

“FREE PERSONAL ACCIDENT COVER” Campaign

Get free 1-year personal accident cover when you sign up for a medical plan with us (SmartCare Optimum or SmartCare Optimum Plus)*.

Benefits	Sum Insured (RM)
Accidental Death	150,000
Accidental Permanent Disablement	150,000
Funeral Expenses (due to accidental death)	5,000
Repatriation of Mortal Remains (due to accidental death)	5,000
Ambulance Fee (due to accident and by land)	500
Mobility expenses	1,000
Coma benefit	200 per day up to 30 days
Maximum limit any one accident	1,500,000

For more info, please refer to the [policy wording document](#).

*** Campaign Terms & conditions**

1. The following Terms & Conditions shall apply to Fi Life Sdn Bhd’s (“FIL”) **FREE PERSONAL ACCIDENT COVER** Campaign (hereinafter referred to as “the Campaign”) which shall be held from **12:00am on 01/07/2021 until 11:59PM on 30/06/2022** (hereinafter referred to as “Campaign Period”).
2. By participating in this Campaign, you hereby agree to be bound by the following Terms and Conditions.
3. The Campaign’s Terms and Conditions shall only apply to purchase of either SmartCare Optimum or SmartCare Optimum Plus made during Campaign Period.
4. During the Campaign Period, the Insured Person will be given a **1-year only personal accident cover, underwritten by AXA Affin General Insurance**

- Berhad** (hereinafter referred to as the “The Offer”) with benefits, exclusions and other policy details as stated in the [policy wording document](#).
5. The Offer is only applicable to the insured person (hereinafter referred to as “Insured Person”) and not the proposer (if purchasing on behalf of others).
 6. The Offer is only applicable to successful applicants of AXA’s SmartCare Optimum or SmartCare Optimum Plus plans purchased from FIL.
 7. The Insured Person **must be within the age of 18 to 65 years old**.
 8. The 1-year term of the personal accident cover starts from the purchase date of the SmartCare Optimum or SmartCare Optimum Plus.

Other Terms & Conditions

1. By participating in the Campaign, Participants are deemed to have agreed to be bound by these Terms & Conditions. FIL’s decision on all matters relating to the Campaign is final, binding and conclusive. No correspondence, queries or appeals will be entertained.
2. FIL reserves the right to cancel, terminate, suspend or extend the Campaign with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by FIL shall not entitle any of the Participants to any claim or compensation against FIL for any losses or damages suffered or incurred by the Participants as a direct or indirect result of the cancellation, termination or suspension.
3. FIL reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions at any time with or without prior notice. Any variation, additions, deletions or amendments to the Terms and Conditions herein shall be binding on the Participants and be deemed to be brought to the attention of the Participants through any notice via email or website, if applicable.
4. FIL shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any Participants directly or indirectly from the Campaign.
5. FIL shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of FIL.

6. This Campaign shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.