

Telefon : 088-257111
Faks : 088-212655
E-mail : bn.jbn@sabah.gov.my



JABATAN BENDAHARI NEGERI
Wisma Kewangan
Beg Berkunci No. 2058
88595 Kota Kinabalu
Sabah, Malaysia

RUJ: JBN No. A/3940/Vol. III/(52)

01 Februari 1999

Setiausaha Kerajaan Negeri
Semua Setiausaha Tetap Kementerian
Semua Ketua Jabatan Negeri
Semua Ketua Jabatan Persekutuan
Semua Pegawai Daerah

PEKELILING JABATAN BENDAHARI NEGERI BIL. 1/1999
SKIM INSURANS KEMALANGAN PERIBADI KAKITANGAN KERAJAAN KERAJAAN NEGERI
SABAH SECARA BERKUMPULAN

1. TUJUAN

Tujuan surat pekeliling ini adalah untuk memberi peringatan kepada semua Kementerian/Jabatan mengenai Skim diatas serta memaklumkan mengenai perubahan dan tambahan yang terdapat dalam polisi Skim diatas.

2. "LOSS NOTIFICATION CLAUSE"

Walaupun skim ini telah diperkenalkan sejak tahun 1986 lagi, namun masih terdapat beberapa jabatan-jabatan yang masih gagal untuk melaporkan kakitangan mereka yang terlibat dalam kemalangan dalam tempoh yang ditetapkan. Ini telah menyebabkan kes-kes tuntutan telah ditolak oleh pihak Insurans kerana telah melanggar polisi. Sehubungan dengan ini maka pihak Insurans telah bersetuju untuk memanjangkan tempoh memaklumkan sebarang tuntutan daripada had masa 21 hari kepada 90 hari.

Walaupun had masa untuk klausa tersebut telah dipanjangkan, namun Jabatan ini berharap Kementerian/Jabatan tuan dapat membuat laporan dengan sekadar yang segera. (Sekiranya dokumen-dokumen sokongan seperti sijil mati atau laporan perubatan belum diperolehi oleh pihak Kementerian/Jabatan tuan, ia bolehlah disusuli kemudian). Seperti yang dinyatakan dalam perenggan 2.7 *Pekeliling Bendahari Negeri Bil. 1/1997 Ruj: A/3940/Vol. 3/42 bertarikh 03 Mac 1997* bahawa Jabatan Bendahari tidak akan bertanggungjawab ke atas kes-kes tuntutan yang lambat dilaporkan.

3. FAEDAH KEMALANGAN

Mulai 1 Januari 1999 bentuk perlindungan yang terdapat dalam Skim Insurans Kemalangan Kakitangan Kerajaan Negeri Secara Berkumpulan adalah seperti dalam Lampiran A, B dan C.

4. KEMUSYKILAN

Sekiranya terdapat kemusykilan terhadap isi kandungan surat pekeliling ini sila berhubung dengan Akauntan atau Penolong Kanan Akauntan Seksyen Akaun Utama pada talian (088 - 257111 samb: 3105, 3111 atau talian terus 230694).

Sekian, terima kasih

"BERKHIDMAT UNTUK NEGARA DENGAN BERSIH, CEKAP DAN AMANAH"



(PHILIP N.K CHIU)
Bendahari Negeri Sabah

FAEDAH KEMALANGAN (PAMPASAN)

Bodily injury caused by violent accidental external and visible means which injury shall solely and independently of any other cause

Result In	A. DEATH occurring within twelve calendar month of bodily injury as aforesaid	See Para.2 of Circular A/3940/58 dd. 16.04.1986 (Capital sum)
	B. PERMANENT DISABLEMENT occurring within twelve calendar months of bodily injury as aforesaid. The percentages are as stated in the Scale of Compensation Under The Table of Benefits	See Lampiran B (capital sum)
	C.1 TOTAL DISABLEMENT temporarily from engaging in or giving attention to profession or occupation. Compensation for such disablement at the rate of	<u>NIL</u> per week
	C.2 PARTIAL DISABLEMENT temporarily from engaging in or <u>giving</u> attention to profession or occupation. Compensation for such disablement at the rate of	<u>NIL</u> per week
or necessitate	D. MEDICAL AND SURGICAL TREATMENT for such injury subject to a limit in respect of Anyone Accident	NIL

**TABLE OF BENEFITS
PERMANENT DISABLEMENT**

Description of Disablement	Scale of Compensation
Loss 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%
Total and permanent loss of hearing and speech	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	100%
- between knee and hip	100%
- below knee	100%
Eye: Loss Of - whole eye	100%
- sight of	100%
- sight of , except perception of light	50%
- lens of	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%

Description of Disablement		Scale of Compensation
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	2%
	Other than great, if more than	
	One toe lost, each	1%
Loss of hearing	- Both ears	75%
	One ear	15%
Loss of speech		50%

(Loss of speech shall mean total permanent inability to communicate verbally)

Note:

Where the injury is not specified the Company reserves the rights to adopt a percentage of disablement under the Scale of Compensation. Permanent total loss of use of member shall be treated as less of member.

**INSURANCE COVER ATTACHING TO AND FORMING
PART OF GROUP PERSONAL ACCIDENT POLICY**

1. MOTOR-CYCLING

Cover the Insured whilst engaging in motor-cycling as a driver or a pillion rider for private or business purposes provided always that the Company shall not be liable to make any payment in respect of death or injuries arising from or attributable to the insured engaging in racing, pace-making speed contest, reliability or other trials.

It is a condition precedent to liability that the Insured wears a crash helmet of approved type in the event of motor-cycling.

2. HIJACKING

Cover death or disablement arising from hijacking whether on land transit as a ticket holding passenger or whilst travelling in an aircraft as a ticket holding passenger over established air routes in a fully licensed standard type -aircraft owned and/or operated by a recognised air line.

3. STRIKE, RIOT AND CIVIL COMMOTION

Cover Death or Disablement as within defined directly or indirectly caused by Strike, Riot or Civil Commotion except in so far as the Insured himself is actively participating when this extention becomes null and void.

4. UNPROVOKED MURDER AND ASSAULT

Cover death and disablement directly or indirectly caused by unprovoked murder and assault.

5. INTOXICATION

Cover death and / or bodily injury sustained by the life assured due to toxic conditions which occurs suddenly, in the event of inhaling, absorbing or taking accidentally and all at one time (excluding toxic condition which occurs as a result of continuous, absorbing or taking poisonous gas or material, fluid and / or substances outside the body).

6. SPORT ACTIVITIES

Payable in the event of death or permanent disablement arising whilst the life assured is engaged in indoor or outdoor sport as an amateur.

7. SNAKE / INSECT BITE

Cover death and / or bodily injury sustained by the life assured due to snake bites and / or insect bites.

8. UNDERWATER ACTIVITIES

Cover Underwater Activities involving the use of Underwater breathing Apparatus.

**9. AIR TRAVEL ON SINGLE
ENGINE AIRCRAFT OR UNSCHEDULE FLIGHT**

Cover the Lives Assured Whilst travelling as passenger in an aircraft operation on an unscheduled services or a single engine chartered aircraft including helicopter provided always that such aircraft and / or helicopter are licensed for the carriage of passengers and are operated by qualified pilots.

10. CONVULSION OF NATURE

Cover loss of life due to accident or accidental bodily injury as within defined caused as a result of Flood, Hurricane Cyclone, Typhoon, Windstorm, Earthquake, Volcanic Eruption or other convulsion of nature.

11. MOUNTAINEERING

Cover mountaineering not using tackles etc. ropes as pastime pleasure.

12. EXPOSURE

Covers claims arising out of bodily injury caused by exposure to the elements as are result of an accident covered hereunder provided that in the event of death of the Insured / Insured person(s) caused by exposure to the elements that this death is the subject of a properly constituted judicial Body Enquiry by which it is found that the Insured / Insured Person(s) died of exposure as a result of an accident.

13. DROWNING, GAS INHALATION AND POISONING

Accidental bodily injury shall be deemed to include drowning, gas inhalation and poisoning caused through any accidental means. No medical expenses benefit would be payable for food poisoning.

14. HUNTING

Cover the Insured only whilst engaged in hunting, provided approval permits / licence from the relevant authorities have been obtained and the insured holds a valid licence to possess and use firearms for hunting purposes only.

15. THE LIVES ASSURED TRAVELLING BY SPEED BOAT.

16. THE LIVES ASSURED TRAVELLING IN ANY PUBLIC PRIVATE CONVEYANCE.

17. SUFFOCATION THROUGH SMOKE, FUMES AND POISON GAS.