



MULTI-PURPOSE INSURANS BHD

DEFINITIONS

2nd degree Burns shall mean destruction of epidermis and to the deeper portions of dermis caused by thermal, electrical or chemical agents.

3rd Degree Burns shall mean full thickness skin destruction caused by thermal, electrical or chemical agents.

Accidental shall mean a sudden, violent, unintentional, unexpected and fortuitous event, which occurs at an identifiable time and place.

Activities of Daily Living shall mean the following:-

1. Dressing - the ability to put on and take off clothing without assistance
2. Toileting - the ability to use the toilet, including getting in and out without assistance
3. Mobility - the ability to get in and out of bed and a chair without assistance
4. Continence - the ability to control bowel and bladder function
5. Feeding - the ability to get food from a plate into the mouth without assistance
6. Bathing/washing - the ability to take a bath or shower (including getting in or out of the bath or shower) or wash by any other means without assistance

Bodily Injury shall mean injury suffered by the Insured Person anywhere in the world caused solely and directly by violent accidental external and visible means and shall exclude bodily injury caused by sickness, disease or medical disorder and/or disease, sickness or illness caused by bodily injury and/or any cause gradually operating upon the Insured Person.

Bone shall mean Compact, Cancellous, Spongy bone, excluding other tissue not indicated in the table of the broken bone benefit i.e. cartilagineous bone and Disc.

Certificate Holder shall mean the person affecting this Insurance and so named in the Certificate of Insurance.

Certificate of Insurance mean the document issued to the Certificate Holder as proof of insurance effected and forms an integral part of this Policy.

Complete Fracture means the bone is broken completely into at least two (2) pieces and where the bone is entirely broken across and the breaking site is certainly demonstrated.

Compound Fracture means a fracture where the bone breaks the skin.

Compression Fracture means a compressed fracture of vertebrae resulting from falling down from a high level.

Daily Care shall mean a loss of at least twenty five (25%) percent impairment of whole body function or the loss of ability to perform three (3) or more of Activities Of Daily Living.

Express Authorisation shall mean the credit card standing instruction given by the Certificate Holder to the Company in order for the Company to auto debit the Certificate Holder's credit card for the payment of Annual/Monthly Premium of the Policy.

Hairline Fracture, Incomplete Fracture, Green Stick Fracture means the part of the bone which is fractured, but not broken into separated pieces.

Hospital shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or which is not primarily a clinic) operated pursuant to law for the care and treatment of the injured or sick person with organised facilities for diagnosis and major surgery and having twenty four (24) hour nursing service and medical supervision.

Injury shall mean bodily injury caused solely by an Accident.

Insured Person shall mean the Certificate Holder and his/her legal parents or parents in law, if named as Insured Person, in the Certificate of Insurance.

Loss of Fingers or Toes shall mean the complete severance of the finger or toe through or above the metacarpophalangeal joint or metatarsophalangeal joint.

Loss of Hearing shall mean permanent irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
- If b dB = Hearing loss at 1000 Hertz
- If c dB = Hearing loss at 2000 Hertz
- If d dB = Hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is 80dB

Loss of Limb shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above ankle.

Loss of Sight shall mean the total, absolute and irrecoverable loss of sight.

Loss of Speech shall mean the disability in articulating any three of the four sounds which contribute to the speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of vocal cord or damage of speech center in the brain resulting in the inability to speak

Loss of Use shall mean permanent limitation in function in relation to limb or organ following an Injury.

Medical Practitioner shall mean any person qualified by a degree in western medicine and legally qualified, licensed and authorised to practise medicine and surgery in the geographical area of his practice but shall exclude a medical practitioner who is the Certificate Holder or the Insured Person.

Monthly Premium shall mean one of a series of consecutive monthly payments of premium, including the payment of initial two (2) months premium made on the Effective Date stated on the Certificate of Insurance and each of the subsequent payments of premium being made at 30 days thereafter.

Multiple Fractures shall mean fractures of more than one bone.

Original Capital Sum Insured shall mean the Capital Sum Insured under Item 2 – Accidental Death of the Table Of Benefits selected by the Certificate Holder when this Insurance was first effected.

Parent(s) shall mean a legal parent or parent-in-law of the Certificate Holder named as Insured Person in the Certificate of Insurance for coverage under this policy.

Permanent Total Disablement shall mean physical disablement as a result of Bodily Injury and commencing within three hundred and sixty-five (365) days from the Accident date, where an Insured Person is totally, continuously and permanently disabled and prevented from performing three (3) or more Activities of Daily Living as herein defined which would normally be carried out by him/her in his/her daily life had such disablement not occurred.

Period of Insurance shall mean the period stated in the Certificate of Insurance which corresponds to the term of payment initially chosen by the Certificate Holder or any shorter period that may occur as a result of cancellation of this Policy.

Pre-Existing Condition

shall mean any medical condition that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

- a) the Insured Person had received or is receiving treatment;
- b) medical advise, diagnosis, care or treatment has been recommended;
- c) clear and distinct symptoms are or were evident; or
- d) its existence would have been apparent to a reasonable person in the circumstances.

Skull shall mean the bone of the cranium enclosing the brain. It does not include Maxilla, Mandible, Zygoma, Nasal bones and other facial bone.

Thoracic Surgery shall mean an operation on organs within the chest cavity. This term normally excludes the heart but for the purpose of this Policy, the heart is included.

Total Paralysis shall mean total and permanent loss of functional use of all four limbs and trunk arising solely and directly from the Bodily Injury, causing permanent damage to the nervous system which shall completely and permanently prevent the Insured Person from engaging in any occupation which he/she is capable by reason of education, training or experience, always provided that the disability must commence within 12 months of the Accident, has continued for an uninterrupted period of 365 days, cause the Insured Person to be bedridden and be certified to be so by a Medical Practitioner