

TERMS AND CONDITIONS – DAH COVER CAMPAIGN 2018

Free PA Term and Conditions

- 1) Applicable for new insurance policies only.
- 2) Applicable for individual/personal policies.
- 3) Applicable for first 40,000 customers (On first come first serve basis)
- 4) Applicable to all who purchased/signed up a policy from RHB Insurance at normal price during the campaign period: 5th June – 4th September 2018.
- 5) The Free PA policy period is determined as below:
- 6) The Company reserves the right at its absolute discretion to vary, add or delete to any of these terms and conditions from time to time without prior notice.

Free PA Policy Period

15thJul to 14thOct 2018

15thAug to 14thNov 2018

15thSep to 14thDec 2018

Policy Purchase date

Between 5thJun & 4thJul 2018

Between 5thJul & 4thAug 2018

Between 5thAug & 4thSep 2018

Territorial limit: Worldwide

Scope of cover: Indemnify the Insured against bodily injury caused by violent accidental and visible means and solely and independently of any other cause resulting in Death and Permanent Disablement happening anywhere in the world on 24 hours.

Benefit/Coverage:

Clauses/Endorsement:

- 1) Amateur Sports Clause
- 2) Accidental gas inhalation, drowning, food and drink poisoning endorsement
- 3) Insect and animal bites extension
- 4) Hijacking
- 5) Exposure
- 6) Strike, riot and civil commotion
- 7) Loss notification (7days)
- 8) Loss of speech
- 9) Information Technology Hazards Clarification Clause NMA 2912
- 10) Radioactive/Nuclear Energy Risks Exclusion Clause
- 11) Memorandum –Excludes personal liability
- 12) Full terrorism cover
- 13) Exclusion as per RHBI PA Policy wording

Benefits	Sum Insured
Accidental death	10,000
Permanent Disablement	10,000

Duration of cover is for three (3) months.

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PWP Purchase Term and Conditions

- 1) Applicable for renewal and new insurance policies.
- 2) Applicable for immediate family members (parents, parents in-law, spouse and children).
- 3) Applicable to all who purchased/signed up for a policy from RHB Insurance at normal price.
- 4) Second purchase promotion is only applicable for RHB MaxPA (Enhanced) insurance and Annual Travel Protector Insurance.
- 5) Proposal date must be within the campaign period, 5th June 2018 – 4th September 2018.
- 6) The Company reserves the right at its absolute discretion to vary, add or delete to any of these terms and conditions from time to time without prior notice.