

Notes: Please read this Product Disclosure Sheet before you decide to take up this Group Multiple Benefit Insurance Scheme Plan. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (“the Company”)
 Name of Product : Group Multiple Benefit Insurance Scheme (GMBIS)
 Name of Master Policyholder : Kongress Kesatuan Pekerja Pekerja Di Dalam Perkhidmatan Awam
 Policy Number/ Scheme Number : GS118
 Name of Customer : CUEPACS
 Date :

1. What is this product about?

GMBIS is an investment-linked Group Multiple Benefit Insurance Scheme that provides protection coverage and non-guaranteed investment return based on the performance of the unit funds selected. This Scheme does not participate in the surplus of the life fund. The value of the investment-linked insurance product depends on the price of the underlying units, which in turn depends on the performance of the fund chosen by your Master Policyholder.

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM (Refer to Table Page 7)

Basic Plan Benefit	
(a) Death Benefit	Basic sum assured + total investment value (if any)
(b) Total and Permanent Disability (“TPD”) Benefit	<p>Basic sum assured</p> <p>If TPD occurs prior to the policy anniversary on which the Assured Life attains age 65 years next birthday, the Company will advance the basic sum assured as follows:</p> <p>(i) one lump sum not exceeding RM1,000,000 under this Policy and all group policies, and</p> <p>(ii) any sum exceeding RM1,000,000, but not exceeding RM2,000,000 under this Policy and all group policies, in two (2) equal annual installment payments, the first of which shall be paid one (1) year after the date of payment of the lump sum stated in item (i) above.</p> <p>For the avoidance of doubt, the aggregate amount of sum assured payable by the Company for TPD benefit must not exceed:</p> <p>(a) RM2,000,000 under this Policy and all group policies issued which provide for TPD benefit on the same Assured Life; and</p> <p>(b) RM3,500,000 under this Policy and all other policies which provide for TPD benefit. .</p>
(c) Maturity Benefit	Upon maturity of the initial term of the policy, the Company will pay the total investment value (if any) less any indebtedness.

Funeral Expenses	
Funeral Expenses	RM 2,000 is payable in addition to the Death Benefit.

Hospitalisation Benefit	
Hospitalisation benefit (due to illness or accidental injury) for each day of admission in:	RM (Refer to Table Page 7) per day
• hospital room and board	Subject to an overall lifetime limit of 500 days.
Maximum coverage	Up to age 65 years next birthday

Covered Event Benefit (Accelerated)	
Covered Event Benefit	<p>RM (Refer to Table Page 7)</p> <p>The benefit will be payable in one lump sum upon occurrence of any one of the Covered Event (except for Angioplasty and other invasive treatments for coronary artery disease, whereby the claim payout is 10% of the sum assured, subject to a maximum of RM25,000 per life, and upon payment of the same, such amount will be deducted</p>

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	from the basic sum assured, thereby reducing the amount of benefit which may be payable).
Maximum coverage	Up to age 65 years next birthday

Personal Accident Benefit	
1) Accidental Death	100% of the Personal Accident Benefit
2) Accidental Permanent Disability	
• Loss of both hands	100% of the Personal Accident Benefit
• Loss of both feet	100% of the Personal Accident Benefit
• Complete and irrecoverable loss of sight in both eyes	100% of the Personal Accident Benefit
• Loss of one hand and one foot	100% of the Personal Accident Benefit
• Injuries resulting in permanently being bedridden	100% of the Personal Accident Benefit
• Any other injuries resulting in total permanent disablement	100% of the Personal Accident Benefit
• Complete and incurable paralysis	100% of the Personal Accident Benefit
• Loss of arm at shoulder	100% of the Personal Accident Benefit
• Loss of arm between shoulder and elbow	100% of the Personal Accident Benefit
• Loss of arm at elbow	100% of the Personal Accident Benefit
• Loss of arm between elbow and wrist	100% of the Personal Accident Benefit
• Loss of hand at wrist	100% of the Personal Accident Benefit
• Loss of leg at hip	100% of the Personal Accident Benefit
• Loss of leg between knee and hip	100% of the Personal Accident Benefit
• Loss of leg below knee	100% of the Personal Accident Benefit
• Loss of eye - whole	100% of the Personal Accident Benefit
• Loss of eye – sight of	100% of the Personal Accident Benefit
• Complete and irrecoverable loss of sight in one eye except for perception of light	50% of the Personal Accident Benefit
• Loss of lens of eye	50% of the Personal Accident Benefit
• Loss of four fingers and thumb of one hand	50% of the Personal Accident Benefit
• Loss of Four Fingers	40% of the Personal Accident Benefit
• Loss of thumb - both phalanges	25% of the Personal Accident Benefit
• Loss of thumb - one phalanx	10% of the Personal Accident Benefit
• Loss of index finger - three phalanges	10% of the Personal Accident Benefit
• Loss of index finger - two phalanges	8% of the Personal Accident Benefit
• Loss of index finger - one phalanx	4% of the Personal Accident Benefit
• Loss of middle finger - three phalanges	6% of the Personal Accident Benefit
• Loss of middle finger - two phalanges	4% of the Personal Accident Benefit
• Loss of middle finger - one phalanx	2% of the Personal Accident Benefit
• Loss of ring finger - three phalanges	5% of the Personal Accident Benefit
• Loss of ring finger - two phalanges	4% of the Personal Accident Benefit
• Loss of ring finger - one phalanx	2% of the Personal Accident Benefit
• Loss of little finger - three phalanges	4% of the Personal Accident Benefit
• Loss of little finger - two phalanges	3% of the Personal Accident Benefit
• Loss of little finger - one phalanx	2% of the Personal Accident Benefit
• Loss of metacarpals - first or second (additional)	3% of the Personal Accident Benefit
• Loss of metacarpals - third, fourth or fifth (additional)	2% of the Personal Accident Benefit
• Loss of toes - all	15% of the Personal Accident Benefit
• Loss of toes - great both phalanges	5% of the Personal Accident Benefit
• Loss of toes - great one phalanx	2% of the Personal Accident Benefit
• Loss of toes - other than great, if more than one toe lost each	1% of the Personal Accident Benefit
• Loss of hearing - both ears	75% of the Personal Accident Benefit
• Loss of hearing - one ear	15% of the Personal Accident Benefit
• Total loss of speech	50% of the Personal Accident Benefit
Maximum coverage	Up to age 65 years next birthday

More details about this plan are:

- Option to increase or decrease sum assured at any time by completing a fresh proposal form (subject to terms and conditions).
- Coverage can be extended to legal spouse and children, subject to terms and conditions.
- Premium payment via salary deduction/ Direct Debit Deduction (DDA) / credit card.
- If a valid claim event (on the life of an assured child) occurs before age of five (5) years next birthday, a child lien shall apply.

Fund chosen (to delete where not applicable):

- Dana Restu Fund

The plan that you purchased is:

Investment-linked GMBIS, which provides coverage until age of sixty-five (65) years next birthday.

Note: The above benefits are subject to the terms and conditions in the Master Policy.

Reminder: Please read the fund fact sheet which includes the objectives of the investment-linked fund. It is important to select a plan that suits your financial goals and risk profile.

3. How much premium do I have to pay?

- The monthly premium corresponds to the type of plan you have chosen (Please refer to Part B of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- The amount of premium is same for all eligible members regardless of their age and gender.
- The premium is required to be paid until your plan attains maturity or until the cessation of coverage, whichever occurs first.
- The Company allocates a portion of the premium to purchase units in the unit fund(s) chosen. Any unallocated amount will be used to pay Intermediary's Commission and other expenses of the Company (including Service Fees). You are advised to refer to the allocation rates and other details given in the sales illustration.

4. What are the fees and charges that I have to pay?

- Insurance charges – Sum assured will be subject to charges; where the Company reserves the right to vary the insurance charge for subsequent policy years depending on the average age profile and the claims experience of the scheme. The insurance charges are deducted monthly by cancelling units in the funds already allocated to your plan, at the respective Net Asset Value ("NAV") on the Next Valuation Date for such funds following the due date of the insurance charges. The insurance charges will increase as you grow older. Details of insurance charges and other charges for the plan are given in the sales illustration.
- Intermediary's service commission- (Please refer to Part C of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- Service fee for Master Policyholder- (Please refer to Part D of the Schedule of Benefits, Premiums and Commissions attached to this PDS).

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly. If you are in any doubt about whether certain facts are material, these facts should be disclosed.
- This scheme requires minimum participation of five-hundred (500) persons at any point of time. The Company reserves the right to terminate the Scheme, if at any given time, the participation falls below the minimum requirement.
- Free-look period – you may terminate the plan by returning the Certificate of Assurance to the Company by hand or registered post within fifteen (15) days after your receipt of the same. If the policy is terminated during this period, the Company shall refund an amount equal to the sum of (a) total investment values of the Certificate of Assurance, (b) the investment values of the units which have been cancelled to pay for insurance charges and policy fees based on NAV at the Next Valuation Date, and (c) the amount of premiums that have not been allocated to purchase units; minus (d) the expenses incurred for medical examination if any.
- Waiting period – the eligibility for critical illnesses benefit will only start sixty (60) days after the effective date of your plan.
- Grace period – This plan will lapse if you do not pay your premiums within the grace period of ninety (90) days.
- Withdrawal of funds – Subject to applicable terms and conditions, the Assured Life may sell some of the units after contributing for at least twelve (12) months.
- Cash value – the cash value of the plan depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and fewer units will remain to accumulate cash values under your policy.
- Policy lapse – the policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- Special promotion (for applications accepted based on no underwriting) – 50% of the sum assured will be payable upon the following events:
 - Death due to pre-existing illness within the first two (2) years of the risk commencement date of the assurance;
 - TPD not due to pre-existing TPD within the first six (6) months from the risk commencement date of the assurance; or
 - Covered Event not due to pre-existing Covered Event within the first six (6) months from the risk commencement date of the assurance.

No benefit shall be payable for any TPD or Covered Event arising from any pre-existing TPD or pre-existing Covered Event respectively; or for any Covered Event diagnosed in the first sixty (60) days from salary/commission/bank account deduction or from the date of receipt of this proposal form by the Company after premium deduction, whichever is earlier (Unless otherwise stated above, the full claim will be payable upon death, TPD or Covered Event, subject to the terms and conditions of the Master Policy.)

- j) Validity – The proposal is only valid for a period of six (6) months from the proposal date. Completed proposal forms shall be returned immediately to avoid any delay.
- k) The Company reserves the right, at its sole and absolute discretion, to vary the rates in the Schedules of Benefits and/or the Premium Rates and/or policy fees and/or insurance charges and/or the terms and provisions of the Policy (including the General Conditions and General Provisions) from time to time as it may deem fit, upon giving the Master Policyholder three (3) months' advance written notice of its intention.
- l) Premium holiday – the Company will inform you via the Master Policyholder a notice before your assurance lapses due to the consequences of taking a premium holiday.
- m) Commencement of risk and date of maturity – These information will be shown in the Certificate of Assurance.
- n) Premium payment by retirees or those who have resigned and are no longer employees of the Master Policyholder will be required to be made through DDA or credit card.
- o) Notice of changes - We will facilitate your update of contact address through our Yearly Life Assurance Premium Certificate (LAPC). Pertinent changes, which require your attention, will also be reflected in the LAPC.
- p) Investment Top-up – You may apply to the Company to pay Single Premium Top-Up and/or Regular Premium Top-Up (Investment Top-ups) under this Policy at any time subject to the same being accepted by the Company with the following conditions that the Company may impose:
 - (i) You must first pay in full the premiums due from the risk commencement date until and including the policy year in which the Investment Top-ups is sought to be made;
 - (ii) The Investment Top-ups must be within the Investment Top-Ups limits as determined by the Company; and
 - (iii) The number of Units for the Investment Top-Ups to be allocated to this Policy will be determined by reference to their respective Net Asset Value on the Next Valuation Date after the date on which the Investment Top-ups is received by the Company as evidenced by an official receipt issued for the payment.

The apportioned Investment Top-ups will be used to purchase Units of the Funds in accordance with the premiums allocation rate for Investment Top-ups as specified in the Master Policy.
- q) Claims procedure – please visit greateasternlife.com/my for further info on the Company's claim procedure.

Important Note: This list is non-exhaustive. Please refer to the Master Policy for the terms and conditions under this plan. The custodian of the Master Policy for GS 118 is Kongress Kesatuan Pekerja Pekerja Di Dalam Perkhidmatan Awam.

6. What are the major exclusions under this plan?

Basic Plan
<ul style="list-style-type: none"> • Death during the first policy year as a result of suicide, while sane or insane. • TPD that has existed prior to or on the risk commencement date or the date of any reinstatement of the Assured Life's Certificate of Assurance, whichever is later. • TPD caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane. • TPD caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route. • TPD resulted from the Assured Life committing, attempting or provoking an assault or a felony or from any violation of law by the Assured Life. • TPD as a result of the Assured Life driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Life has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations. • TPD resulted from war, whether declared or undeclared.
Hospitalisation Benefit
<ul style="list-style-type: none"> • Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane. • War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection. • From the Assured Life engaging in commando or bomb disposal duties/ training. • Engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route. • As a result of the Assured Life committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Assured Life or resistance to arrest. • As a result of the Assured Life driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Life has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations. • While under the influence of alcohol or drugs unless taken as prescribed by a physician. • Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba-diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the

- Assured Life would or could earn income or remuneration from engaging in such activity.
- Alcoholism, depression, illegal drugs, intoxication, venereal disease and its sequelae, pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, Erectile dysfunction and tests or treatment related to impotence or sterilisation.
 - Pre-existing illness.
 - Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
 - Any treatment or test in connection with AIDS or the presence of any Human Immuno-deficiency Virus infection and all sexually transmitted diseases.
 - Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain.
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

- Covered Event Benefit (Accelerated)**
- Covered Event which has existed prior to or on the risk commencement date or on the date of any reinstatement of the Assured Life's Certificate of Assurance, whichever is later.
 - Covered Event caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - Covered Event resulted from the Assured Life committing, attempting or provoking an assault or a felony or from any violation of law by Assured Life.
 - Covered Event as a result of the Assured Life driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Life has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations.
 - Covered Event resulted from war, whether declared or undeclared.

- Personal Accident Benefit**
- Suicide, attempted suicide or self-inflicted injuries, while sane or insane.
 - Bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
 - War or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
 - From the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict.
 - Engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
 - As a result of the Assured Life committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Assured Life or resistance to arrest.
 - As a result of the Assured Life driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Life has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations.
 - While under the influence of alcohol or drugs unless taken as prescribed by a physician.
 - Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba-diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Assured Life would or could earn income or remuneration from engaging in such activity.
 - From childbirth, pregnancy and/ or any complications thereof.
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
 - From the Assured Life engaging in commando or bomb disposal duties/ training.

Important Note: This list is non-exhaustive. Please refer to the Master Policy for full list of exclusions under this plan. The custodian of the Master Policy for GS 118 is Kongress Kesatuan Pekerja Pekerja Di Dalam Perkhidmatan Awam.

7. Can I cancel my plan?

You may cancel your plan by giving a written notice to the Company. Buying an investment-linked insurance plan is a long-term financial commitment. It is not advisable to hold this plan for a short period of time as the early cancellation of your plan may result in high cost; the redemption value depends on the current market value of the underlying asset in the fund. Thus the redemption value received on cancellation (if any) may be less than the total premium paid.

8. What do I need to do if there are changes to my / my nominee(s) contact details?

It is important that you inform us in writing of any change in your / your nominee(s) contact details to ensure that all correspondences reach you/ your nominee(s) in a timely manner.

9. Where can I get further information?

Should you require additional information about investment-linked insurance and medical and health insurance, please refer to the *insuranceinfo* booklet on 'Investment-Linked Insurance' and 'Medical and Health Insurance' available at www.insuranceinfo.com.my or your Master Policyholder or your official servicing intermediary, the contact details of which can be found in the sales brochure, or contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

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10. Other similar types of cover available

You may check with the intermediary or contact the Company directly for similar types of cover available currently.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT- LINKED INSURANCE PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE (S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 1/1/2025

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If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

Product Disclosure Sheet

Schedule of Benefits, Premiums & Commissions

Type of Plan (Sum Assured)	PART A: Benefits (RM)					PART B: Monthly Premium (RM)	PART C: Intermediary's Commission		PART D: Service Fee		
	45 Covered Event	Death or TPD due to Illness	Death or TPD due to accidental cause (Additional Payment)	Funeral Expenses	Total Investment Value (TIV)		Hospital Allowance (per night stay)	Rate (%)	Monthly Amount (RM)	Rate (%)	Monthly Amount (RM)
30,000	30,000	30,000	30,000	2,000	Based on Net Asset Value	30.00	33	10	3.30	2	0.66
40,000	40,000	40,000	40,000	2,000		40.00	44	10	4.40	2	0.88
50,000	50,000	50,000	50,000	2,000		50.00	55	10	5.50	2	1.10
60,000	60,000	60,000	60,000	2,000		60.00	66	10	6.60	2	1.32
70,000	70,000	70,000	70,000	2,000		70.00	77	10	7.70	2	1.54
80,000	80,000	80,000	80,000	2,000		80.00	88	10	8.80	2	1.76
90,000	90,000	90,000	90,000	2,000		90.00	99	10	9.90	2	1.98
100,000	100,000	100,000	100,000	2,000		100.00	110	10	11.00	2	2.20
110,000	110,000	110,000	110,000	2,000		110.00	121	10	12.10	2	2.40
120,000	120,000	120,000	120,000	2,000		120.00	132	10	13.20	2	2.60
130,000	130,000	130,000	130,000	2,000		130.00	143	10	14.30	2	2.80
140,000	140,000	140,000	140,000	2,000		140.00	154	10	15.40	2	3.00
150,000	150,000	150,000	150,000	2,000		150.00	165	10	16.50	2	3.20
160,000	160,000	160,000	160,000	2,000		160.00	176	10	17.60	2	3.52
170,000	170,000	170,000	170,000	2,000		170.00	187	10	18.70	2	3.74
180,000	180,000	180,000	180,000	2,000		180.00	198	10	19.80	2	3.96
190,000	190,000	190,000	190,000	2,000		190.00	209	10	20.90	2	4.18
200,000	200,000	200,000	200,000	2,000		200.00	220	10	22.00	2	4.40
210,000	210,000	210,000	210,000	2,000		210.00	231	10	23.10	2	4.62
220,000	220,000	220,000	220,000	2,000		220.00	242	10	24.20	2	4.84
230,000	230,000	230,000	230,000	2,000	230.00	253	10	25.30	2	5.06	
240,000	240,000	240,000	240,000	2,000	240.00	264	10	26.40	2	5.28	
250,000	250,000	250,000	250,000	2,000	250.00	275	10	27.50	2	5.50	

Notes:

Your policy will terminate upon occurrence of Death or TPD or any one of the 45 Covered Event or 100% claim of the sum assured on the Personal Accident Benefit whichever occurs first.