

GROUP PERSONAL ACCIDENT INSURANCE SCHEME FOR PARK EASY APPLICATION SUBSCRIBERS

Provides protection to you when you have confirmed successfully parked your named vehicle (as registered with ParkEasy) by using ParkEasy service at the designated shopping malls (Sunway Pyramid Shopping Mall and Mid Valley Mega Mall).

“Insured Person” shall mean a subscriber of the Park Easy Application who is seventeen (17) years old and above but seventy (70) years old and below, who has confirmed using the Park Easy Application that the Named Vehicle has been successfully parked in the Designated Shopping Malls.

“Period of Coverage” means the period for which the Insured Person is insured commencing upon the Insured Person confirming via the Park Easy Application that the Named Vehicle has been successfully parked at the Designated Mall and shall cease when the Insured Person confirms via the Park Easy Application that the parking of the Named Vehicle has ended or at 11.59pm of the same day, whichever is earlier.

Accidental Death

Permanent Disablement

Break-In/Snatch Theft

Benefits	Coverage
Accidental Death / Permanent Disablement	1,000
Break-In/ Snatch Theft	1,500

Benefits:

Benefit A – Death or Permanent Disablement Benefit

In the event of an Accident involving the Insured person while in Designated Shopping Mall during the Period of Coverage, causing an Injury that results in the Death of the Insured Person(s)

In the event of an Accident involving the Insured person while in the Designated Shopping Mall during the Period of Coverage, causing an Injury that does not result in the death of the Insured Person(s)

Benefit B – Break-in / Snatch Theft

In the event the Insured Person suffer loss or damage to:

(a) his/her personal belongings due to a Break-in of the Named Vehicle, in the parking area of the Designated Shopping Mall during the Period of Coverage provided that there is actual forcible and violent entry into the Named Vehicle; or

(b) his/her personal effects due to a Snatch Theft or Attempted Snatch Theft while the Insured Person is in the Designated Shopping Mall during the Period of Coverage;

the Company will pay the Insured Person the amount stated in the Schedule, subject to a police report and a mall report being lodged within twenty four (24) hours of occurrence of the break-in or snatch theft.

Exclusions:

This Policy does not provide coverage in respect of or under the following circumstances:

1. Pre-existing illness;
2. Any bodily Injury which shall result in hernia or any intentionally self-inflicted Injury;
3. Any bodily Injury resulting in Death or Permanent Disablement, which is caused directly or indirectly by or arising in connection with provoked murder or assault or ionization, radiation or contamination by radioactivity or nuclear weapons or materials.
4. Loss caused directly or indirectly, wholly or partly by:
(a) bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound); and
(b) any other kind of disease;
5. Loss occasioned by war, invasion, act of foreign enemy, hostilities, or war like operations (whether war be declared or not), mutiny, civil war, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority, of any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war. This exclusion shall not be affected by any **Endorsement** which does not specifically refer to it, in whole or in part. The **Insured Person** shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of above excluded circumstances or causes;
6. Suicide or any attempt thereat (sane or insane);
7. Any commercial vehicle;
8. Childbirth or miscarriage or insanity unless caused solely and directly by accidental means to the **Insured Person** while driving, riding, alighting or boarding the **Named Vehicle** or any illness or diseases;
9. Any bodily Injury resulting in the Death or Permanent Disablement of the **Insured Person** who is driving the **Named Vehicle** but does not hold a valid driver's licence to drive the **Named Vehicle** and is not qualified for holding or obtaining a valid driver's licence under the regulations of the Malaysian Road Transport Department or Court of Law. All benefits pursuant to this **Policy** shall not apply to the passenger(s) in the **Named Vehicle** whilst the vehicle is being driven by such **Insured Person**/driver;
10. While committing or attempting to commit any unlawful and illegal act, including not parking in designated parking bays in the parking area in the Designated Shopping Mall;
11. While the **Insured Person**/driver is under the influence of intoxicating alcohol and/or drugs;
12. While the **Named Vehicle** is used for illegal business pursuits as an unlicensed common carrier;
13. Loss or damage due to theft (except as covered in the relevant Benefits herein) or to any attempt thereat by any of the **Insured Person's** family, business staff or domestic servants, or any person lawfully in the **Named Vehicle**.

Note:

1. In the event of claim, please contact and submit the necessary documents to ParkEasy.

For further enquiries kindly contact ParkEasy Helpline at +6017-26446833.

Underwritten by Allianz General Insurance Company (Malaysia) Berhad (735426-V)

Disclaimer: The description of the features of this product herein is not a contract of insurance and is only a brief summary of the product for quick and easy reference. The precise terms and conditions are contained in the Policy Document of Allianz General Insurance Company (Malaysia) Berhad, the Insurer.