



RECLAIM™

ANOTHER LIVING SECURE PRODUCT FROM LONPAC INSURANCE

Injuries and conditions due to sports accidents can be very costly to treat and result in loss of effective working days, disrupt family life, and can leave a lasting disability, especially if mistreated or left unattended. Getting yourself protected for unexpected accidents can help you and your family deal with the contingency and adverse financial impact of an accident.

Our [Accident cover](#) offers you 24-hour worldwide protection. It allows you to access the top medical facilities and treatment methods to get you back in the game as quickly as possible. With three types of plans available to suit your requirements, you can rest assured to be well protected against any unwanted accidents

Our [Accident cover](#) also provides service features such as second medical opinion from Best Doctors™.

Key Benefits

With this [Accident cover](#) you will enjoy the following key benefits:

1. Accidental Death and Permanent Disablement

We will pay to you or your next of kin the principal sum in the event of accidental death, or permanent disablement compensation according to the scale of benefits as a result of an accident.

Available in 3 different plans to suit your budget and requirements with multiple indemnity of up to 10 times if the accident was related to sports.

2. Top Up Cover with High Limit (umbrella)

[Accident cover](#) can help to complement your existing medical plan(s), we fill up your protection gaps by covering the shortfall of your medical plan(s) in the event that coverage or limit is not sufficient for your actual incurred medical expenses, or when the type of sport you play is excluded under your existing medical plan(s). We offer higher medical coverage than traditional PA cover, with the highest plan covers up to RM 750,000, for medical expenses incurred due to hospitalization as a result of an accident for the actual, necessary and reasonable medical and surgical treatment up to 180 days.

(a) Cashless Admission Card

[Accident cover](#) comes with a hospital admission card that gives you access to some of the medical benefits in the plan. You can enjoy cashless and hassle free check-in and discharge at our panel medical facilities.

(b) Overseas treatment

[Accident cover](#) allows you to seek treatment from specialists/medical facilities worldwide if you are referred to the overseas surgeon or medical facility by your attending doctor or if you suffer accidental injury when you are travelling overseas. We will reimburse you the actual, necessary and reasonable medical and surgical treatment overseas in excess of the amount recoverable from your existing medical plan(s) if you suffer sports related injury, or from ground up if the sport is excluded under your existing medical plan(s), subject to terms and conditions of the policy.

(c) Emergency Medical Evacuation and Repatriation

We will pay the reasonable expense incurred to evacuate you to the nearest medical facility or to Malaysia, in the event you suffered bodily injury due to accident.

We will pay the reasonable expense incurred for the return of your mortal remains back to Malaysia in the event of an accidental death.

(d) Stem cell treatment

Accident cover allows access to the latest technology treatment to help you recover faster if you suffer sports related injury. We will pay for the reasonable expense incurred for stem cell treatment at the Kuala Lumpur Sports Medical Center (KLSMC) up to 90 days after the surgery, subject to pre-approval by us.

(e) Corrective dental, cosmetic surgery, reconstructive surgery and skin transplant surgery

We will pay your reasonable expense in excess of the amount recoverable from your existing medical plan(s), or from ground up if the sport is excluded under your existing medical plan(s), subject to terms and conditions of the policy, for corrective dental, cosmetic surgery, reconstructive surgery and skin transplants surgery.

(f) Prescribed Orthopedic Equipment and Prosthetic Device

We will pay your reasonable expense in excess of the amount recoverable from your existing medical plan(s) if your suffer sports related injury, or from ground up if the sport is excluded under your existing medical plan(s), subject to terms and conditions of the policy, for orthopedics equipment, which include but not exhaustive to wheelchair, artificial arm or leg and crutches as prescribed by your attending specialist following a medical or surgical treatment which requires hospitalization.

(g) Physiotherapy and Rehabilitation Expenses

We will reimburse you the actual, necessary and reasonable expense in excess of the amount recoverable from your existing medical plan(s), or from ground up if the sport is excluded under your existing medical plan(s), subject to terms and conditions of the policy, for physiotherapy and rehabilitation programs after you were discharge from the hospital.

(h) Sports Rehabilitation Expenses

We will reimburse you the actual, necessary and reasonable expense in excess of the amount recoverable from your existing medical plan(s) if your suffer sports related injury, or from ground up if the sport is excluded under your existing medical plan(s), subject to terms and conditions of the policy, for sports rehabilitation treatment at KLSMC to facilitate the process of your recovery from sports injury back to your normal sports specific fitness as possible after you were discharge from the hospital.

(i) Home Nursing Care

We will reimburse you the actual, necessary and reasonable expense in excess of the amount recoverable from your existing medical plan(s), or from ground up if the sport is excluded under your existing medical plan(s), subject to terms and conditions of the policy, for employing the full-time services of a registered nurse for the continuous treatment at your home up to 90 days from the day you were discharged from the hospital.

NOTE: If you do not have any existing medical plan(s), We will pay your reasonable medical expenses in excess of RM 10,000.

3. Second Medical Opinion via Best Doctors™

A second medical opinion can be valuable for added peace of mind. With this second medical opinion cover, you can get complete reassurance on the sports related condition or injury that you suffered, by sending your medical reports to the world's leading specialists via Best Doctors™.

4. Sports Equipment Coverage

In the event that you suffer bodily injury due to an accident during your sports activity which resulted in hospitalization, we do not just cover you for your medical expense; damage to your sports equipment caused by the accident is covered by this plan as well, subject to an excess of 10% of the claim amount.

5. Personal Liability due to sports activity

We cover your third party legal liability for property damage, death and bodily injury caused by you to another person during your sports activities, up to the limit stated in your plan.

Scale of Permanent Disablement Benefits

Description	% of the amount of compensation shown on Your Schedule for Permanent Disablement
Permanent Total Disablement	100%
Bodily Injury or specifically Sports Injury resulting in:	
- Total paralysis	100%
- Permanently bedridden	100%
Loss of sight of both eyes	100%
Loss of two limbs	100%
Loss of one limb	50%

Schedule of Benefits

Types of Benefits	Plan 1	Plan 2	Plan 3
Section 1			
Accidental Death			
1.1 Accidental Death due to Non-Sports Accident	30,000	100,000	200,000
1.2 Accidental Death due to Sports Accident	150,000	700,000	2,000,000
Section 2			
Permanent Disablement			
2.1 Permanent Disablement due to Non-Sports Accident	30,000	100,000	200,000
2.2 Permanent Disablement due to Sports Accident	150,000	700,000	2,000,000
Section 3 (Top Up Cover)			
Overall Annual Limit (For Section 3 only)	50,000	150,000	750,000
3.1 Medical Expenses (up to 180 days)	As charged subject to Overall Annual Limit		
3.2 Overseas Treatment (up to 180 days)			
3.3 Emergency Medical Evacuation and Repatriation			
3.4 Stem Cell Therapy Expenses (Performed at Kuala Lumpur Sports Medicine Centre "KLSMC" only, up to 90 days)	10,000	40,000	As charged subject to Overall Annual Limit
3.5 Reconstructive Surgical Expenses	7,500	20,000	
3.6 Prescribed Orthopedic Equipment and Prosthetic Device	5,000	20,000	
3.7 Physiotherapy and Rehabilitation Treatment (up to 180 days from discharge)	7,500	20,000	
3.8 Sports Rehabilitation Treatment (Performed at KLSMC only, up to 180 days from discharge)			
3.9 Home Nursing Care (up to 90 days from discharge)	5,000	20,000	
3.10 Hospital Admission Assistance	Available	Available	Available
Section 4			
Best Doctors Services	Covered	Covered	Covered
Section 5			
Sports Equipment (Annual limit) Excess: 10% of the claim amount	3,000	15,000	30,000
Section 6			
Personal Liability	50,000	300,000	1,000,000
Deductible Per Disability (For Section 3 only) <i>(Applicable to all Accident(s) if You do not have or do not intend to utilise any existing medical/hospital and surgical insurance coverage or Medical Expenses compensation under any personal accident insurance)</i>	10,000		
ANNUAL PREMIUM (Inclusive of GST) Subject to RM 10 Stamp Duty	989	1,989	2,989

Eligibility

Malaysian citizens or foreigners residing in Malaysia with valid visa or working permit who is not a professional sports person or sports coach.

Minimum entry age	15 years old
Max entry age	60 years old

Excluded Sports

- i) All forms of martial arts not limited to boxing, wrestling, karate and the likes when You participate in competitions whether as an amateur or professional
- ii) Aerobatics flying, Sky surfing, Wing suit flying
- iii) Base jumping
- iv) Cliff jumping, cliff diving and/or coasteering
- v) Expeditions. For the purpose of this exclusion, "Expeditions" means a planned journey for exploration and/or for specific and/or scientific purposes in remote or Polar Regions.
- vi) American football, all forms of rugby, Aussie Rules and the likes
- vii) Heli-skiing
- viii) Rock/ Snow/ Ice/ Alpine climbing performed solo, freestyle or climb without ropes and all forms of solo climbs
- ix) Sailing and/or yachting offshore
- x) Speed or reliability trials or racing with a motorcycle, motorcar, powerboat or bobsleigh regardless whether the race is amateur or not

This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.