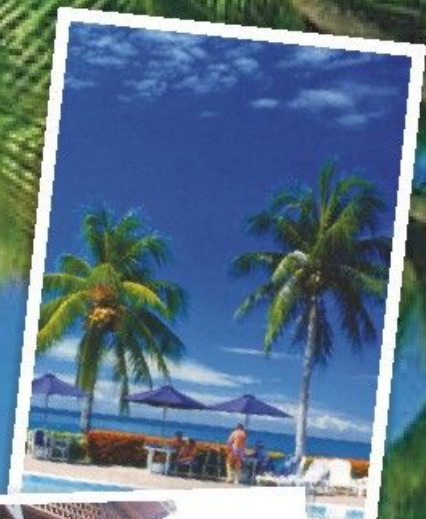
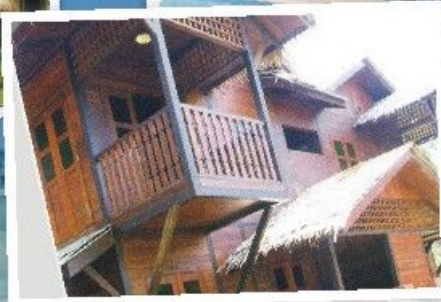




BUDAYA LIFE



Dear Member(s),

RE: BUDAYA LIFE MEMBERSHIP CARD

Warmest Greetings & Salam Sejahtera from Budaya Life!!!

We thank you for purchasing the Budaya Life Membership Card. This gives us an to reach out and provide you with affordable caring benefits and privileges such as Insurance (PA) coverage, discounted rate for holiday accommodations (Hotel, Apartment, Resort), discounted rate for meals in the (Hotel, Apartment, Resort), flights (local & overseas) ticketing and other features.

The product features and Terms A Conditions of Budaya guide you in using the Budaya Life Membership Card.

Membership Card, will assist and

We require your kind cooperations from your goods Win signing and returning to us by "mail" or "fax" the enclosed " Member Particular Form" and "Member Acknowledge Form" so that we will be able to enroll you for these which will take effect from the date of enrolment.

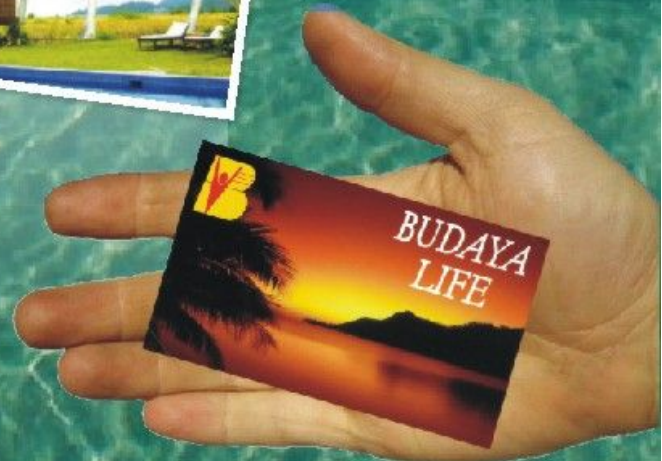
You are always most welcome to contact our "Member Services Department" at telephone no 03-2698 8988 or fax no 03-2698 7131 for enquiries for, (Insurance, reservation and services).

Together we shall support each other.

We are happy to welcome you as a member of Budaya Life.

Thank You.

The Management.



TERMS & CONDITION

1. Budaya Life Membership Card (BLMC)

- a. One (1) Budaya Life Membership Card will be issued to the member,
- b. All citizens of Malaysia aged from 7 years old till 65 years old are entitle to purchase the Budaya Life Membership Card.

2. Insurance - Personal Accident (PA) coverage for one (1) year

- a. Member(s) of Budaya Life Membership Card are covered by Personal Accident Insurance (PA) for one (1) year,
- b. Member(s) of Budaya Life Membership Card are covered with 24 hours a day, 365 days a year, worldwide comprehensive protection (Anytime, Anyday, Anywhere).
- c. The Commencement of Budaya Life Membership Card Personal Accident (PA) Insurance coverage for one (1) year will be effective only upon receiving the following :-
 - i) Full payment of Budaya Life Membership Card membership price or RM199.00 (Ringgit Malaysia: One Hundred Ninety Nine Only),
 - ii) Member's Particular Form - (All required informations of Budaya Life Member, member spouse member's appointed beneficiary) must be provided before the enrolment of the Insurance Personal Accident (PA) coverage for one (1) year.
 - iii) Member Acknowledge Form - (Duly signed by the member of Budaya Life Membership Card).
 - iv) All the abovementioned (2c(i), 2c(ii) & 2c(iii)) can be "mail" or "fax" to Budaya Life Membership Card to (Head Office) located at :-

Address:
Budaya Life Membership Card
No 1401, 14th Floor, Campbell Complex,
98, Jalan Dang Wangi,
50100 Kuala Lumpur.

Telephone No:
03-26988988 (Hunting Line)

Fax No:
03-26987131

- v) Upon receiving the abovementioned (2c(i), 2c(ii), and 2c(iii)) Budaya Life Membership Card (Head Office) will take seven (7) working days to enroll "Member (s)" for the "Personal Accident (PA) Insurance Coverage" and this "Personal Accident (PA) Insurance Coveij is valid for one (1) year.]
- vi) This Personal Accident (PA) Insurance shall be for a period of twelve (12) months from | date of enrolment and shall be automatically terminated on the anniversary date at the end of the enrolment month at 12.01 am (Malaysian Time).
- vii) The Personal Accident (PA) Insurance provide is subject to the provisions, conditions and exclusions* stated in the insurance" Master Policy No (1-720-08-000002)" which can be viewed at the Budaya Life Membership Card (Head Office) located at No 1401, 14th Floor, Campbell Complex, 98, Jalan Dang Wangi 50100 Kuala Lumpur.

3. Definitions:

- "Loss" as used above shall mean total loss of use or entire physical loss occasioned by Physical separation.
- "Loss of Limb" shall mean lost of hand or foot at or above wrist or ankle or of an arm or leg at or above elbow or knee.
- "Loss of Eye" shall include total and irrecoverable loss of sight in an eye.
- "Loss of Hearing" shall mean total and irrecoverable loss of the ability of hearing.
- "Loss of Speech" shall mean total and irrecoverable loss of the ability to intelligible sound.

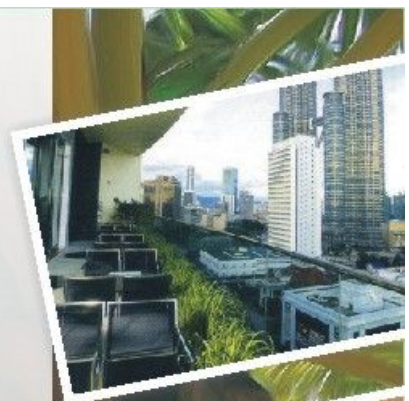
4. Policy Coverage:

The Personal Accident (PA) Insurance Coverage for one (1) year will provide the following coverage:-
Motor Cycling, Murder & assault (unprovoked), drowning, suffocation through smoke, fumes or poisonous gas, food or drink poisoning, intoxication by drugs (drugs must be prescribed by a qualified medical practitioner) SRCC, insect bites, snake and animal bites, amateur sports (except martial arts and boxing) hijacking, disappearance and exposure to natural elements.

5. Policy Non-Coverage:

The Personal Accident (PA) Insurance Coverage for one (1) year does not provide the following: -

- i) Insanity, suicide, self-inflicted injuries, disease, illness, sickness, HIV, AIDS, ARC, racing (other than on foot), speed trials, radiation or contamination by radioactivity, childbirth, miscarriage pregnancy, congenital defect, pre-existing physical or mental defect or infirmity, provoked murder or assault, while committing unlawful act, flying* as a pilot or crew member in any aircraft, riding / driving without a license, professional sports, martial arts, boxing and aerial activities.
- ii) Liability, assumed by agreement, employer" s liability, occupier liability, liability in connection with the use of aircraft, motor vehicle, war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military < usurped power, mutiny, popular uprising, terrorism.



6. a) Renewal Bonus for (Death) Budaya Life Membership Card member(s) are able to enjoy a 10% (Ten Percent) Renewal Bonus on the sum assured every yearly (per policy / per year) up to maximum of 50% (fifty percent) for next consecutive 5 years :-

Year	Sum Assured (RM)	%	Total Sum Assured (RM)
1	RM200,000.00	0%	200,000.00
2	RM200,000.00 + RM20,000.00	10%	220,000.00
3	RM200,000.00 + RM40,000.00	10%	240,000.00
4	RM200,000.00 + RM60,000.00	10%	260,000.00
5	RM200,000.00 + RM80,000.00	10%	280,000.00
6	RM200,000.00 + RM100,000.00	10%	300,000.00



- b) Renewal Bonus For Total Permanent Disablement(Scale 2)Year











Year	Sum Assured (RM)	%	Total Sum Assured (RM)
1	RM200,000.00	0%	200,000.00
2	RM200,000.00 + RM20,000.00	10%	220,000.00
3	RM200,000.00 + RM40,000.00	10%	240,000.00
4	RM200,000.00 + RM60,000.00	10%	260,000.00
5	RM200,000.00 + RM80,000.00	10%	280,000.00
6	RM200,000.00 + RM100,000.00	10%	300,000.00

Table Of Insurance Benefits

Accidental Death And Total Permanent Disablement (Scale 2) Benefits	Percentage Of The Sum Specified In Benefit 2
Accidental death	100%
Lost of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg at hip between knee and hip below knee	100%
Loss of sight of whole eye	100%
Loss of sight except perception of light or lens	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb	both phalanges 25%
	one phalanx 10%
Loss of index finger:	three phalanges 10%
	two phalanges 8%
	one phalanx 4%
Loss of middle finger:	three phalanges 6%
	two phalanges 4%
	one phalanx 2%
Loss of ring finger:	three phalanges 5%
	two phalanges 4%
	one phalanx 2%
Loss of little finger:	three phalanges 4%
	two phalanges 3%
	one phalanx 2%
Loss of metacarpals:	first or second (additional) 3%
	third , fourth or fifth (additional) 2%
Loss of toes:	all 15%
	great, both phalanges 5%
	great, one phalanx 5%
	other than great, if more than one toe lost, each 1%
Loss of hearing:	both ears 75%
	One ear 15%
Loss of speech	50%

7. Member(s) of Budaya Life Membership Card are covered by the Personal Accident (PA) Insurance for one (1) year, the following are the coverage(s):-



	INSURANCE COVERAGE (S)	SUM ASSURED (RM)
	<p>Accidental Death - In the event of an accidental death.</p>	<p>RM 200,000</p>
	<p>Total Permanent Disablement - Disablement due to accident.</p>	<p>RM 200,000</p>
	<p>Medical Expenses - Medical expenses incurred as a result of an accident.</p>	<p>RM 1,250</p>
	<p>Medical Support Equipment - For the purchase of medical support equipment recommended by the doctor.</p>	<p>RM500</p>
	<p>Hospital Cash Income - Hospitalized due to an accident up to 5 weeks whether "Private Hospital" or "Government Hospital".</p>	<p>RM50 (Per day)</p>
	<p>Weekly Benefits - In the event not able to perform the duties of occupation, profession or business due to accident, a weekly allowance will be payable up to maximum of 5 weeks.</p>	<p>RM50 (Per week)</p>
	<p>Funeral Expenses - In the event of accidental death, funeral expenses will be payable to the "beneficiary".</p>	<p>RM 2,000</p>
	<p>Repatriation Expenses - Transporting the mortal remains back to home country if the death is due to an accident whilst traveling.</p>	<p>RM 1,000</p>
	<p>Travel Allowance - In the event of accidental death of the member, traveling allowance for (accommodation & cost for traveling).</p>	<p>RM250</p>
	<p>Snatch Theft - Injuries sustained from snatch theft.</p>	<p>RM150</p>

9. Motor Insurance.

Members of Budaya Life Membership Card will be entitled to "Special Price" for "RehewaT" of mbtor insurance (Comprehensive cover only) - (Private and commercial vehicle only).

10. House Holder Insurance.

Members of Budaya Life Membership Card will be entitled to "Special Price" for Purchase of house holder insurance policy (Household Goods)

11. House Owner Insurance.

Members of Budaya Life Membership Card will be entitled to "Special Price & Free Termite Inspection" for purchase of house owner insurance policy - (Private dwelling)

12. Other Type (s) of Insurance.

Member(s) of Budaya Life Membership Card will be entitled "Special Price" for purchase of other type(s) of insurance. Fire Insurance, Workmen's Compensation Insurance, Goods in Transit Insurance, Contractors All Risk Insurance, Public Liability insurance, Medical & Surgical Insurance, Burglary Insurance, cash in transit Insurance, Solfers Insurance, Travel Personal Accident Insurance, % Loss of Profit Insurance, Marine Cargo Insurance and All Risk Insurance.

13. Token of Appreciation:

Budaya Life Membership Card Member (s) who continues renewing their (membership) on a (with or without claim) yearly for the next (5) consecutive year will be given a 10% (Ten percent) Token of 1 Appreciation. This Token of Appreciation is payable to the member at the expiry of the Budaya Life Membership card on the sixth (6) year.

Year	Membership Price (RM)	%	Token Of / Appreciation (RM)
1	199.00	NIL	NIL
2	199.00	10%	19.90
3	199.00	10%	19.90
4	199.00	10%	19.90
5	199.00	10%	19.90
6	199.00	10%	19.90
Total	995.00	10%	99.50

14. Charitable Fund:

RM 1.00 (Ringgit Malaysia : One Only) of each Budaya Life Membership Card (sola) Wif be donated to various charitable organization at the end of each financial year,

15. a) The acceptance of the purchase of Budaya Life Membership Card is subject to management discretion.
b) The Company reserves the right to review and amend the above mentioned Terms and Conditions from time to time





Oriental Capital Assurance Berhad
(Company No 30686-K)



BUDAYA LIFE

BUDAYA LIFE MEMBERSHIP BENEFITS

No.	Product Features	Package (Platinum) RM 199.00	Package (Gold) RM 99.00	
		Sum Assured (RM)	Sum Assured (RM)	
1	Accidental Death - (Meninggal Dunia Akibat Kemalangan)	200 000.00	100 000.00	
2	Total Permanent Disablement (Scale 2) - (Kecacatan Kekal / Hilang Upaya / Lumpuh / Hilang Anggota Akibat Kemalangan)	200 000.00	100 000.00	
3	Medical Expenses - (Kos Perubatan Akibat Kemalangan)	1 250.00	700.00	
4	Medical Support Equipment - (Bantuan Peralatan Perubatan)	500.00	250.00	
5	Hospital Cash Income (Max 3 Weeks) - (Elaun Tunai Harian Hospital Sehingga 5 Minggu Akibat Kemalangan)	50.00 per day (up to 5 weeks) (5 minggu)	50.00 per day (up to 3 weeks) (3 minggu)	
6	Weekly Benefits (Max 3 Weeks) - (Elaun Tunai Mingguan Sehingga 5 Minggu Akibat Kemalangan)	50.00 per week (up to 5 weeks) (5 minggu)	50.00 per weeks (up to 3 weeks) (3 minggu)	
7	Funeral Expenses - (Khairat Kematian Akibat Kemalangan)	2 000.00	1 000.00	
8	Repatriation Expenses - (Perbelanjaan Membawa Pulang Jenazah)	1 000.00	500.00	
9	Travel Allowance (Kemudahan & Pembiayaan Perjalanan)	250.00	150.00	
10	Snatch Theft - (Kecederaan Akibat Kes Ragut)	150.00	100.00	