

Frequently Asked Questions about Re-Claim Personal Accident Insurance.

What is Re-Claim Personal Accident Insurance?

Re-Claim Personal Accident Insurance is specifically designed to cover you against injuries caused by sports. The following is the coverage offered by Re-Claim Personal Accident Insurance:

- 1) Accidental Death and Permanent Disablement
- 2) Top Up Cover with high limit which includes:
 - Cashless Admission to some of the medical benefits
 - Overseas Treatment
 - Emergency Medical Evacuation and Repatriation
 - Stem Cell Therapy Expenses (Performed at Kuala Lumpur Sports Medicine Centre "KLSCMC" only)
 - Corrective dental, cosmetic surgery, reconstructive surgery and skin transplant surgery
 - Prescribed Orthopedic Equipment and Prosthetic Device
 - Physiotherapy and Rehabilitation Treatment
 - Sports Rehabilitation Treatment (Performed at KLSCMC only)
 - Home Nursing Care
- 3) Second Medical Opinion via Best Doctors TM for Sports Related Injuries
- 4) Damage to Sports Equipment
- 5) Personal Liability caused by sports activity

NOTE: The complete coverage, terms and conditions applicable are set out in the policy document.

*(*Refer FAQ on Top Up Cover, Cashless Admission, KLSCMC and Best Doctors)*

What is Overall Annual Limit?

You can claim all the benefits under Top Up Cover up to the annual limit corresponding to each plan. Once the limit is fully utilized we will not pay you for any claim under the Top Up Cover.

The benefits which are subject to the Overall Annual Limit are:

- Medical Expenses
- Overseas Treatment
- Emergency Medical Evacuation and Repatriation
- Stem Cell Therapy Expenses (Performed at Kuala Lumpur Sports Medicine Centre "KLSCMC" only)
- Corrective dental, cosmetic surgery, reconstructive surgery and skin transplant surgery
- Prescribed Orthopedic Equipment and Prosthetic Device
- Physiotherapy and Rehabilitation Treatment
- Sports Rehabilitation Treatment (Performed at KLSCMC only)
- Home Nursing Care

Each of the benefit is subject to its own sub-limit corresponding to the plan you are choosing.

When is the latest that I should seek for medical treatment after the accident?

You must seek for treatment within 60 days from the date of your accident

Does Re-Claim Personal Accident Insurance cover me if I need to seek for treatment outside of Malaysia?

YES if you are recommended by the attending Doctor in Malaysia to be transferred to a Hospital outside of Malaysia because the specialised nature of the treatment, aid, information or decision required can neither be rendered nor furnished nor taken in Malaysia.

We will cover you only after we had reviewed and approved the necessity of the recommended overseas treatment. The transportation cost is not covered by the policy.

Does Re-Claim Personal Accident Insurance cover me if I am injured whilst I am outside of Malaysia?

YES if you need to be hospitalised because the treatment cannot be reasonably postponed until you return to Malaysia.

Does Re-Claim Personal Accident Insurance cover me against accidents not caused by sports?

YES.

However, this insurance is specifically designed to cover you against injuries caused by sports hence some of the coverage will not be applicable if the injuries are caused by non sports accidents

What are the coverages which are not applicable to non-sports accidents?

Top Up Cover which is not applicable to non sports injuries:

- Stem Cell Therapy Expenses
- Prescribed Orthopedic Equipment and Prosthetic Device
- Sports Rehabilitation Treatment

Other covers which is not applicable to non sports accidents:

- Second Medical Opinion via Best Doctors TM for Sports Related Injuries
- Damage to Sports Equipment
- Personal Liability

*(*Refer FAQ on Top Up Cover and Best Doctors)*

How does Top Up Cover work?

Top Up Cover means We will only pay You after You had exhausted all other avenue of compensation from Your "Other Insurances". This means that you must first claim from your "Other Insurances" up to the maximum limit that you are covered for or allowed by the policies and the Top Up Cover will pay the balance of the amount in excess of your "Other Insurances" combined limit up to the Re-Claim Personal Accident Insurance policy limit.

We will pay from ground up if the Sports Accident is not covered by Your "Other Insurances" and not excluded in Re-Claim Personal Accident.

We will also pay you from ground up for Emergency Medical Evacuation and Repatriation.

Example on Top Up Cover – Traffic accident:

You have one medical policy covering traffic accident up to a limit of RM 50,000

Your total hospital bill is RM 85,000

Re-Claim Personal Accident covers you the excess amount: RM 35,000 (up to the limit of the selected plan)

Example on payment from ground up – Sky Diving accident

You have one medical policy with a limit of RM 50,000

But Sky Diving is NOT COVERED by your medical policy

Your total hospital bill is RM 85,000

Re-Claim Personal Accident covers you the full amount: RM 85,000 (up to the limit of the selected plan)

*(*Refer FAQ on Other Insurances)*

What is Other Insurances?

"Other Insurances" means all other insurances that provide medical/hospital and surgical benefits effected by You or on behalf of You insuring the same event(s) insured within Section 3 including insurances (whether insured or self-insured by Your employer or company) provided by Your employer or company. Insurances with Medical Expenses coverage below RM10,000 per Bodily Injury is not considered as Other Insurances and as such You shall be subjected to RM 10,000.00 Deductible Per Disability as stipulated in the Table of Benefits

What is Deductible Per Disability?

Deductible Per Disability means the amount You have to bear when You incur expenses for the treatment of Bodily Injury. We will only pay the amount exceeding this Deductible Per Disability.

What happen if I forgot to renew my Other Insurances after Re-Claim Personal Accident Insurance had been purchased?

A fixed "Deductible Per Disability" of RM 10,000 will be applied to each and every claim including Sports Accident claims under the "Top Up Cover" benefit section.

We will pay you from ground up for Emergency Medical Evacuation and Repatriation.

*(*Refer FAQ on Top Up Cover, Other Insurances and Deductible Per Disability)*

Can I still buy Re-Claim Personal Accident Insurance if I do not have Other Insurances or do not intend to utilize my Other Insurances?

YES.

However, the "Top Up Cover" is designed to work in combination with all your existing medical coverage as a Top Up. If you do not have or do not wish to utilise an existing medical/hospital and surgical insurance coverage, a fixed "Deductible Per Disability" of RM 10,000 will be applied to each and every claim including Sports Accident claims under the "Top Up Cover" benefit section.

We will pay you from ground up for Emergency Medical Evacuation and Repatriation.

*(*Refer FAQ on Top Up Cover, Other Insurances and Deductible)*

If I do not have Other Insurances or do not intend to utilize my Other Insurances, will the RM 10,000 Deductible Per Disability be applied to the benefits other than Top Up Cover?

NO

What happen if I have Other Insurances and intend to utilise my Other Insurances but it does not cover some of my sports?

Rest assured, we will pay You from ground up if the Sports Accident is not covered by Your Other Insurances and not excluded in Re-Claim Personal Accident.

*(*Refer FAQ on Excluded Sports)*

Does Re-Claim Personal Accident Insurance cover my medical expenses if my injury does not require hospitalisation?

NO

Re-Claim Personal Accident Insurance is designed to cover for medical expenses arising from accidents where the injuries require you to be hospitalised.

How do I know whether my Other Insurances cover the sports that I play?

You may check your policy's Exclusion section on whether the sports that you play are mentioned in the exclusion list. If it is not mentioned, please check whether 'Hazardous Sports' is mentioned in the exclusion list. Most of the medical or personal accident policies do not cover 'Hazardous Sports'.

You need to check with your insurance company on whether the sports that you play are classified as 'Hazardous Sports'.

I have already purchased a comprehensive medical insurance policy from another insurance company which cover me for sports. Why do I still need to buy Re-Claim Personal Accident Insurance?

Most of the medical or personal accident policies do not cover 'Hazardous Sports'. You may check your policy's Exclusion section on whether the sports that you play are mentioned in the exclusion list. If it is not mentioned, please check whether 'Hazardous Sports' is mentioned in the exclusion list. There are varieties of sports which can be classified as hazardous. You need to check with your insurance company on whether the sports that you play are classified as 'Hazardous Sports' in order to avoid surprises after you sustain sports injuries.

Re-Claim Personal Accident Insurance is designed to cover most of the hazardous sports. We do not have 'Hazardous Sports' exclusion in our policy and the only sports that we do not provide insurance cover are mentioned under "Excluded Sports".

*(*Refer FAQ on Excluded Sports)*

Besides that, Re-Claim Personal Accident Insurance is designed specifically for sports accidents and the unique benefits are also designed to ease you to a faster recovery path so that you can get back to your sports activities as soon as possible, such as:

- 1) High medical expenses limit
- 2) Specialist sports treatment at Kuala Lumpur Sports Medicine Centre (KLSMC):
 - Stem Cell Therapy Expenses
 - Sports Rehabilitation Treatment
- 3) Prescribed Orthopedic Equipment and Prosthetic Device
- 4) Second Medical Opinion via Best Doctors TM for Sports Related Injuries

- 5) Damage to Sports Equipment
- 6) Personal Liability caused by sports activity

*(*Refer FAQ on KLSMC and Best Doctors)*

Who is Kuala Lumpur Sports Medicine Centre (KLSMC)?

They are specialist in sports medical treatment. Please refer to our Partner page for more information.

What are the sports that are not covered by Re-Claim Personal Accident Insurance (Excluded Sports)?

This insurance covers a comprehensive list of sports and leisure activities including those that might be considered hazardous in other insurance policies, for example sky diving, hang gliding, scuba diving, snowboarding, skiing, paragliding, white water rafting, parachuting... Basically all sports type except the following “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 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

I am a Professional Sports Person. Can I buy Re-Claim Personal Accident Insurance?

NO if you fall within the Professional Sports Person definition.

Professional Sports Person means a person who earns more than RM 30,000 per annum from sports and/or endorsement and/or engages in government sponsored or private sports development program and/or classified as a national or state athlete and/or competes in sports on a professional level.

I am a Sports Coach. Can I buy Re-Claim Personal Accident Insurance?

NO if you provide training for professional or national or state competitions players. Personal trainers or instructors are not considered as Sports Coach.

I am a Personal Trainer or instructor at the gym. Can I buy Re-Claim Personal Accident Insurance?

YES

Who can buy Re-Claim Personal Accident Insurance?

You must be:

- 1) Between 15 to 60 years old. For those below 18 years old, your parent or legal guardian must purchase the insurance policy on your behalf.
- 2) A Malaysian
- 3) A non Malaysian who resides or work in Malaysia with a valid visa or working permit
- 4) Not a Professional Sports Person
- 5) Not a Sports Coach

*(*Refer FAQ on Professional Sports Person and Sports Coach)*

Does Re-Claim Personal Accident Insurance cover me during competition or races?

YES. If you participate in the competition or race as an amateur for those sports which are covered by the policy.

Motorcycling and driving a motorcar is not covered whether it is an amateur race or professional race.

*(*Refer FAQ on Excluded Sports)*

Does Re-Claim Personal Accident Insurance cover me if I am not qualified or fit to perform a particular sport?

NO.

You must perform the Sports with a valid qualification and you comply with the age, safety and/or fitness requirements which are required by the related Sports' qualification, if the particular sport requires you to have a valid qualification,

You must be deemed as fit to perform the Sports or you do not perform the Sports against a Doctor's advice.

I am a leisure scuba diver. What are the things that I should be aware of?

You must be a qualified scuba diver unless you are accompanied by a qualified scuba diving instructor to dive up to the depth of (18) eighteen metres.

If you are a qualified scuba diver you must always dive in accordance to the depth limits of your qualification and diving not exceeding the depth of (50) fifty metres.

Re-Claim Personal Accident Insurance does not cover you whilst you are diving as a commercial diver, dive instructor and/or dive master.

I am a Commercial Diver and/or Dive master and/or Instructor for Scuba Diving. Does Re-Claim Personal Accident Insurance covers me?

YES when you are diving for leisure purpose i.e.: not for commercial or work reason.

What is the difference between Sports Accident and Non-Sport Accident?

Sports means an activity involving physical exertion and skill in which an individual or team competes against another or others for entertainment, or performed for leisure including participating in races or competitions but solely as an amateur athletes excluding motorcycling and driving a motorcar whether it is a race or not.

Sports do not include those sports which are not covered by the policy.

Non-Sport Accident means accidents which are not caused by Sports subject to policy exclusions.

*(*Refer FAQ on Excluded Sports and Policy Exclusions)*

I am always travelling and sometimes reside outside Malaysia. Am I covered?

YES.

Re-Claim Personal Accident Insurance is designed to cover you even when you are playing sports outside Malaysia.

However, if you reside outside Malaysia for more than 90 consecutive days, we will only pay you for the benefits under Accidental Death and Permanent Disablement.

Can I buy more than one Re-Claim Personal Accident Insurance?

NO.

You do not need more than one Re-Claim Personal Accident Insurance

Are there any occupations which do not qualify me to buy Re-Claim Personal Accident Insurance?

All occupations are qualified to purchase Re-Claim Personal Accident Insurance except for Professional Sports Person and Sports Coach.

However, we will not cover you if you sustain the accident while you are involved in the following list of occupations. We will still cover you if you are injured when you participate in the sports as an amateur excluding motorcycling and driving a motorcar whether it is an amateur or professional race.

Occupations:

- i) While performing work as a manual workers, engaging in manual labour or using hazardous machineries
- ii) Wood working machinists - using wood working machinery driven by mechanical power
- iii) Aircraft testers and aircraft crews (not applicable when **You** are not engaging in any trade or technical operation in the aircraft)
- iv) Armed forces personnel including police, army/military and law enforcement officers
- v) Commercial divers, dive instructors and dive masters (not applicable when **You** are diving for leisure)
- vi) Racing drivers
- vii) Seamen and Fishermen
- viii) Oil rig workers including Off-shore workers
- ix) Circus Performers
- x) Stuntman
- xi) Whilst engaged in demolition of buildings
- xii) Firemen
- xiii) Jockeys
- xiv) Whilst engaged in underground mining and tunnelling
- xv) Explosive handlers
- xvi) Quarrymen
- xvii) Security personnel using firearms
- xviii) Stevedores
- xix) Sawyers, logging workers and tree fellers
- xx) Window cleaners (High rise building exceeding 9m)/ Painters (High rise building exceeding 9m)
- xxi) War correspondents

*(*Refer FAQ on Professional Sports Person and Sports Coach)*

How much premium do I have to pay?

The total insurance premium that you have to pay varies depending on the plan selected at the time of purchase. Only annual payment is allowed currently.

Can I change my plan?

Change of plan is only allowed upon renewal of your policy.

Can I cancel my Re-Claim Personal Accident Insurance policy anytime?

You may cancel your policy at any time by giving a written notice to customerservice@lonpac.com

If you cancel your policy with more than 6 months remaining period of insurance, we will refund 50% of the premium to you provided that you have not make any claim on the policy.

There will be no refund of premium if you cancel your policy with less than 6 months remaining period of insurance.

What are the major 'Policy Exclusions' that I should be aware of?

- a) Pre-existing injuries, illness and/or degenerative conditions regardless whether it is aggravated by an Accident or not
- b) Act of Terrorism
- c) War, invasion, act of foreign enemy, hostilities
- d) Ionization, radiation or contamination
- e) Whilst you are on active duty in the armed forces whether during peace or war
- f) Any form of disease
- g) Childbirth, miscarriage, pregnancy or related complications
- h) Suicide, attempted suicide or self-inflicted injury
- i) Intoxication by alcohol or drugs
- j) Provoked murder or assault
- k) Whilst committing in unlawful act

More details are available in the Policy Wording.

How soon do I have to notify you when there is a claim?

As soon as reasonably possible and in any case not later than 10 days from the accident date

How can I make a claim on my policy?

For emergency cases where you require cashless hospital admission or emergency evacuation or repatriation when you are overseas, please call the 24 hours hotline numbers as stated on your medical card.

For non-emergency cases, just notify us within 10 days from the accident date at customerservice@lonpac.com or call us at 03-2262 8688 and submit the original claim form, original itemised bills, receipts and other relevant documents as required by us.

How can I nominate a person to receive the death benefit payable under this policy?

You can make a nomination at any of the Lonpac Insurance's branches.

How do I claim for Stem Cell Therapy Expenses?

You can claim this benefit if you are certified by the attending doctor at the Kuala Lumpur Sports Medicine Centre ("KLSMC") that you are suitable to be treated with Stem Cell Therapy in connection with the surgery performed at KLSMC due to sports accident.

You must refer and is agreed by us in writing before you can proceed with the Stem Cell Therapy.

The Stem Cell Therapy can only be performed at KLSMC.

What is Sports Rehabilitation Treatment?

It is a sport specific treatment designed to facilitate the process of your recovery from sports injury back to your normal sports specific fitness prior to your sports injury to as normal a condition as possible. We do not guarantee that you will be able to achieve your normal sports specific fitness from the Sports Rehabilitation Treatment.

You must be recommended by your attending doctor following a medical or surgical treatment at the Kuala Lumpur Sports Medicine Centre ("KLSMC").

You must refer and is agreed by us in writing before you can proceed with the Sports Rehabilitation Treatment.

The Sports Rehabilitation Treatment can only be performed at KLSMC.

How does Re-Claim Personal Accident Insurance cover my sports equipment?

Re-Claim Personal Accident Insurance covers the costs of replacing the sports equipment which belong to you in the event that you sustain a sport accident which requires you to be hospitalised and the sports equipment is damaged at the same time.

The basis of the replacement costs is subject to the age, technological advancement for any applicable betterment and estimated wear and tear of the sports equipment or its components. A 10% policy excess is applicable on the replacement costs.

The sports equipment covered under this benefit are objects which are being used solely to equip you to perform the sports and form the core function of the sports. Vehicles or equipment licensed for road use, any form of Sports apparels, bags or items used to store or carry the sports equipment, all form of balls including golf balls and shuttle cocks, global positioning devices, watches, speed or fitness tracking devices, cameras and the likes are not considered as sports equipment.

How do I make a claim when I am at the panel hospital if I had selected the option to utilize my Other Insurances?

You must first show the medical card or the medical guarantee letter issued by your Other Insurances to the hospital that you are admitting to. If the amount covered by your Other Insurances is not sufficient to pay for the medical bills, please show the Re-Claim Personal Accident Insurance hospital admission card to the hospital to cover for the excess amount.

Once we had verified the amount which is guaranteed by your Other Insurances, we will liaise with the hospital to provide the cashless admission service to you for the amount in excess of the Other Insurances' coverage up to the amount covered by Re-Claim Personal Accident Insurance subject to the policy terms and conditions.

How do I make a claim when I am at the panel hospital if I had selected the option of not to utilize my Other Insurances where the RM 10,000 deductible will apply to my Top Up Cover claims?

Please show the Re-Claim Personal Accident Insurance hospital admission card to the hospital and we will liaise with the hospital to provide the cashless admission service to you for the amount in excess of RM 10,000 up to the amount covered by the Re-Claim Personal Accident Insurance subject to the policy terms and conditions.

How do I make a claim when I am at the panel hospital if I had selected the option to utilize my Other Insurances but the particular sport accident is not covered by my Other Insurances?

You must first show the medical card or the medical guarantee letter issued by your Other Insurances to the hospital that you are admitting to. If your Other Insurances are not covering you for the particular sports accident, please show Re-Claim Personal Accident Insurance hospital admission card to the hospital to arrange for cashless admission.

Once we had verified that the particular sports accident is not covered by your Other Insurances, we will liaise with the hospital to provide the cashless admission service to you up to the amount covered by Re-Claim Personal Accident Insurance subject to the policy terms and conditions.

How do I make a claim if I am injured outside of Malaysia and need to be admitted to a hospital outside of Malaysia?

You must keep the original medical bills and medical report and submit to us when you had returned to Malaysia. We will assess the claim as per the policy terms and conditions and reimburse the covered medical expenses to you.

How do I make a claim later if I did not utilise the cashless admission service at the hospital?

You must keep the original medical bills and medical report and submit to us within the required claims notification period. We will assess the claim as per the policy terms and conditions and reimburse the covered medical expenses to you.

This FAQ 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.