

Recommended Package Plans Catered To Your Protection Needs

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Important Notes

BASIC PACKAGE PLAN



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

OPTIONAL ADD-ON BENEFITS



CRITICAL ILLNESS

3-in-1

Level Term Assurance + Accident
Protector+ Accelerated Critical Illness
Plan



CRITICAL ILLNESS & MEDICAL

4-in-1

Level Term Assurance + Accident
Protector + Accelerated Critical Illness +
Medical Care Plus Plan

	Benefits	Sum Insured (RM)			
		RM100,000	RM250,000	RM500,000	RM1,000,000
4-in-1 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
	Medical ³	Room & Board RM300	Room & Board RM300	Room & Board RM300	Room & Board RM300

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, iii) Accelerated Critical Illness rider provides coverage on diagnosis of one of the 36 covered critical illnesses and iv) Medical Care Plus rider takes care of the medical bills in the event of hospitalization.

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.

³ Please refer to the Schedule of Benefits under Gold Plan in the Medical Care Plus product brochure for further details & benefits. The premium under this rider will increase by age band (refer to the Medical Care Plus product disclosure sheet).

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 information 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 (formerly known as AXA AFFIN Life Insurance 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) is the distributor of this insurance plan and is located at Level 34C, 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. Medical Care Plus is an optional rider attached to the basic plan that takes care of both hospital and surgical expenses upon hospitalization up to age 80.
 - d. 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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Accidental Death, Dismemberment & Major Burns 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.

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.

Medical Care Plus Schedule of Benefits

Plans	Platinum	Gold	Silver	Bronze
Overall Annual Limit* (for Section A & Section B only)	RM500,000	RM200,000	RM100,000	RM50,000
Section A Inpatient & Daycare Treatment (per disability)				
Room & Board, daily maximum	RM500	RM300	RM150	RM80
Room category	Basic Suite	Standard Single Room	Double Bedded Room	Four Bedded Room
Total number of days	150 days	120 days	120 days	120 days
Intensive Care Unit, daily maximum	As Charged			
Total number of days	60 days	60 days	60 days	60 days
Ambulance Charges	As Charged		RM350	RM350
Insured Child's Daily Guardian Benefit (for child below 15 years old, up to 60 days)	As Charged		Not Applicable	
Prescription Drugs	As Charged			
Nursing, Operating Theatre Consumables & other Ancillary Charges	As Charged (up to RM50 for medical report)			
Surgeon's Fees (up to 31 days for pre-surgical assessment and up to 31 days for post-surgery care)	As Charged subject to Overall Annual Limit provided the charges are within the recommendations of the Malaysian Medical Association Guidelines and Reasonable and Customary charges.			
Anaesthetist Fee				
Diagnostic Procedures & Physiotherapy				
Physician Fees, one visit per day				
Specialist Fees, one visit per day				
Operating Theatre	As Charged			
Section B Outpatient Treatment (per disability)				
Consultation & Diagnostic Procedures within 31 days before hospital confinement	RM5,000	RM3,000	RM2,000	RM1,000
Post Hospitalisation Care and Physiotherapy Treatment within 60 days from hospital discharge	RM10,000	RM6,000	RM4,000	RM2,000
Accident & Emergency Treatment within 14 days from the date of the accident	As Charged			
Section C Special Benefits				
Out-patient Kidney Dialysis, lifetime maximum	RM190,000	RM150,000	RM110,000	RM20,000
Out-patient Cancer Treatment, lifetime maximum	RM310,000	RM240,000	RM170,000	RM20,000
Home Nursing Care (Up to 180 days, lifetime maximum)	RM6,000	RM5,000	RM4,000	RM3,000
International Emergency Medical Evacuation and Repatriation, per annual maximum	RM500,000	Not Applicable		

* Not subject to lifetime limit.

ICBC PROTECTION PLANS

Customized Protection Plans For Your Needs

POTENTIAL RISK



DEATH



PERMANENT PARTIAL DISABILITY



CRITICAL ILLNESS



HOSPITALIZATION

PROTECTION YOU MAY OPT FOR

Term Life
(Level Term Assurance)

Personal Accident
(Accident Protector Rider)

Critical Illness
(Accelerated Critical Illness Rider)

Medical
(Medical Care Plus)

These are insurance products

Term Life ¹	Personal Accident ²	Critical Illness ³	Medical ⁴
<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 	<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 protection⁷ 	<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 	<p>A plan that takes care of your hospitalization bills while you focus on recovering</p> <ul style="list-style-type: none"> No lifetime limit on the total amount that you can claim⁵ Cashless admission⁶ No co-insurance

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 Medical Care Plus rider takes care of the medical bills in the event of hospitalization up to age 80. For details of coverage, kindly refer to Schedule of Benefits available in the flyer.

⁵ Except for Special Benefits.

⁶ You may be required to pay a deposit amount that may vary from hospital to hospital.

⁷ 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.

