

Accidental Death & Dismemberment Schedule of Benefits

Death and dismemberment occurring within 90 days from the date of injury	% of Rider Sum Insured
Loss of life	100%
Loss of 1 or more limbs	100%
Loss of sight of 1 or both eyes	100%
Loss of hearing:	
- both ears	75%
- 1 ear	15%
Loss of speech	50%
Loss of lens of both eyes	50%
Loss of all joints of 4 fingers and thumb of:	
- right hand	40%
- left hand	30%
Loss of all joints of 4 fingers of:	
- right hand	40%
- left hand	30%
Loss of:	
- 2 joints of right thumb	30%
- 1 joint of right thumb	15%
- 2 joints of left thumb	20%
- 1 joint of left thumb	10%
Loss of:	
- 3 joints of 1 finger of right hand	10%
- 2 joints of 1 finger of right hand	7.5%
- 1 joint of 1 finger of right hand	5%
- 3 joints of 1 finger of left hand	10%
- 2 joints of 1 finger of left hand	7.5%
- 1 joint of 1 finger of left hand	5%
Loss of:	
- all joints of all toe of 1 foot	15%
- all joints of great toe	5%
- 1 joint of great toe	3%
Fractured leg or patella	10%
Shortening of leg by at least 5 cms	7.5%

If the insured is left-handed, the percentages for the various losses listed above for right hand and left hand will be transposed.

Major Burns Schedule of Benefits

Areas Involved	Major Burns Benefit	
	Damage as percentage of total body surface area	% of Rider Sum Insured
HEAD	Equal to or greater than 2% but less than 4%	25%
	Equal to or greater than 4% but less than 6%	50%
	Equal to or greater than 6% but less than 8%	75%
	Equal to or greater than 8%	100%
BODY	Equal to or greater than 10% but less than 12.5%	25%
	Equal to or greater than 12.5% but less than 15%	50%
	Equal to or greater than 15% but less than 20%	75%
	Equal to or greater than 20%	100%

The maximum amount of benefits payable under Death and Dismemberment and Major Burns Benefits as a result of the same accident shall not exceed 100% of the rider sum insured.

ICBC PROTECTION PLANS

Customized Protection Plans For Your Needs

POTENTIAL RISK



DEATH



**PERMANENT
PARTIAL DISABILITY**



**CRITICAL
ILLNESS**

PROTECTION YOU MAY OPT FOR

Term Life (Level Term Assurance)	Personal Accident (Accident Protector Rider)	Critical Illness (Accelerated Critical Illness Rider)
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These are insurance products

Term Life ¹	
<ul style="list-style-type: none"> Protect yourself and your loved ones financially with premium as low as RM400 p.a. Lump sum payout in the event of death 	
Personal Accident ²	Critical Illness ³
<p>Relieves you from the financial burden of unforeseen accidents.</p> <ul style="list-style-type: none"> Lump sum benefit for accidental death, dismemberment and major burns Double benefit upon death to enhance your protection⁴ 	<p>Securing you financially during critical moments</p> <ul style="list-style-type: none"> Advance your basic cover to meet your immediate financial needs Comprehensive protection against 36 critical illnesses

¹ Level Term Assurance Plan provides death coverage up to age 80.

² Accident Protector rider provides coverage up to age 65 for accidental death, dismemberment and major burns. For details of coverage, kindly refer to Schedule of Benefits available in the flyer.

³ Accelerated Critical Illness rider provides coverage against 36 critical illnesses. Death claim will be reduced by the critical illness lump sum claimed.

⁴ If death occurs while travelling as a fare paying passenger on a public conveyance over an established land route, while in a lift (except in mines or construction site), or as a direct result of the burning of public buildings.

Please read this flyer together with the sales illustration and product disclosure sheet. This plan is distributed by Industrial and Commercial Bank of China (Malaysia) Berhad and underwritten by Generali Life Insurance Malaysia Berhad licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).



Recommended Package Plans Catered To Your Protection Needs

Recommended Package Plans Catered To Your Protection Needs

Important Notes

BASIC PACKAGE PLAN

OPTIONAL ADD-ON BENEFITS



LIFE & PERSONAL ACCIDENT

2-in-1

Level Term Assurance +
Accident Protector Plan

1. Death
2. Accidental Death
3. Accidental loss of limb & sight
4. Accidental Dismemberment
5. Major Burns
6. Double Indemnity for Accidental Death



CRITICAL ILLNESS

3-in-1

Level Term Assurance + Accident Protector
+ Accelerated Critical Illness Plan

	Benefits	Sum Insured (RM)			
		RM100,000	RM250,000	RM500,000	RM1,000,000
3-in-1 2-in-1	Death ¹	100,000	250,000	500,000	1,000,000
	Accidental Death	100,000	250,000	500,000	1,000,000
	Accidental loss of limb & sight	100,000	250,000	500,000	1,000,000
	Accidental Dismemberment	3,000 - 75,000	7,500 - 187,000	15,000 - 375,000	30,000 - 750,000
	Major Burns	25,000 - 100,000	62,500 - 250,000	125,000 - 500,000	250,000 - 1,000,000
	Double Indemnity for Accidental Death ²	Up to 200,000	Up to 500,000	Up to 1,000,000	Up to 1,000,000
	Critical Illness ¹	80,000	200,000	400,000	800,000

The above comprises of i) Level Term Assurance basic which provides death coverage up to age 80, ii) Accident Protector rider provides coverage up to age 65 for accidental death, dismemberments and major burns and iii) Accelerated Critical Illness rider provides coverage on diagnosis of one of the 36 covered critical illnesses.

¹ With the attachment of Accelerated Critical Illness rider which provides coverage on diagnosis of one of the 36 covered critical illnesses. Death benefit will be reduced by the critical illness lump sum claimed.

² If death occurs while traveling as a fare paying passenger on a public conveyance over an established land route, while in a lift (except in mines or construction site), or as a direct result of the burning of public buildings.

NOTE: Kindly note that the above are recommended packaged plans intended to cater to your protection needs. However, you may opt to individually select the rider(s) which you intend to attach to the basic plan accordingly.

Please read this flyer together with the sales illustration and product disclosure sheet.

We believe it is important that you fully appreciate and understand all the benefits and charges under this plan.

1. This flyer contains only key benefits at a glance. It is not a contract of insurance. You are advised to read this flyer together with the product disclosure sheet, sales illustration and relevant insurance info booklet for details of important features, benefits and exclusions of the plan before purchasing the plan.
2. This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) ("We/ Us/ Our"), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
3. Industrial and Commercial Bank of China (Malaysia) Berhad 201001000001 (839839-M) is the distributor of this insurance plan and is located at Level 10, Menara Maxis, Kuala Lumpur City Center, 50088 Kuala Lumpur.
4. The following are brief details of the product/rider benefits:-
 - a. Level Term Assurance Plan is a basic term protection plan which provides coverage on death up to age 80.
 - b. Accident Protector is an optional rider attached to the basic plan providing coverage against accidental death, dismemberment and major burns up to age 65.
 - c. Critical Illness is an optional rider attached to the basic plan which provides coverage on 36 critical illnesses up to age 80.
5. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the plan is an amount you can afford.
6. Buying a life policy is a long term commitment. If you surrender your policy in the early years, you may get back less than the amount you have paid.
7. You are given 31 days of grace period after premium due date to make your premium payment. Non-payment of premium may cause the coverage to cease.
8. If you are not completely satisfied with the policy, you may return the policy by returning the policy within 15 days from the date of the receipt of this policy. The premiums that you paid (less any medical fee incurred) will be refunded to you.
9. You are advised to refer to the policy contract for details on important features of the policy that you have purchased.

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