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PERSONAL ACCIDENT INSURANCE FOR REGISTERED RUNNER OF ILLUMI RUN MALAYSIA 2018 AND ILLUMI KIDS MORNING RUN TO BE HELD ON 13 JANUARY 2018 AT SELANGOR TURF CLUB, SERI KEMBANGAN, SELANGOR DARUL EHSAN

Scope of Cover

This Personal Accident Insurance covers the Insured Person against death or permanent disablement caused solely by violent, accidental, external and visible means.

Period of Cover

Commencement of cover : when participants leave home for the event or at 06:00 hours on 13 January 2018 whichever is later.

End of cover : when participants return home or at 05:59 hours on 14 January 2018 whichever is earlier.

Sum Insured : RM10,000.00 on Accidental Death/Permanent Disablement

Table of Compensation

Item	Benefits	Compensation (% of Original Sum Insured)
1	Accidental Death	100%
2	Permanent Disablement:	
	i) Permanent Total Loss of Sight of Both Eyes	100%
	ii) Permanent Total Loss of Sight of One Eye	100%
	iii) Permanent Total Loss of Use of Two Limbs	100%
	iv) Permanent Total Loss of Use of One Limb	100%
	v) Permanent Total Loss of Speech and Hearing	100%
	vi) Permanent Total Loss of Hearing in Both Ears	75%
	vii) Permanent Total Loss of Speech	50%
	viii) Permanent Total Loss of The Lens of One Eye	50%
	ix) Permanent Total Loss of Four Fingers and Thumb of	
	a) Right Hand	50%
	b) Left Hand	50%



- Maximum Aggregate Limit of Liability Any One Occurrence : RM10 million being the maximum aggregate limit of liability per event in respect of all registered runners (hereinafter called Insured Person). In the event the aggregate amount of compensation payable in respect of such Insured Persons exceeds this maximum aggregate limit, the Company's liability for each Insured Person shall be proportionately reduced.
- Eligibility : This complimentary Personal Accident Insurance is for all registered runners of Illumi Run Malaysia Presented by MPI Generali.
- Age Limit : The age limit for eligibility is from 4 years to 70 years of age.

Subject to the terms, conditions and exceptions of the Policy. You may download the Personal Accident Policy Wording from our website www.mpigenerali.com for reference.