

ABOUT OSCAR ASSET RISK MANAGEMENT SDN BHD

Oscar Asset Risk Management Sdn Bhd is a member of Oscar Wealth Group focusing on risk management and insurance services.

Oscar Wealth, a licensed Financial Planning Company, (License Code: CMSL/A0190/2007) under Capital Markets & Services Act 2007 and Securities Commission of Malaysia is a Premier Boutique Financial Planning & Advisory Group that provides personal, corporations and high net worth individuals with a well-diversified range of financial products and advisory services.

As part of the Ausscar Group, Oscar Wealth develops and delivers comprehensive financial services to assist individuals and family in their efforts to create wealth, accumulate wealth, protect wealth, preserve wealth and distribute wealth in their entire life. We also advise corporations in their business planning, corporate strategy, funding solutions, wealth management, tax planning, succession planning and exit strategy.

Through a combination of valuable advice and personalised financial plans encouraging consistent investing and careful selection of financial solutions, Oscar Wealth has a rich history of establishing lasting relationships with hundreds of thousands of clients.

IT PAYS TO INSURE WITH MSIG

Our parent company, Mitsui Sumitomo Insurance Co. Ltd. is a leading general insurer in Japan and one of the largest General Insurance Group in Asia with a Group Standard & Poor's rating of AA.

MSIG stands for "Mitsui Sumitomo Insurance Group" and is one of the largest general insurers in Malaysia. With its head office in Kuala Lumpur, it has a network of 14 branches nationwide. MSIG has strong intermediary links across the Asian region, including local agents, brokers as well as partnership programmes with multinational brokers and financial institutions.

With strong financial backing combined with global expertise and local knowledge, customers are assured of financial stability, wide range of products, high-quality solutions and our commitment to service excellence.

More details at www.msig.com.my

Managed by / Diuruskan Oleh



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Youth Personal Accident Insurance Insurans Kemalangan Diri Belia



Protecting Your
Best Years of Life
Melindungi Zaman
Kebeliaan Anda

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Youth Personal Accident Insurance

Your youth is the best years of your life. The world is your oyster and the sky is the limit. As you set out to achieve your goals and realise your dreams, you certainly do not want your plans to be derailed by unforeseen accidents. Although you cannot prevent accidents, you can protect yourself and your family from the dire consequences. **The Youth Personal Accident Insurance** is a 24-hour worldwide plan that provides a comprehensive personal accident coverage for you and your loved ones at a very affordable premium.

6 Reasons You Should Get **Youth Personal Accident Insurance**

- ✔ **Very low premiums**
 - less than 16 sen per day for RM50,000 coverage; or
 - less than 27 sen per day for RM100,000 coverage
- ✔ **Exclusively for youths**
 - anyone between 16 and 35 years of age; renewable up to 40 years old
- ✔ **Covers Chikungunya**
 - reimburse Medical Expenses
 - pay Bereavement Allowance
- ✔ **Offers No Claim Bonus of 10% of the principal sum insured for up to five years for Accidental Death/ Permanent Disablement**
- ✔ **Wide coverage anytime, anywhere in the world**
- ✔ **No medical examination required**

STANDARD BENEFITS

- ✔ **Accidental Death and/or Permanent Disablement – up to RM100,000**
 - We will pay the principal sum insured for Accidental Death or a portion thereof for Permanent Disablement due to accidents anywhere in the world.
- ✔ **Medical Expenses – up to RM5,000**
 - We will reimburse for medical, clinical and surgical treatment including traditional medical treatments resulting from an accident, malaria, dengue fever, Chikungunya and Japanese Encephalitis.

GENEROUS EXTRA BENEFITS

- ✔ **Hospital Income – up to RM2,000**
 - We will pay up to the amount of the Plan applied for in the event of an accident.
 - ✔ **No Claim Bonus**
 - The Benefit for Accidental Death/Permanent Disablement will be increased by 10% of the principal sum insured on each renewal up to five years at no extra charge provided no claims have been made during each year of insurance.
 - ✔ **Ambulance Fees – up to RM250**
 - We will reimburse up to the amount of RM250 as a result of accident.
 - ✔ **Bereavement Allowance – up to RM3,000**
 - In the event of Accidental Death or Death caused by malaria, dengue fever, Chikungunya and Japanese Encephalitis, we will pay a lump sum bereavement allowance of RM3,000.
 - ✔ **Repatriation Expenses – up to RM3,000**
 - We will reimburse up to RM3,000 for repatriation of mortal remains if death should occur outside of Malaysia.
 - ✔ **Convalescence Allowance – up to RM3,000**
 - We will pay a lump sum convalescence allowance of RM3,000 for necessary alteration to dwelling or motor vehicle and any other medical aids should the Insured Person be continually dependent on a wheelchair for a period of not less than six months.
- Optional Cover**
- ✔ **Study Interruption – up to RM10,000**
 - In the event that you are prevented from continuing your study at the Educational Institution, we will reimburse you the semester's tuition fee paid in advance because of your hospitalisation for more than one month due to an injury.

GENERAL EXCLUSIONS

- ✘ War and related risks
- ✘ Government Regulations or Acts of Authorities
- ✘ Hazardous sports including parachuting, hang gliding, mountaineering, any kind of race (other than on foot or swimming) or trial of speed or reliability
- ✘ Suicide, self-inflicted injury or wilful exposure to peril
- ✘ Pregnancy, childbirth, physical or mental defect or infirmity
- ✘ AIDS, AIDS-related complex or sexually-transmitted diseases
- ✘ Drug abuse unless the drug is taken in accordance with an authorised medical prescription (but not for the treatment of drug addiction)
- ✘ Air travel except as a passenger in a fully licensed passenger carrying aircraft
- ✘ Any crew, trade, technical or sporting activity in connection with an aircraft
- ✘ Acts of Terrorism

Please refer to policy document for the full list.

IMPORTANT NOTES

- The insurance shall not be effective unless the premium payable has been paid.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.
- You can request to view the actual insurance policy before you sign up. Kindly contact Oscar Wealth for assistance.
- In the event of a conflict between the English and the translated versions of this brochure, the English version shall prevail.

YOUR BENEFITS & PREMIUMS

Benefits	Plan A (RM)	Plan B (RM)
Accidental Death & Permanent Total Disablement	50,000	100,000
Permanent Partial Disablement	% of Sum Insured	% of Sum Insured
Medical Expenses	3,000	5,000
Daily Hospital Income (up to maximum 20 days)	75	100
No Claim Bonus (Principal Sum Insured for Accidental Death/ Permanent Disablement will be increased by 10% on each renewal)	Maximum up to five years	Maximum up to five years
Ambulance Fees	250	250
Bereavement Allowance	3,000	3,000
Repatriation Expenses	3,000	3,000
Convalescence Allowance	3,000	3,000
Annual Premium	Plan A (RM)	Plan B (RM)
Class 1 & 2	55.00	95.00
Optional Cover	Plan A (RM)	Plan B (RM)
For additional premium of RM10: Study Interruption	10,000	10,000

Additional RM10 stamp duty is payable for each policy.

Specification of Classification

Class 1 – Persons engaged in professional administrative, managerial, clerical and non-manual occupations.

Class 2 – Persons engaged in work of a supervisory nature but not involved in manual labour.

SCHEDULE OF DISABLEMENT BENEFITS

Benefits	Compensation
Permanent Total Disablement As specified below	Percentage (of the Sum Insured specified in the Schedule)
a. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind.	100%
b. Total and permanent loss of all sight in one or both eyes	100%
c. Total loss by physical severance or total and permanent loss of use of: <ul style="list-style-type: none"> ● One or two limbs ● One or two hands ● Arm above the elbow ● Arm at or below the elbow ● Leg above the knee ● Leg at or below the knee 	100%
d. Permanent total insanity	100%
Permanent Partial Disablement As specified below	Percentage A sum equal to percentage of the Sum Insured specified in the Schedule. The percentage payable is shown below against each Benefit, but not exceeding in all 100% for any one Insured Person.
a. Total and permanent loss of: <ul style="list-style-type: none"> ● Sight in one eye except perception of light ● Lens of one eye 	50%

(continued on next page)

Benefits	Compensation
Permanent Partial Disablement	Percentage
b. Total loss by physical severance or total and permanent loss of use of: <ul style="list-style-type: none"> ● Thumb and four fingers of one hand 53% ● Four fingers of one hand 50% ● Thumb (two phalanges) 25% ● Thumb (one phalanx) 10% ● Index finger (three phalanges) 15% ● Index finger (two phalanges) 8% ● Index finger (one phalanx) 4% ● Middle finger (three phalanges) 6% ● Middle finger (two phalanges) 4% ● Middle finger (one phalanx) 2% ● Ring finger (three phalanges) 8% ● Ring finger (two phalanges) 4% ● Ring finger (one phalanx) 2% ● Little finger (three phalanges) 6% ● Little finger (two phalanges) 3% ● Little finger (one phalanx) 2% ● All toes of one foot 17% ● Great toe (two phalanges) 5% ● Great toe (one phalanx) 2% ● Any other toe 3% 	
c. Total and permanent loss of: <ul style="list-style-type: none"> ● Hearing in two ears 75% ● Hearing in one ear 25% ● Speech 60% 	

FREQUENTLY ASKED QUESTIONS

1. Who is eligible to apply?

All youth between 16 to 35 years of age at the date of first enrolment are eligible to apply. The policy may be renewed up to 40 years old.

2. What are the procedures for me to cancel my policy? What if the company decides to cancel my policy?

You may cancel the cover at any time by notifying Oscar Wealth in writing. Any refund of premium is based on the pro-rata basis and depending on how long the cover has been in force and subject to MSIG retaining a minimum premium of RM35.00 and whether any claims have been made. MSIG may cancel this cover or any Section by sending seven (7) days' notice by recorded delivery letter or registered letter to your last known address and the return of premium will depend on how long the cover has been in force and whether any claims have been made.

3. How do I make a claim?

Please provide a written notice to Oscar Wealth with full details within seven (7) days upon receiving notice of or sustaining any accident, loss or damage. You may contact them to obtain a copy of the claim form and submit the completed claim form together with all relevant documents as soon as possible.

4. How do I enrol for the policy?

Just complete the attached proposal form and send it to Oscar Wealth for immediate processing.

5. How do I lodge a complaint if I am unhappy with the product or services?

You should first try to resolve the complain with MSIG Hotline: 1-800-88-MSIG(6744). If you are still not satisfied with the decision, you can write either to the Customer Services Bureau of Bank Negara Malaysia or the Financial Mediation Bureau, free of charge.

Insurans Kemalangan Diri Belia

Zaman kebeliaan merupakan era keemasan dalam kehidupan anda. Masa hadapan yang hebat menantikan anda. Apabila anda berusaha bersungguh-sungguh mengejar impian untuk mencapai matlamat kehidupan anda, anda pasti tidak mahu melihat rancangan anda diganggu oleh kemalangan yang berlaku di luar dugaan. Walaupun anda tidak boleh mengelakkan kemalangan yang berlaku, anda boleh melindungi anda dan keluarga anda daripada akibat buruk kemalangan. **Insurans Kemalangan Diri Belia** adalah pelan perlindungan 24 jam di seluruh dunia yang akan melindungi anda dan keluarga anda daripada akibat kemalangan pada kadar premium yang memang berpatutan.

6 Sebab Kenapa Anda Mesti Memiliki **Insurans Kemalangan Diri Belia**

✔ Premium yang sangat rendah

- kurang daripada 16 sen sehari bagi perlindungan sebanyak RM50,000; atau
- kurang daripada 27 sen sehari bagi perlindungan sebanyak RM100,000

✔ Khususnya untuk kaum belia

- umur di antara 16 dan 35 tahun; boleh diperbaharui sehingga 40 tahun

✔ Melindungi Chikungunya

- membayar balik Perbelanjaan Perubatan yang dikenakan
- membayar Elaun Kematian

✔ Menawarkan Bonus Tanpa Tuntutan sebanyak 10% daripada jumlah pokok yang diinsuranskan sehingga lima tahun bagi Kematian/Kehilangan Upaya Kekal Akibat Kemalangan

✔ Perlindungan yang luas pada setiap masa di seluruh dunia

✔ Pemeriksaan perubatan tidak diperlukan

MANFAAT-MANFAAT STANDARD

- ✔ **Kematian dan/atau Kehilangan Upaya Kekal Akibat Kemalangan – sehingga RM100,000**
 - Kami akan membayar jumlah pokok yang diinsuranskan bagi Kematian Akibat Kemalangan atau sebahagian daripadanya bagi Kehilangan Upaya Kekal Akibat Kemalangan di seluruh dunia.
- ✔ **Perbelanjaan Perubatan – sehingga RM5,000**
 - Kami akan membayar balik perbelanjaan rawatan perubatan, klinikal dan pembedahan yang dikenakan termasuk rawatan perubatan tradisional akibat kemalangan, malaria, demam denggi, Chikungunya dan Japanese Encephalitis.

MANFAAT-MANFAAT TAMBAHAN YANG MENARIK

- ✔ **Pendapatan Hospital – sehingga RM2,000**
 - Kami akan membayar sehingga jumlah perlindungan Pelan yang dimohon apabila berlaku kemalangan.
- ✔ **Bonus Tanpa Tuntutan**
 - Manfaat bagi Kematian/Kehilangan Upaya Kekal Akibat Kemalangan akan bertambah sebanyak 10% daripada jumlah pokok yang diinsuranskan pada setiap pembaharuan sehingga lima tahun tanpa caj tambahan sekiranya tiada tuntutan telah dibuat semasa tempoh insurans setiap tahun.
- ✔ **Bayaran Ambulans – sehingga RM250**
 - Kami akan membayar balik jumlah sehingga RM250 yang dikenakan akibat kemalangan.
- ✔ **Elaun Kematian – sehingga RM3,000**
 - Jika berlakunya Kematian Akibat Kemalangan atau Kematian berpunca dari malaria, demam denggi, Chikungunya dan Japanese Encephalitis, kami akan membayar elaun kematian dengan bayaran sekaligus sebanyak RM3,000.
- ✔ **Perbelanjaan Repatriasi – sehingga RM3,000**
 - Kami akan membayar balik perbelanjaan penghantaran pulang mayat sehingga RM3,000 jika kematian berlaku di luar Malaysia.
- ✔ **Elaun Pemulihan – sehingga RM3,000**
 - Kami akan membayar elaun pemulihan dengan bayaran sekaligus sebanyak RM3,000 bagi pengubahsuaian rumah atau kenderaan bermotor dan untuk sebarang bantuan perubatan lain sekiranya Orang yang Diinsuranskan terus bergantung kepada kerusi roda untuk tempoh tidak kurang daripada enam bulan.

Perlindungan Opsyenal

- ✔ **Gangguan kepada Pengajian – sehingga RM10,000**
 - Sekiranya anda tidak dapat meneruskan pengajian anda di Institusi Pendidikan kerana masuk hospital selama lebih daripada satu bulan akibat kecederaan, kami akan membayar balik yuran tuisyen bagi semester yang dibayar terdahulu oleh anda.

PENGECUALIAN AM

- ✗ Peperangan atau risiko yang seumpamanya
- ✗ Peraturan atau Akta Kerajaan atau Pihak Berkuasa mana-mana negara
- ✗ Sukan yang berbahaya termasuk payung terjun, penerbangan meluncur, mendaki gunung, sebarang jenis perlumbaan (melainkan perlumbaan berlari atau berenang) atau percubaan kelajuan atau kebolehpercayaan
- ✗ Bunuh diri, kecederaan yang disengajakan atau pendedahan kepada bahaya dengan sengaja
- ✗ Hamil, melahirkan anak, kecacatan fizikal, penyakit mental atau keuzuran
- ✗ AIDS, penyakit berkaitan AIDS dan penyakit yang dipindahkan menerusi hubungan seks
- ✗ Salahguna dadah kecuali sebagai ubat mengikut preskripsi perubatan yang dibenarkan (tetapi bukan untuk merawat ketagihan dadah)
- ✗ Penerbangan kecuali sebagai penumpang dalam kapal terbang yang berlesen penuh untuk membawa penumpang
- ✗ Sebarang aktiviti kakitangan, perdagangan, teknikal atau kesukanan yang berkaitan dengan sesuatu kapalterbang
- ✗ Tindakan penganas

Sila rujuk kepada dokumen polisi untuk senarai penuh.

NOTA-NOTA PENTING

- Insurans ini tidak akan berkuatkuasa kecuali premium yang mesti dibayar telah dibayar.
- Keterangan perlindungan ini hanyalah ringkasan untuk rujukan cepat dan mudah. Syarat dan peraturan yang tepat ada terkandung dalam Dokumen Polisi.
- Anda boleh meminta untuk melihat polisi insurans sebenar sebelum anda membeli insurans ini. Sila hubungi Oscar Wealth untuk bantuan.
- Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya dalam risalah ini, versi Bahasa Inggeris adalah sah di sisi undang-undang.

MANFAAT-MANFAAT DAN PREMIUM ANDA

Manfaat-manfaat	Pelan A (RM)	Pelan B (RM)
Kematian dan Kehilangan Upaya Keseluruhan Kekal Akibat Kemalangan	50,000	100,000
Kehilangan Upaya Separa Kekal	% daripada jumlah diinsuranskan	% daripada jumlah diinsuranskan
Perbelanjaan Perubatan	3,000	5,000
Pendapatan Hospital Harian (sehingga maksima 20 hari)	75	100
Bonus Tanpa Tuntutan (Jumlah pokok yang diinsuranskan bagi Kematian/Kehilangan Upaya Kekal Akibat Kemalangan akan bertambah sebanyak 10% pada setiap pembaharuan)	Maksima sehingga lima tahun	Maksima sehingga lima tahun
Bayaran Ambulans	250	250
Elaun Kematian	3,000	3,000
Perbelanjaan Repatriasi	3,000	3,000
Elaun Pemulihan	3,000	3,000
Premium Tahunan	Pelan A (RM)	Pelan B (RM)
Kelas 1 & 2	55.00	95.00
Perlindungan Opsyenal	Pelan A (RM)	Pelan B (RM)
Bagi premium tambahan sebanyak RM10: Gangguan kepada Pengajian	10,000	10,000

Duti setem tambahan sebanyak RM10 dikenakan bagi setiap polisi.

Spesifikasi Pengkelasan

Kelas 1: Orang yang bekerja di dalam bidang pentadbiran profesional, pengurusan, perkeranian dan pekerjaan bukan manual.

Kelas 2: Orang yang bekerja di dalam bidang penyeliaan tetapi tidak terlibat dalam kerja manual.

SENARAI MANFAAT-MANFAAT KECACATAN

Manfaat-manfaat	Pampasan
Kehilangan Upaya Keseluruhan Kekal Seperti yang dinyatakan di bawah	Peratusan (daripada Jumlah Yang Diinsuranskan yang dinyatakan di dalam Jadual)
a. Kehilangan upaya menyeluruh dan kekal akibat daripada terlibat atau menyertai pekerjaan atau kerjaya daripada mana-mana dan setiap jenis.	100%
b. Kehilangan kesemua penglihatan secara keseluruhan dan kekal pada sebelah atau kedua-dua mata.	100%
c. Kehilangan keseluruhan oleh pemotongan fizikal atau kehilangan penggunaan secara keseluruhan dan kekal untuk: <ul style="list-style-type: none"> ● Satu atau dua anggota ● Sebelah atau dua belah tangan ● Lengan di atas siku ● Lengan pada atau di bawah siku ● Kaki di atas lutut ● Kaki pada atau di bawah lutut 	100%
d. Ketidakarwasan secara kekal dan keseluruhan	100%
Kehilangan Upaya Separa Kekal Seperti yang dinyatakan di bawah	Peratusan Suatu jumlah yang sama dengan peratusan Jumlah Yang Diinsuranskan yang dinyatakan di dalam Jadual. Peratusan yang boleh dibayar adalah ditunjukkan di bawah terhadap setiap Manfaat, tetapi tidak melebihi kesemua 100% bagi mana-mana satu Orang Yang Diinsuranskan.
a. Kehilangan keseluruhan dan kekal untuk: <ul style="list-style-type: none"> ● Penglihatan pada sebelah mata melainkan persepsi cahaya ● Lensa pada sebelah mata 	50%

(bersambung di muka surat sebelah)

SENARAI MANFAAT-MANFAAT KECACATAN (samb.)

Manfaat-manfaat	Pampasan
Kehilangan Upaya Separa Kekal	Peratusan
b. Kehilangan keseluruhan oleh pemotongan fizikal atau kehilangan penggunaan secara keseluruhan dan kekal untuk:	
● Ibu jari dan empat jari pada sebelah tangan	53%
● Empat jari pada sebelah tangan	50%
● Ibu jari (dua ruas)	25%
● Ibu jari (satu ruas)	10%
● Jari telunjuk (tiga ruas)	15%
● Jari telunjuk (dua ruas)	8%
● Jari telunjuk (satu ruas)	4%
● Jari hantu (tiga ruas)	6%
● Jari hantu (dua ruas)	4%
● Jari hantu (satu ruas)	2%
● Jari manis (tiga ruas)	8%
● Jari manis (dua ruas)	4%
● Jari manis (satu ruas)	2%
● Jari kelingking (tiga ruas)	6%
● Jari kelingking (dua ruas)	3%
● Jari kelingking (satu ruas)	2%
● Semua jari pada sebelah kaki	17%
● Ibu jari kaki (dua ruas)	5%
● Ibu jari kaki (satu ruas)	2%
● Mana-mana jari kaki yang lain	3%
c. Kehilangan secara keseluruhan dan kekal untuk:	
● Pendengaran pada kedua-dua telinga	75%
● Pendengaran pada sebelah telinga	25%
● Pertuturan	60%

SOALAN-SOALAN YANG KERAP DITANYA

1. Siapakah yang layak untuk memohon?

Semua warga belia antara umur 16 hingga 35 tahun pada tarikh permohonan. Polisi ini boleh diperbaharui sehingga umur 40 tahun.

2. Apakah prosedur untuk membatalkan polisi saya? Bagaimana jika syarikat mengambil keputusan untuk membatalkan polisi saya?

Anda boleh membatalkan polisi anda pada bila-bila masa dengan memberitahu Oscar Wealth secara bertulis. Sebarang pembayaran balik premium adalah pada asas pro-rata dan bergantung kepada jangka masa polisi itu berkuatkuasa dan tertakluk kepada premium sebanyak RM35.00 yang ditahankan oleh MSIG dan sama ada sebarang tuntutan telah dibuat. MSIG boleh membatalkan polisi ini atau sebarang Bahagian dengan memberi notis kepada anda selama tujuh (7) hari melalui surat berdaftar yang dihantar kepada alamat anda yang terakhir, dan pembayaran balik premium bergantung kepada berapa lama polisi ini berkuatkuasa dan sama ada sebarang tuntutan telah dibuat.

3. Bagaimanakah saya membuat tuntutan?

Sila beri notis bertulis kepada Oscar Wealth bersama dengan butir-butir penuh dalam masa tujuh (7) hari selepas menerima notis atau mengalami sebarang kemalangan, kerugian atau kerosakan. Anda boleh hubungi mereka untuk memperolehi borang tuntutan. Hantar borang tuntutan yang dilengkapi bersama dokumen-dokumen berkenaan secepat mungkin.

4. Bagaimanakah saya membuat permohonan untuk polisi ini?

Hanya lengkapkan borang permohonan yang disertakan dan hantarkannya kepada Oscar Wealth untuk diproses dengan segera.

5. Bagaimanakah saya mengemukakan aduan kalau saya tidak berpuas hati dengan produk atau perkhidmatan?

Anda patut cuba menyelesaikan aduan terdahulu melalui Talian Bantuan MSIG: 1-800-88-MSIG(6744). Kalau anda masih tidak berpuas hati dengan keputusannya, anda boleh menulis kepada Biro Perkhidmatan Pelanggan Bank Negara Malaysia atau Biro Pengantaraan Kewangan untuk mendapatkan bantuan secara percuma.