

Our Ref. : USM.JB.BKK/KI/GPA.STUDENT/2025

Date : 21<sup>th</sup> January 2025

Universiti Sains Malaysia  
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**TO WHOM IT MAY CONCERN**

Dear Sir/Madam,

**CONFIRMATION OF GROUP PERSONAL ACCIDENT COVERAGE FOR STUDENT (GPA STUDENT)  
YEAR 2025**

We wish to inform you that all registered students of Universiti Sains Malaysia (USM) for the year 2025 are covered under the Group Personal Accident Certificate.

2. The details of the coverage are as follows:

Underwriter : Syarikat Takaful Malaysia Am Berhad  
Period of Cover : 01 January 2025 – 31 December 2025 (subject to yearly renewal)  
Territorial Limit : Worldwide – 24 hours  
Benefits : As outlined below:

No.	Accidental Benefit	Amount (RM)
1	Accidental Death	15,000.00
2	Permanent Disablement	15,000.00
3	Medical Expenses	1,000.00 per year
4	Ward Charges	50.00 per day (up to max of 25 days)
5	Repatriation/Funeral Expenses	3,000.00

**Note : Terms and conditions applied**

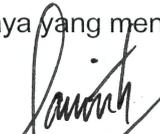
3. Should you have any further queries or require additional details regarding this coverage, please do not hesitate to contact us.

Thank you.

**"MALAYSIA MADANI"**

**"BERKHIDMAT UNTUK NEGARA"**

Saya yang menjalankan amanah,



**(ZANITA ZAKARIA)**  
For Bursar

**CERTIFICATE / COVERAGE INFORMATION**

Certificate No	TBA
Period of coverage	1 Jan 2025 – 31 Dec 2025
Takaful Operator	Syarikat Takaful Malaysia Am Berhad
Eligible age	18 to 65 years
Territorial Limit	Worldwide excluding sanction countries – 24 hours
Conveyance Limit	RM 2,000,000
<b>BENEFITS</b>	<b>AMOUNT COVERED</b>
Death/Permanent Disablement	RM15,000.00
Medical Expenses	RM1,000.00 per year
Ward Charge	RM50.00 per day (up to maximum of 25 days)
Repatriation/ Funeral Allowance	RM3,000.00

**Table of Benefits**

	% of Sum Covered
A. Accidental Death	100%
B. Permanent Disablement	
<ul style="list-style-type: none"> <li>• Loss of two limbs</li> <li>• Loss of both hands, or of all fingers and both thumbs</li> <li>• Total loss of sight of both eyes</li> <li>• Total paralysis</li> <li>• Injuries resulting in being permanently bedridden</li> <li>• Any other injury causing permanent total disablement</li> <li>• Loss of arm at shoulder</li> <li>• Loss of arm between shoulder and elbow</li> <li>• Loss of arm at elbow</li> <li>• Loss of arm between elbow and wrist</li> <li>• Loss of hand at wrist</li> </ul>	100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%
Loss of leg	
- At hip	100%
- Between knee and hip	100%
- Below knee	100%

**B. Permanent Disablement**
**% of Sum Covered**

Eye : loss of	
- Whole eye	100%
- Sight of one eye except perception of light	50%
- Lens of one eye	50%
<ul style="list-style-type: none"> <li>• Loss of four fingers and thumb of one hand</li> <li>• Loss of four fingers</li> </ul>	50% 50%
Loss of thumb	
- Both phalanges	25%
- one phalanx	10%
Loss of index finger	
- three phalanges	10%
- two phalanges	8%
- one phalanx	2%
Loss of middle finger	
- three phalanges	6%
- two phalanges	4%
- one phalanx	2%
Loss of ring finger	
- three phalanges	5%
- two phalanges	3%
- one phalanx	2%
Loss of little finger	
- three phalanges	4%
- two phalanges	3%
- one phalanx	2%
Loss of metacarpal	
- first or second (additional)	3%
- third, fourth or fifth (additional)	2%
Loss of toes	
- all	15%
- great toe, both phalanges	5%
- great toe, one phalanx	2%
- other than great toe if more than one toe lost, each	1%
- if more than one toe lost, each	1%
Loss of hearing	
- both ears	75%
- one ear	15%
Loss of speech	50%

## EXCLUSIONS

1. Death or Disablement or any other loss caused directly or indirectly by:
  - a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising, when the Person Covered(s) is/are taking part therein;
  - b) insanity, suicide (whether sane or insane), intentional self inflicted injuries or any attempt thereat;
  - c) effect or influence of drugs or alcohol;
  - d) pre-existing physical or mental defect or infirmity; or
  - e) provoked murder or assault.
2. Death or Disablement or any other loss sustained by the Person Covered:
  - a) while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service; or
  - b) while committing or attempting to commit any unlawful or criminal act.
3. Whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing whitewater rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hanggliding or participation in any form of race or competition other than on foot.
4. Individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations.
5. The Person Covered whilst using machinery driven by mechanical power as a tool of trade.
6. Nuclear energy or radioactivity of any kind including but not limited to ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or nuclear weapons material.

## CLAIM PROCEDURE

1. Student / family to notify BHEPA on the event of accidental loss
2. BHEPA to notify Marsh of the loss occurred, within 7 days:
  - Students Details - Name / IC
  - Brief info of the event occurred
3. BHEPA to complete claim form
  - Email the scan copy of completed claim document to Marsh
  - Submit original claims document to :

Marsh Global Claims Practice  
 Marsh Takaful Brokers (Malaysia) Sdn Bhd  
 Level 8, Corporate Tower 8,  
 Pavilion Damansara Heights,  
 No. 3 Jalan Damanlela,  
 50490 Kuala Lumpur  
 Email: Shalalita.Mustapha@marsh.com

Attn: Claim Manager

### Contacts:

Unit Kebajikan, Kesihatan, OKU, Pinjaman Pelajaran & Anugerah Pingat BHEPA  
 Website: <http://hepa.usm.my/>  
 Tel no : 60(4) 653 3107

This brochure is for reference only.  
 The benefit coverage is non-negotiable as finalized by USM