

CIMB Revital Accident Care (RAC) Frequently Asked Questions

1. What does Revital Accident Care (“RAC”) cover?

Revital Accident Care is an accidental insurance plan. It covers 5 key benefits*, namely:

- i. Death due to an accident
- ii. Permanent Disablement due to an accident
- iii. Reimbursement of medical expenses due to an accident
- iv. Assist with Loan Repayment if the insured passed on or suffered permanent disablement due to an accident
- v. Provide an income benefit if the insured had been involuntarily retrenched

*Subject to the policy limits, terms and conditions. Please refer to the Benefits at Glance for the coverage and premiums, and policy wordings for details.

2. Does RAC covers for death due to illness?

RAC covers for death due to accident only; it does not cover death due to other causes such as illnesses. If the insured suffered an accident, and subsequently passed on within 12 months from the accident, RAC will also pay the accidental death benefit.

3. Does RAC pays for my hospital bills if I am hospitalized due to an accident?

RAC will pay the reasonable and customary charges, up to the limit stated in the policy schedule, for medical treatment due to injury(ies) suffered from an accident. Hence if you sought medical treatment due to an accident in a hospital, RAC will respond according to the policy terms.

4. How does the Involuntarily Unemployment Benefit works?

The insured (1) must be gainfully employed when he first incepted the policy; and (2) has been working for a continuous period of 12 months prior to being made involuntarily unemployed. In addition, the policy must pass the waiting period of 6 months from its first incepted date.

In the event of the insured is being retrenched, RAC will pay 1/30th of the monthly Unemployment Benefit specified in the policy schedule for each day of unemployment if the insured is unable to obtain employment, up to a maximum of 3 months if the insured remain involuntarily unemployed. Subject to the policy terms and conditions.

5. Does Involuntarily Unemployment Benefit cover self-employed?

This benefit does not cover for involuntarily unemployment if the insured has been employed by a company or a business establishment that is controlled by him and/or his family members.

6. Does RAC cover medical expenses due to insect or animal bites?

No, RAC does not cover medical expenses due to insect or animal bites.