expenses<ul style="list-style-type: none">• Cover repatriation expenses necessarily and reasonably incurred and supported by receipt from a recognized undertaker/airline, transporter (but only to the extent that they are not recoverable from any other source) in the event of the death of the insured person(s) up to the amount stated in the schedule for any one insured person.</div> <div>3.14 Ambulance Fees<ul style="list-style-type: none">• Company shall reimburse the insured in respect of actual ambulance fees necessarily incurred due to an accident defined herein up to the benefit stated in the schedule.</div> <div>The above clauses may change according to the policy and the insurers.</div>						
4.0	<div>GPA Claim Process</div> <div>4.1 Notice of accident must be reported to GHCD and HOD immediately after the accident.</div> <div>4.2 Staff to submit to GHCD the following documents:<ul style="list-style-type: none">• Personal Accident Claim Form• Medical report• Medical Sick Certificate• Medical bills• Police report</div> <div>4.3 If fatal accident, additional documents required:<ul style="list-style-type: none">• Personal Accident Claim Form• Death certificate• Burial certificate• Letters of Administration</div> <div>4.4 Submit the above documents (items 4.2 and 4.3) to GHCD for checking and verification purposes.</div> <div>4.5 The GHCD to submit the complete documents to Insurance Company for claims.</div> <div>4.6 The Company will pay the premium, hence, any compensation/claim will be assigned by the Insurer to the Company. The Company will then arrange for payment to be made to the injured staff or to the staff's beneficiaries. For this purpose, staff are advised to keep information on their nominations updated with GHCD.</div>						
5.0	<div>Appendix</div> <table><tr><th>No.</th><th>Title Form</th><th>Appendix</th></tr><tr><td>5.1</td><td>Personal Accident Claim Form</td><td>Appendix 1</td></tr></table>	No.	Title Form	Appendix	5.1	Personal Accident Claim Form	Appendix 1
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