



MULTI-PURPOSE INSURANS BHD

CLAUSES FOR EXTENSION OF COVER

1. Exposure Clause

It is hereby declared and agreed that in the event of the Insured person after having sustained Accidental Bodily Injury arising from events insured hereunder be exposed to the elements of nature resulting in death, the Company shall agree to compensate the Certificate Holder subject to the terms, limitations, conditions and exclusions of this Policy.

It is further declared and agreed that in the event of such claims for compensation a properly constituted judicial body of enquiry shall affirm that the Insured Person had died of exposure after having sustained Accidental Bodily Injury arising from an insured event.

2. Coma

Upon certification by a Medical Practitioner that the Insured Person has been in a coma state for a least one (1) year due to a Accidental Bodily Injury, the Company will pay 130% of the Original Capital Sum Insured, as the case may be, provided that the Insured went into such state of coma within twenty one (21) days from the date of the accident. However, the Company reserves the right to recover the payment made if the Insured Person regains consciousness provided that a deduction of 10% of the aforesaid payment be made for each year the Insured Person was in a coma state.



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You Can Count On Us