



**Generali Insurance Malaysia Berhad**  
Reg No: 197501002042 (23820-W)

CURTIN (MALAYSIA) SDN BHD  
CDT 250  
98009 MIRI  
SARAWAK

# GROUP PERSONAL ACCIDENT POLICY

Policy No : PAD-P0284241-17  
Account No : AQN22667

PAD/01/2024

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**REGISTERED ADDRESS:** Ground Floor, Wisma Boustead, 71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia  
T +603 2170 8282 F +603 2031 7282

For more information, log on to [general.com.my](http://general.com.my) or call +603 2170 8282



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**RENEWAL SCHEDULE**  
JADUAL PEMBAHARUAN

Insured's Name / Address Pihak Diinsuranskan / Alamat Surat Menyurat  CURTIN (MALAYSIA) SDN BHD CDT 250 98009 MIRI SARAWAK	Class Of Insurance Kelas Insurans	GROUP PERSONAL ACCIDENT		
	Policy No. No. Polisi	PAD-P0284241-17		
	Trans No. No. Trans	00002		
	Replacing Policy No. Menggantikan Polisi No.			
	Cross References No Rujukan	04217355		
	Account Code Kod Akaun	AQN22667		
Period of Insurance Tempoh Insurans	From Dari	01/12/2024	To Hingga	30/11/2025 Expiring At Midnight

Risk : 1 Group Personal Accident Insured : CURTIN (MALAYSIA) SDN BHD Occupation: Education / University -----		
No.	Insured Person D.O.B Occupation	NRIC/Passport No.
	Benefits	Sum Insured(RM)
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1.	ON THE LIVES OF 1,720 STUDENTS	
	Death / Permanent Disablement (Items 1, 2 & 3)	50000.00
	Medical Expenses (Item 5a)	5000.00

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Event:-

Bodily injury caused solely by violent accidental external and visible means which injury shall independently of any other cause be the sole cause of the Results and shall exclude bodily injury caused by sickness, disease or medical disorder and/or disease introduced by the vector.

Territorial limit : Worldwide (24 Hours)

C018 - Funeral Expenses - RM1,000.00 Per Person

PA25 - Repatriation Expenses - RM2,500.00 Per Person

PA41 - Helicopter And Unscheduled Air Travel  
(Limit RM10,000,000.00)

- Traveling expenses - RM2,000.00 per person  
it is hereby declared and agreed that the within policy is extended to include travelling expenses necessarily incurred in the event any of the insured persons suffer bodily injuries requiring emergency treatment which is not available at the nearest hospital/clinic up to a limit not exceeding RM2,000.00 per insured person any one accident.
- Extension to cover "industrial training" (for students Undergoing for the third & fourth year with the duration of 12 weeks)
- Extension to cover for internship for both voluntary or compulsory (oversea or local)

Martial Art or Self-Defence

=====  
It is agreed that the Policy is extended to cover death or disablement arising from or whilst engaged in martial art or self-defence but this extension shall not operate in the event the Insured or life assured is engaged in any

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competition at state or national or international levels.

Mountaineering Clause  
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It is hereby declared and agreed that this Policy is extended to cover death or bodily injury whilst engaged in mountaineering without the use of ropes or guides, for leisure only.

It is understood and agreed that the above extension shall be restricted to death and permanent disablement only.

Loss of Speech Clause  
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It is hereby declared that the following disability shall be eligible for compensation under the policy as detailed below:-

PERMANENT DISABLEMENT -----	COMPENSATION -----
Loss of Speech	20% Of Sum Insured

Subject to the exclusions, term and conditions of this policy.

SCUBA DIVING  
-----

It is declared and agreed that this policy is extended to cover the insured against death or permanent disablement whilst engaged in underwater activities below 50m using breathing apparatus as an amateur.

NATURAL PERILS CLAUSE  
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It is declared and agreed that this policy extends to cover bodily injury arising from natural perils such as earthquakes, windstorm, flood, lightning, tidal wave, volcanic eruption, cyclone and typhoon.

Limit Per Conveyance : RM10,000,000.00

Principal Clause  
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It is understood and agreed that notwithstanding anything Contained in this policy to the contrary, all interests In the policy are vested in the insured named in the Schedule, they having an insurable interest in the within named life insured and a discharge to the company in respect of each and every claim.

-Bodily injury directly and indirectly caused by fire.

-Air travel

Snorkelling clause

-----  
It is hereby declared and agreed that this policy is extended to cover the insured/insured person(s) whilst participating or involving in snorkelling within the coast or territory or limits of Malaysia waters.

Provided always that the company shall not be liable for any death or disablement or compensation or loss if such activities are at professional level or any form of competition or exhibition or demonstration or treasure hunts

THIS POLICY IS SUBJECT TO THE FOLLOWING WARRANTIES, ENDORSEMENTS AND CLAUSES:

C045 COMMUNICABLE DISEASE EXCLUSION LMA5394

1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1 the substance or agent includes, but is not limited to, a

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virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid liquid or gas or between organisms, and

2.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

C047 Cyber Loss Absolute Exclusion Clause IUA 09-081

1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.

2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

2.1 the use or operation of any Computer System or Computer Network;

2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;

2.3 access to, processing, transmission, storage or use of any Data;

2.4 inability to access, process, transmit, store or use any Data;

2.5 any threat of or any hoax relating to 2.1 to 2.4 above;

2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.

3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

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4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
5. Data means information used, accessed, processed, transmitted or stored by a Computer System.
6. When this clause form part of a reinsurance contract, Insured shall be amended to read Original Insured.

**TERR**

**TERRITORIAL EXCLUSION CLAUSE**

The Insurer shall not indemnify the Insured for any liability:

(i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of Fully Embargoed and Comprehensive Sanctioned Countries / Territories as listed, or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part;

(ii) incurred by the government of Fully Embargoed and Comprehensive Sanctioned Countries / Territories as listed or resulting from activities that involve or benefit the government of Fully Embargoed and Comprehensive Sanctioned Countries / Territories as listed, or where the payment of such indemnity by the Insurer will benefit the government of Fully Embargoed and Comprehensive Sanctioned Countries / Territories as listed;

(iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in Fully Embargoed and Comprehensive Sanctioned Countries/ Territories as listed; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of Fully Embargoed and Comprehensive Sanctioned Countries/ Territories as listed, persons or entities resident in Fully Embargoed and Comprehensive Sanctioned Countries / Territories as listed.

List of Fully Embargoed and Comprehensive Sanctioned Countries / Territories:

1. Iran

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<ul style="list-style-type: none"><li>2. Syria</li><li>3. North Korea</li><li>4. Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region</li><li>5. Venezuela</li><li>6. Belarus</li><li>7. Russian Federation</li><li>8. Afghanistan</li><li>9. Burma (Myanmar)</li><li>10. Israel</li><li>11. Cuba</li><li>12. Libya</li><li>13. Democratic Republic of the Congo</li><li>14. Yemen</li><li>15. South Sudan</li><li>16. Sudan</li><li>17. Somalia</li><li>18. Iraq</li><li>19. Central African Republic</li><li>20. Eritrea</li></ul> <p>Please note that the List of Fully Embargoed and Comprehensive Sanctioned Countries / Territories may change from time to time. Reference is to be made to the latest listing.</p>	
PA20	<p><b>LIABILITY ANY ONE ACCIDENT</b> Subject otherwise to the terms of this Policy, Our liability under this Policy in respect of any one Accident shall not exceed RM 5,000,000 or the total sum insured whichever is lower or as otherwise specified in the Schedule. In the event that claims are made under the Policy which exceeds the liability any one accident, the amount payable for death or injury of each Insured Person shall be proportionately reduced.</p>
PA05	<p><b>AMATEUR SPORTS</b> Notwithstanding anything to the contrary, this Policy is extended to cover Accidental Death or Injury consequent upon all amateur sports activities unless this is specifically excluded by this Policy.</p>
PA49	<p><b>AUTOMATIC ADDITION &amp; DELETION - QUARTERLY</b> Subject otherwise to the terms of this Policy, (a) any person who is recruited by the Insured after the commencement of this Policy shall be automatically covered from his/her first</p>

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<p>day of employment with or registration as a member of the Insured.</p> <p>(b) the Insured shall give written notification to Us within ninety (90) days from the date of employment of any addition or deletion of employee/member to or from this Policy. In the case of addition, the Insured shall pay such additional premium which may be required by Us and in the case of deletion, the Insured shall be entitled to a proportionate sum of premium refund. Employees are automatically deleted from this Policy with effect from the date they leave the service of the Insured.</p> <p>(c) the benefits of such additional employee / member under (a) above shall not exceed the highest benefits of any existing employee/member under this Policy.</p>	
PA39	<p><b>DROWNING</b> Subject otherwise to the terms of this Policy, this Policy is extended to cover death or injury arising out of drowning.</p>
C001	<p><b>DISAPPEARANCE CLAUSE</b></p>
C002	<p><b>EXPOSURE CLAUSE</b></p>
PA40	<p><b>FOOD AND/OR BEVERAGE POISONING</b> Subject otherwise to the terms of this Policy, this Policy is extended to cover death or injury caused by food and/or beverage poisoning.</p>
C013	<p><b>HARMFUL INSECTS &amp; SNAKES BITES CLAUSE</b> It is hereby declared and agreed that this Policy is extended to cover the benefits insured herein in respect of bodily injury sustained due to harmful insect bites and/or snake bites.</p> <p>Provided however such extension shall exclude mosquito bites, bug bites and/or diseases transmitted by any vector.</p>
C010	<p><b>HUNTING CLAUSE</b> In consideration of an additional premium being paid to the Company, this Policy is extended to cover the Insured or Insured Person(s) whilst participating in or involving in hunting activities.</p> <p>Provided always that the Company shall not be liable for any disablement or loss or compensation if such activities are undertaken as professional activities or at any form of competition or exhibition or demonstration.</p>

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C021	<p><b>INTOXICATION EXTENSION CLAUSE</b> Notwithstanding anything to the contrary, this Policy is extended to cover Accidental Death or Injury as a result of the Insured Person being under the influence of alcohol or drugs but excluding when the Insured Person is driving whilst intoxicated.</p> <p>Subject otherwise to the terms exceptions and conditions of this Policy.</p>
PA11	<p><b>LOSS NOTIFICATION</b> Notwithstanding anything to the contrary contained herein, this Policy shall not be prejudiced by any inadvertent delay, error or omission in notifying the Company within sixty (60) days of any circumstance or event that gives rise or likely to give rise to a claim under this Policy, provided that such delay, error or omission in notification shall not exceed sixty (60) days from the date of occurrence of the circumstance or event that gives rise to the claim under this Policy.</p>
C016	<p><b>PAYMENT OF ACCOUNT CLAUSE</b> In the event of the occurrence of a loss under this Policy, We will make payment on account in respect of such loss to the Insured Person if desired.</p>
E002	<p><b>STRIKE RIOT &amp; CIVIL COMMOTION ENDORSEMENT</b> It is hereby declared and agreed that this Policy extends to cover Accidental Death or Injury as within defined directly or indirectly caused by strike, riot and civil commotion.</p> <p>Provided the Insured Person(s) is not actively participating in such strike, riot and civil commotion otherwise this extension becomes void.</p>
PA38	<p><b>SUFFOCATION THROUGH SMOKE, FUMES OR POISONOUS GAS</b> Subject otherwise to the terms of this Policy, this Policy is extended to cover death or injury arising from suffocation caused by smoke, fumes or poisonous gas.</p>
PA41	<p><b>HELICOPTER AND UNSCHEDULED AIR TRAVEL</b> This Policy is extended to cover Accidental Death or Accidental Permanent Disablement as within defined in this Policy whilst the Insured Person is riding solely as a passenger, and not as an operator or crew member in boarding or alighting from any certificated aircraft and/or helicopter having a current and valid air worthiness</p>

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<p>certificate, on any regular, schedule and/or non-schedule, special or chartered flight and piloted by a person who then holds a valid current certificate or competency of a rating authorizing him to pilot such aircraft and/or helicopter.</p>	
PA43	<p><b>MURDER AND ASSAULT CLAUSE</b> Subject otherwise to the terms of this Policy, this Policy is extended to cover Accidental Death or Injury directly or indirectly caused by any Act of Violence by any person against the Insured Insured Person provided that the Insured Person has not in any way caused and/or contributed to the Act of Violence. "Act of Violence" means murder, attempted murder or physical assault.</p>
E007	<p><b>WOOD-WORKING RISK ENDORSEMENT</b> This Policy is extended to cover the Insured Person whilst engaged in the use of woodworking machinery driven by mechanical power.</p> <p>It is further declared that the words "the use of woodworking machinery" appearing in the Exclusions is deemed to be deleted.</p>
PA25	<p><b>REPATRIATION EXPENSES</b> Subject otherwise to the terms of this Policy, We will reimburse reasonable charges incurred for:</p> <ul style="list-style-type: none"><li>(i) the repatriation of the Insured Person to his/her home country if during the Period of Insurance the Insured Person sustains Injury as stated under this Policy subject to the limit specified in the Schedule; or</li><li>(ii) the transportation of the Insured Person's body or ashes to his/her home country in the event of Accidental Death of the Insured Person during the Period of Insurance subject to the limit specified in the Schedule.</li></ul>
C018	<p><b>FUNERAL EXPENSES EXTENSION CLAUSE</b> In the event of Accidental Death to the Insured Person(s), We will reimburse the funeral expenses incurred up to the sum stated in the Schedule to the Insured Person's next of kin or legal personal representative upon a valid claim under this Policy.</p> <p>Payment would be made upon receipt of Police Report and Death Certificate of the Insured Person.</p>

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ISSUED ON 21/10/2024  
AT GMI-MIRI

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