

# INSURANCE

## Student Insurance (Local Students)



All registered students of the Southern University College, are under the protection of the Group PA AIG Malaysia Insurance Berhad Plan. The scope and amount covered and also the insurance claiming procedure are as follows:

No	Benefits	Sum Insured (RM)
1	Accident Death and permanent Disablement	30,000
2	Additional Payout for Permanent Total Disablement	20,000
3	Additional Payout for Accident Death on a common carrier	30,000
4	Accident Death on College Premises	30,000
5	Accident Death on Snatch Protection	30,000
6	Accident Medical Reimbursement subject to the sub limits as follows:	Up to 2,000
	a) Accidental Dental Treatment	Up to 750
	b) Traditional Medicine	Up to 300
	c) Physician Benefits	Up to 200
	d) Medical Report fees	Up to 100
7	Daily Hospital Income (up to 120 days)	50 per day
8	Ambulance Fee	Up to 1,000
9	Dengue Recuperation	500
10	Accidental Burns	Up to 3,000
11	Compassionate Visit	Up to 1,500
12	Study Curtailment	Up to 5,000
13	Funeral Expenses	3,000
14	Repatriation of Mortal Remain	Unlimited within Malaysia
15	Mobility Expenses	Up to 5,000
16	Rape Trauma	3,000
17	Snatch Theft	200
18	Education allowance	20,000
19	College/University Event Cover	Included
20	Death due to Dengue	10,000
21	24 hours Travel Guard Asia Pacific Services	Included

IMPORTANT NOTICE: ALL TERMS AND CONDITIONS SUBJECT TO POLICY CONTRACT

**Coverage:** This policy provides compensation in the event of injuries or death caused by sudden and unforeseen accident. Coverage is provided 24 hours a day.

Benefits	Sum Insured(RM)
<b>1. Coverage for accidental causes includes:</b> (a) Animal or insect bites excluding any bites that result in virus or bacterial transmission such as dengue and malaria (b) Any accidents without external sign of injury (c) Dental treatment (d) Disappearance of 12 months due to an accident involving a common carrier (e) Electrocutation (f) Food poisoning (g) Motor cycling (h) Natural disasters such as earthquakes and tsunami (i) Nuclear, biological and chemical material (j) Strike, riot and civil commotion (k) Terrorism	As per Benefit table

## CLAIMING PROCEDURE

## 1. DUE TO ACCIDENT AND ILLNESS

- For personal accident claim less than RM500  
The doctor must certify the accident on the back page or attachment of the receipt and affix the signature of the doctor.
- For personal accident claim more than RM500  
Pay medical report and medical nursing certificate.

In the event of an accident or illness, a student or parent/next of kin shall:

- notify the Student Affairs Office, Southern University College as soon as possible;
- provide information based on the checklist and attach any relevant supporting documents. Forms which are incomplete or without relevant supporting documents will not be considered;
- make copies of the supporting documents using A4-sized paper and certified by an officer from the Professional & Management Group (Doctor); and

Note: Insurance companies only recognize receipts and documents provided by registered qualified doctors / clinics / hospitals. General traditional Chinese medicine, massage and fall master treatment costs are not accepted by insurance companies. (Before seeing a doctor, must go to the western doctor and obtain a receipt to prove it before we can apply for a claim for the cost of traditional Chinese medicine treatment.)

## 2. DUE TO ACCIDENT DEATH

For death (**due to accidental causes**), claim, please use the same claim form and please submit requirements as below:

1. Fully Completed Claim Notification Form
2. Original or certified true copy of death certificate and burial/cremation permit
3. Original or Certified True copy of detailed post mortem / autopsy report where (applicable)
4. Police Report on the alleged accident
5. Both parents photocopy IC and student photocopy IC
6. Parents' marriage certificate
7. Newspaper cutting about the accident if applicable

Contact Information:

**Southern University College**

**Student Affairs Office**

**General Line: +607 5586605 Ext No.: 110**