

## Personal Assurance with Credit Protection Plan

### 1. What is IDEAL-CARE? And what can it do for me as a Parkson Credit customer?

IDEAL-CARE represents total peace of mind for you. It is a revolutionary plan exclusively cater to customers who finance their motorcycle with Parkson Credit.

Under the IDEAL-CARE Personal Accident plan, you are protected against:-

- Involuntary Unemployment Benefit
- Accidental Death, Permanent Disablement and Total Paralysis
- Dengue Recuperation Allowance
- and many more standard insurance coverage

Now with 2 Plans  
to choose from!



### 2. The Plan

Item	IDEAL-CARE 80 (RM80.00)	IDEAL-CARE 100 (RM100.00)
Involuntary unemployment Credit Protection (CP)	up to RM250 per month for 6 months (1 Year)	up to RM500 per month for 6 months (2 Years)
In event of Accidental Death, Permanent Disablement & Total Paralysis, CP full coverage of motor vehicle	up to RM6,000 financing (1 Year)	up to RM15,000 financing (2 Years)
Dengue Recuperation (not more than amount per incident)	RM500 (1 Year)	RM500 (1 Year)
RM80 Daily Cash Allowance up to 30 days due to personal accidents*	RM2,400 (1 Year)	RM2,400 (1 Year)

- Prices are GST Zero-Rated at 0%
- Pay by cash only
- No stamp duty



IDEAL-CARE is underwritten by Generali Insurance Malaysia Berhad

Item	IDEAL-CARE 80 (RM80.00)	IDEAL-CARE 100 (RM100.00)
Accidental Death & Permanent Disablement	RM10,000 (1 Year)	RM15,000 (1 Year)
Double Indemnity (Public Transportation)	RM20,000 (1 Year)	RM30,000 (1 Year)
Bereavement Allowance (due to accident)	RM2,000 (1 Year)	RM2,000 (1 Year)
Medical Expenses due to accident	RM2,000 (1 Year)	RM2,000 (1 Year)

### 3. What is the requirement for me to apply for IDEAL-CARE?

Age  
Minimum 18 years to  
Maximum 65 years (Malaysian)

Motorcycle MUST have  
financing facility  
with Parkson Credit

Application is automatically approved upon customer meeting the above criteria and making due payments

### 4. Do I need to submit any supporting documents or conduct medical examination to apply?

NO documents or medical examination are required



### 5. Am I still covered under the Personal Assurance if I have a hazardous occupation\*?

YES. You are covered during AFTER WORKING HOURS only.

\* Only for hazardous occupations which are Arm Forces Personnel (navy, army, air force), Firefighter and Law Enforcement Officer.

From just  
**RM0.22** per day!

(price based on IDEAL-CARE 80 Plan)

Enjoy peace of mind when you finance  
your motorcycle with Parkson Credit!



## 6. Personal Accident Table of Compensation

Item	Event	Percentage of Original Capital Sum Insured
1	ACCIDENTAL DEATH (occurring within twelve calendar months of the Accident)	100%
2	PERMANENT DISABLEMENT (occurring within twelve calendar months of the Accident)	
	a. Loss of two limbs	100%
	b. Loss of both hands, or of all fingers and both thumbs	100%
	c. Total Loss of sight of both eyes	100%
	d. Loss of arm at shoulder	100%
	e. Loss of arm between shoulder and elbow	100%
	f. Loss of arm at elbow	100%
	g. Loss of arm between elbow and wrist	100%
	h. Loss of hand at wrist	100%
3	a. Loss of leg	
	- at hip	100%
	- between knee and hip	100%
	- below knee	100%
	b. Eye : Loss of	
	- whole eye	100%
	- all sight in one eye	100%
	- sight of eye except perception of light	50%
	c. Permanent Loss of speech & hearing in both ears	100%
	d. Total Loss of hearing	
	- both ears	75%
	- one ear	15%

## 7. Insurance coverage exclusion

- Existing injuries sustained prior to purchasing of IDEAL-CARE Personal Accident
- Injuries sustained during on duty for customers with high risk jobs (i.e. Police, Firefighter, Army, Rela, Diver, Ship Crew, etc.)
- i) Main Exclusions
  - Suicide (whether sane or insane) or any attempt threat
  - War and Allied Risks
  - Pre-existing physical or mental defect of infirmity
  - Criminal or unlawful acts
  - Childbirth, miscarriage, pregnancy or any other complications thereof
  - Illness, diseases, infections and acquired immune deficiency syndrome (AIDS)
  - Radioactive and nuclear weapon material accidents
  - Professional sports activities of any kind
  - Terrorism
  - Personal Injury sustained during working hours of high risk employment type. (i.e. Police, Army, Firefighter, Diver, etc.)

## ii) Involuntary unemployment exclusions

In the event of Involuntary Unemployment of the Insured Person during the Period of Insurance, Parkson Credit Sdn Bhd will be compensated for Insured Person's Motorcycle Loan Instalment due for each month, for a maximum of six (6) months and up to a maximum amount as per the plan selected in the Schedule of Benefit. A ninety (90) days Waiting Period is applicable from commencement date of the Period of Insurance.

- The unemployment happens out of the agreement period as stated in the Schedule of Benefit.
- The Insured Person has not been in a full time/contract employment for a continuous period of six (6) months at the time of the Period of Insurance.
- The unemployment is due to voluntary resignation, wilful misconduct, or retirement.
- The unemployment is due to seasonal nature of the Insured Person's employment or contract.
- The unemployment is due to any disability arising from Bodily Injury caused by an Accident during the Period of Insurance.
- The termination is due to any injury or ailment related to drug addiction or alcoholism.
- The termination is due to pre-existing illness or injury.
- The Insured Person is aware of the unemployment at or prior to the Policy inception date.
- The unemployment is due to Strike, Riot, Civil Commotion, War, Invasion or any similar events.

## 8. Daily Cash Allowance Benefit

A daily benefit as per the plan selected in the Schedule of Benefit is payable for a period the Insured Person is confined in a hospital, provided that the Insured Person is hospitalized within twenty one (21) days from the date of the Accident, for more than twelve (12) hours for treatment of the Bodily Injury resulting from an Accident. The maximum payable under this benefit is up to a maximum of thirty (30) days. Successive periods of hospital confinement due to the same cause shall be considered as one Accident.

Visit [www.parksoncredit.com.my](http://www.parksoncredit.com.my) for more info.

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