



# Viracle Club Protect Plan

## Coverage Summary



### Personal Accident Coverage

Financially safeguarding students and parents by covering accidental medical expenses, including traditional medical treatment, in addition to kidnapping, permanent disability, and accidental death.



### Education Allowance

Ensuring that your child's education is not disrupted, the coverage provides compensation in the event of a death or permanent disability to either parent.



### Loss or Damages of Textbooks

The coverage also reimburses loss or damages to textbooks in the event of an accident, providing holistic coverage against financial blows due to accidents.



### Allowance for School or Tuition Fees

Reimbursing the cost of school or tuition fees, the coverage ensures that the student and parents don't need to worry about the cost of the student missing school or tuition.

An embedded  
**Personal Accident Coverage,**  
complimentary for all  
parents subscribed to the  
**Viracle Club Protect Plan.**



## How to Sign Up?

Embedded into the Viracle Club Protect Plan, the coverage is offered to all subscribers with no additional fees or registration required.

To enjoy this extra coverage for your children, simply sign up for the Viracle Club Protect Plan.

## Frequently Asked Questions

### 1. Who can enjoy Vircle Club Protect Plan?

All parents subscribed to the Vircle Club Protect Plan, provided that they are either a Malaysian, Permanent Resident of Malaysia, Work Permit Holder, Pass Holder or otherwise legally employed or legally residing in Malaysia.

### 2. Who can be insured under Vircle Club Protect Plan?

All children or students registered by the parent aged from 4 to 21 years old.

### 3. What are the benefits of Vircle Club Protect Plan?

Benefit	Sum Insured (RM)
Accidental Death	10,000
Double Indemnity	
a) Public Carrier	10,000
b) School Premises	10,000
Kidnapping Extension	10,000
Permanent Disablement (up to)	30,000
Death Allowance	2,000
Medical Reimbursement	2,000
a) Traditional Medicine Treatment	200
b) Accidental Dental Treatment	500
Hospital Cash Allowance (per day) and maximum 60 days	100
Transport Allowance	100
Education Allowance	50,000
Loss / Damage to Textbooks (up to)	200
School / Tuition Fees Allowance (up to)	300

### 4. How long is the coverage period?

Similar to the Vircle Club Protect membership, which offers a one-year validity, the coverage is also valid for a year. However, for existing Vircle Club Pro annual plan subscribers, the coverage depends on their remaining subscription months balance.

### 5. What is double indemnity?

Double indemnity is an additional payout in the unfortunate event of a fatal accident occurring during travel using public carriers or while children are within the school premises compound.

The coverage for accidental death is RM10,000. If the children, who are using a school bus or public transport to commute to school, meet with an accident during the journey, the total payable amount is doubled, amounting to RM20,000.

### 6. How much is the premium?

Vircle Club Protect Plan is an embedded Personal Accident Insurance coverage developed in partnership with Vircle. Parents subscribed to the Vircle Club Protect Plan can enjoy this coverage free of charge as part of the benefits of the premium Vircle club.

### 7. How to submit the claims?

You may submit all related documents to **[claim@policystreet.com](mailto:claim@policystreet.com)**. Our dedicated servicing staff will guide you through the process.

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