


# MetaFin's Digitalized Group Personal Accident Insurance for Modern Workforces!

Group Employee Care is underwritten by: 



Starting annually as low as  
**RM41**   
per employee

*A comprehensive and affordable Group Personal Accident plan to protect employee from sudden or unforeseen incidents.*



**Easy Entry**  
min 3 Staff and above



Up to **RM1,000,000**  
insured for Accidental Death



Additional payouts of  
**100%** for  
**Accidental Death**  
in **Common Carrier**



**24/7**  
**Comprehensive**  
**Coverage** for accidents



Enjoy **up to 20%**  
on Group Discount



**Customisable**  
to you and your  
company's needs  
(including optional modules)



**No Medical**  
Underwriting



**Cover employees**  
on **unnamed basis**  
declared by  
occupation class

*\*Terms and conditions apply.*

Disclaimer: MetaFin® users have the option to directly self-sign up for the mSME Solutions Program in the MetaFin® Digital Platform. This program is underwritten by AIG Malaysia Berhad, and the enrollment process is facilitated by authorized distributors, MediSavers® Health Management Sdn. Bhd. The information herein may not fully reflect the context of the product disclosure sheet and full terms of the policy. Please refer to the documents for a detailed description of the product's features and the conditions under which any claims are made. MetaFin® is not liable for misinterpretation of product benefits and claim conditions as described in the policy wording sheet and product disclosure sheet.

Authorized Distributor :



Underwritten by :



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## Schedule of Benefits : Core (Mandatory)

Choose a plan that best matches your employee's needs.

### Occupation Class 1 and 2

Benefits	Sum Insured (RM)								
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 700	Plan 1000	Plan 24, Plan 36 or Plan 48
Accidental Death	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Permanent Disablement	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Accidental Death in Common Carrier (Additional)	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Accidental Death due to Natural Catastrophe (Additional)	25,000	50,000	75,000	100,000	150,000	250,000	350,000	500,000	24, 36 or 48 times MBS# or RM500,000 whichever is lower
Medical Expenses due to an injury	A minimum of 1,000 with an incremental value in units of 1,000 up to 10,000 (Example : 1,000, 2,000 up to 10,000)								
Alternative Medical Treatment	500								

### Occupation Class 3

Benefits	Sum Insured (RM)					
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 24 or Plan 36
Accidental Death	50,000	100,000	150,000	200,000	300,000	24, 36 or 48 times MBS# or RM300,000 whichever is lower
Permanent Disablement	50,000	100,000	150,000	200,000	300,000	24, 36 or 48 times MBS# or RM300,000 whichever is lower
Accidental Death in Common Carrier (Additional)	50,000	100,000	150,000	200,000	300,000	24, 36 or 48 times MBS# or RM300,000 whichever is lower
Accidental Death due to Natural Catastrophe (Additional)	25,000	50,000	75,000	100,000	150,000	24, 36 or 48 times MBS# or RM150,000 whichever is lower
Medical Expenses due to an injury	A minimum of 1,000 with an incremental value in units of 1,000 up to 5,000 (Example : 1,000, 2,000 up to 5,000)					
Alternative Medical Treatment	500					

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## Schedule of Benefits : Optional Modules (Optional Add-On)

Choose a plan that best matches your employees' needs.

Benefits	Sum Insured (RM)	
	Plan 1	Plan 2
<b>Module 1 : Accident</b>		
Funeral Expenses	3,000	5,000
Mobility Assistance Due to Temporary Total Disablement	500	1,000
Fractures	3,000	5,000
Coma	3,000	5,000
Serious Burns	5,000	10,000
Accidental Death at Workplace	50,000	100,000
Mobility Assistance Due to Permanent Total Disablement	3,000	5,000
Repatriation of Mortal Remains	10,000	20,000
Emergency Medical Evacuation	10,000	20,000
Physiotherapy Expenses	1,000	2,000
Snatch Theft	100	250
Ambulance Fees	1,000	2,000
Staff Replacement	3,000	5,000
Retraining for Alternative Employment	3,000	5,000
<b>Module 2 : Medi-Care</b>		
Bereavement Benefits Due to Death from Dengue Fever or Malaria	20,000	20,000
Daily Hospitalisation Income - Accident only	100 per Day up to 120 Days	200 per Day up to 120 Days
Surgical Cash - Accident only (up to a maximum of 2 surgeries)	2,000 per surgery	2,000 per surgery
<b>Module 3 : Employee Assistance</b>		
Household Bills Protection	3,000	5,000
Weekly Allowance due to Temporary Total Disablement	500	1,000
Home Nursing Care	3,000	5,000
Education and Fund Benefits	3,000	5,000

### Important Note :

- Maximum Sum insured allowed per person for benefits 'Accidental Death' and 'Permanent Disablement' :
  - Class 1 and 2 : RM1,000,000
  - Class 3 : RM300,000
- Different modules and/or plan maybe selected for different category/designation under one (1) policy. However, all employees under the same category/designation must be covered under the same module and plan.
- Selection of more than one (1) Optional Module is allowed.

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## How Much Does It Cost You In Total?

### Premium Table : Core (Mandatory)

The premium table (A) and (B) below is the estimated premium for the Core Module.

**Table A - Premium Table for all benefits excluding Medical Expenses due to an injury.**

Plan										
Occupation Class	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 700	Plan 1000	Plan 24 or Plan 36 times MBS*	Plan 48 times MBS*
	Estimated Annual Premium per person (RM)									
Class 1 & 2	41	82	122	163	243	405	567	810	Premium based on Total Sum Insured	
Class 3	66	130	195	260	390	Not Applicable			Premium based on Total Sum Insured	Not Applicable
Foreign Worker	66	Not Applicable								

**Table B - Premium Table for Medical Expenses due to an injury.**

Sum Assured (RM) : Medical Expenses Due To An Injury										
Occupation Class	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
	Estimated Annual Premium per person (RM)									
Class 1 & 2	10	16	22	29	35	41	50	59	68	77
Class 3	21	39	53	64	77	Not Applicable				
Foreign Worker	21	Not Applicable								

### Premium Table - Optional Modules

Medi-Care			Employee Assistance			Accident		
Estimated Annual Premium per person (RM)	Plan 1	Plan 2	Estimated Annual Premium per person (RM)	Plan 1	Plan 2	Estimated Annual Premium per person (RM)	Plan 1	Plan 2
	Class 1 & 2	42		53	Class 1 & 2		26	52
Class 3	50	64	Class 3	42	84	Class 3	24	45

#### Important Note :

- Premium shown above is only an estimate and is not inclusive of Service Tax and Stamp Duty. For actual premium applicable to your policy, please refer to the Quotation generated by the system based on the information applicable to your company.
- Estimated premium shown in Core Module - Table A is inclusive of Alternative Medical Treatment of RM500.
- For salary based sum insured, example : 24, 36 or 48 times MBS, premium will be calculated by the system, based on the declared total Monthly Basic Salary for the Category.
- Optional Modules are not applicable for the Category 'Foreign Worker'.
- Minimum premium per policy is RM750 (excluding service tax and stamp duty).
- Minimum Headcount per policy is 3 employees.

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## Occupation Classification

Employees' occupations are classified as per table below :

Occupation Classifications	Sum Insured (RM)
Occupational Class 1 and 2	Persons engaged in professional, managerial, administrative, supervisory or clerical work and not involved in any manual labour or any work which is hazardous in nature.
Occupational Class 3	Persons engaged in occasional or regular manual work that is not hazardous in nature but involving the use of tools or machinery.

### Group Discount

Employees' occupations are classified as per table below :

No. of Employee	Discount Rate
15 employees and below	Nil
16 - 50 employees	5%
51 - 75 employees	10%
76 - 100 employees	15%
>101 employees and above	20%

**Important Note :**

Group Discount is applied based on confirmed number of employees upon policy inception

### Renewal Bonus

Enjoy higher Accidental Death coverage for staying loyal.

Renewal Year	Renewal Bonus%
15 employees and below	10%
76 - 100 employees	15%

**Important Note :**

1. Renewal Bonus is only applicable for full 12 months renewal.
2. Renewal Bonus will be calculated on the 'Accidental Death' Sum Insured.

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