



## Proposal Specially Designed for You

Proposed Insured: Customer Age: 35 (Smoker)  
Payor: Payor Age: 53 (Smoker)

### YOUR PLAN(S) AND PREMIUM(S)

PLAN(S)	COVER UP TO AGE	SUM INSURED/ COVERAGE (MYR)	INITIAL REGULAR PREMIUM (MYR)	
			ANNUAL	MONTHLY
- Level Term Assurance	80	100,000	1,601.00	140.08
- Medical Care Plus Rider - Silver	80	-	676.00	59.15
- Accelerated Critical Illness Rider	80	25,000	245.25	21.45
- Accident Protector Rider	65	25,000	45.00	3.93
Your Total Initial Premium is			<b>2,567.25</b>	<b>224.61</b>

These are insurance products.

Prepared by: GENERALI LIFE INSURANCE MALAYSIA BERHAD  
Sales Personnel Code:  
Tel. No.: 03 2117 6688  
Fax/E-mail: 03 2117 3698  
Date Prepared: 2023-03-24

**THE TERMS AND FIGURES SET OUT IN THIS DOCUMENT ARE BY WAY OF ILLUSTRATION ONLY AND IS NOT INTENDED TO BE BINDING ON EITHER THE COMPANY OR YOU. NEITHER YOU NOR THE COMPANY IS OBLIGED TO ENTER INTO ANY CONTRACT ON THE EXACT TERMS SET OUT IN THIS DOCUMENT.**

#### Note:

- The initial monthly premiums shown above indicate the amounts payable under monthly payment mode and are provided for Your reference only.
- All projections of benefits in this proposal are based on annual premiums and standard rates. The Policy terms and premium rates may vary depending on underwriting requirements.
- The premiums shown is applicable to standard risks and the Policy terms and rates may vary depending on the underwriting requirements.



**Level Term Assurance**

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**BENEFITS FOR YOU AND YOUR FAMILY**

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**If the Insured passes away**

Your family/Beneficiary will receive

MYR

100,000

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**YOUR LIVING BENEFIT**

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End of Policy Year	Premium Paid Per Year	Cash Value
1	1,601.00	-
2	1,601.00	-
3	1,601.00	-
4	1,601.00	1,700
5	1,601.00	2,300
6	1,601.00	2,900
7	1,601.00	4,100
8	1,601.00	4,800
9	1,601.00	5,600
10	1,601.00	6,400
11	1,601.00	7,200
12	1,601.00	8,000
13	1,601.00	8,800
14	1,601.00	9,600
15	1,601.00	10,400
16	1,601.00	11,300
17	1,601.00	12,100
18	1,601.00	13,000
19	1,601.00	13,800
20	1,601.00	14,600
25	1,601.00	18,600
30	1,601.00	22,100
35	1,601.00	23,200
40	1,601.00	18,900
45	1,601.00	-
Age 65	1,601.00	22,100
Age 70	1,601.00	23,200
Age 75	1,601.00	18,900
Age 80	1,601.00	-

**Declaration:**

I confirm that I have read and understood the information provided in this illustration. My sales personnel has fully explained to me the features and charges that will be made on this plan.

Applicant's Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Sales Personnel's Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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**Level Term Assurance**

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**DISCLOSURE OF COMMISSION FOR BASIC AND RIDERS**

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These are the commissions that will be paid to the intermediary which will be borne by You and paid from Your premium:

End of Policy Year	Basic Premium Paid (MYR)	Commission Payable	
		% of Premium Deduction for Commission	Actual Amount (MYR)
1	1,601.00	35.00	560.35
2	1,601.00	20.00	320.20
3	1,601.00	20.00	320.20
4	1,601.00	10.00	160.10
5	1,601.00	10.00	160.10
6	1,601.00	10.00	160.10
7	1,601.00	-	-
8	1,601.00	-	-
9	1,601.00	-	-
10	1,601.00	-	-

End of Policy Year	Rider's premium paying term equal to 45 years			Rider's premium paying term equal to 45 years			Rider's premium paying term equal to 30 years		
	Rider Premium Paid* (A) (MYR)	% of Premium Deduction for Commission	Actual Amount (MYR)	Rider Premium Paid* (B) (MYR)	% of Premium Deduction for Commission	Actual Amount (MYR)	Rider Premium Paid* (C) (MYR)	% of Premium Deduction for Commission	Actual Amount (MYR)
1	676.00	35.00	236.60	245.25	35.00	85.83	45.00	35.00	15.75
2	803.00	20.00	160.60	245.25	20.00	49.05	45.00	20.00	9.00
3	803.00	20.00	160.60	245.25	20.00	49.05	45.00	20.00	9.00
4	803.00	10.00	80.30	245.25	10.00	24.52	45.00	10.00	4.50
5	803.00	10.00	80.30	245.25	10.00	24.52	45.00	10.00	4.50
6	803.00	10.00	80.30	245.25	10.00	24.52	45.00	10.00	4.50
7	1,038.00	-	-	245.25	-	-	45.00	-	-
8	1,038.00	-	-	245.25	-	-	45.00	-	-
9	1,038.00	-	-	245.25	-	-	45.00	-	-
10	1,038.00	-	-	245.25	-	-	45.00	-	-

A = The premium for rider that You have chosen, namely: Medical Care Plus Rider - Silver  
 B = The premium for rider that You have chosen, namely: Accelerated Critical Illness Rider  
 C = The premium for rider that You have chosen, namely: Accident Protector Rider



**Level Term Assurance**

**SUMMARY OF BENEFITS**

<b>Living Benefits: For Yourself</b>			
			<b>(MYR)</b>
•	<b>When the Insured reaches Age 65</b> Cash Value of Level Term Assurance .....	<b>MYR</b>	<b>22,100</b>
•	<b>If the Insured requires MEDICAL TREATMENT</b> Overall Annual Limit .....	up to <b>MYR</b>	<b>100,000</b>
	<i>(For more details of Your Medical Care Plus plan, please refer to the brochure)</i>		
•	<b>If the Insured suffers from</b> Critical Illness .....	<b>MYR</b>	<b>25,000</b>
•	<b>If the Insured is injured in an ACCIDENT</b> Accidental Permanent Dismemberment/Disability .....	up to <b>MYR</b>	<b>25,000</b>
<b>Death Benefits: For Your Loved Ones</b>			
			<b>(MYR)</b>
•	<b>If the Insured passes away</b> Basic Sum Insured of Level Term Assurance .....	<b>MYR</b>	<b>100,000</b>
•	<b>If the Insured passes away as a result of an ACCIDENT (in addition to death benefit from other causes)</b> Accidental Death Benefit .....	<b>MYR</b>	<b>25,000</b>

This is a summary only. All the amount shown in this summary are based on the assumption that no other benefit (if any) has been paid before. For further information on the basis of the above calculation and the benefit details, please refer to the previous pages for the relevant plan(s).

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**Note:**

- This proposal is an illustration only of the key features of the recommended insurances plans. If Your application is accepted, You will receive a Policy Contract which will include detailed terms, conditions and exclusions.
- If after purchasing this Policy, You realise that it does not fit Your financial needs, You may cancel Your Policy by returning the Policy within 15 days from the date of Your or a person residing at Your residence's receipt of this Policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You.



## Level Term Assurance

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### **PRODUCT DISCLOSURE SHEET**

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**This is an insurance product. Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.**

**1. What is this product about?**

This product offers insurance protection up to Age 80. It pays a lump sum death benefit if death occurs during the term of the plan.

**2. What is the cover / benefits provided?**

This Policy covers:

- Death - MYR 100,000

Supplementary benefits:

- Medical Care Plus Rider - Silver\* - provides for hospitalisation and surgical expenses up to MYR 100,000 annually.
- Accelerated Critical Illness Rider\* - accelerate MYR 25,000 of death benefit if diagnosed with a critical illness.
- Accident Protector Rider\* - additional MYR 25,000 if death or dismemberment is due to accidental causes.

Duration: Death or term of the contract: 45 years.

**3. How much premium do I have to pay?**

The total premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements and premium duration. Please refer to the Sales Illustration for more information.

- The estimated total premium that You have to pay: MYR 2,567.25 annually
- Premium duration: Until Age 80
- Grace Period: You are given 31 days of grace period after the due date to make Your premium payment.

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

Nil.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the Age must be stated correctly.
- Free-look period - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You.
- Implication of switching Policy to another insurer - one of the main disadvantages is new term and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

*Note: This list is non-exhaustive. Please refer to the Policy contract for the terms and conditions under this Policy.*

**6. What are the major exclusions under this plan?**

Coverage benefits will not be payable if:

- Death was due to suicide within 1 year from the Issue Date or any date of reinstatement, whichever is later.

*Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions under this Policy.*

**7. Can I cancel my plan?**

You may cancel Your Policy by giving Us a written notice. Buying a life Policy is a long-term financial commitment. If You do not pay Your premiums within the grace period (31 days from the premium payment due date), Your Policy may lapse unless Your Policy has acquired cash value. The cash value that We will pay You when You cancel the Policy before the maturity period will be much lesser than the total amount of premium that You have paid.

**8. What do I need to do if there are changes to my contact details?**

Please contact Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.



## Level Term Assurance

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### **PRODUCT DISCLOSURE SHEET**

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#### **9. Where can I get further information?**

Should You require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' available at all Our branches or You can obtain a copy from Your Sales Personnel or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:  
Generali Life Insurance Malaysia Berhad  
(Formerly known as AXA AFFIN Life Insurance Berhad)  
Ground Floor, Chulan Tower  
No. 3 Jalan Conlay  
50450 Kuala Lumpur  
Tel: 1 300 88 1616  
Fax: 03 2117 6768  
E-mail: [customer.service.life@generali.com.my](mailto:customer.service.life@generali.com.my)

#### **10. Other similar types of cover available**

Please ask Us for other similar types of plans offered.

#### **IMPORTANT NOTE:**

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES PERSONNEL OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad (formerly known as AXA AFFIN Life Insurance Berhad) 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Industrial and Commercial Bank of China (Malaysia) Berhad (839839-M) is the distributor of this insurance plan and is located at Level 34C, Menara Maxis, Kuala Lumpur City Center, 50088 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 2023/03/24.



## Medical Care Plus Rider - Silver

### **PRODUCT DISCLOSURE SHEET**

**This is an insurance product. Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.**

1. **What is this product about?**  
This product provides the benefit for hospitalisation and surgical expenses in accordance with Your chosen plan.
2. **What is the cover / benefits provided?**  
Your chosen benefit level: Silver

BENEFIT	Platinum	Gold	Silver	Bronze
• Overall Annual Limit * (for Section A and Section B only)	MYR500,000	MYR200,000	MYR100,000	MYR50,000
<b>Section A Inpatient &amp; Daycare Treatment (per disability)</b>				
• Room & Board, daily maximum Room Category	MYR500 Basic Suite	MYR300 Standard Single Room	MYR150 Double Bedded Room	MYR80 Four Bedded Room
Total number of days	150 days	120 days	120 days	120 days
• Intensive Care Unit, daily maximum Total number of days	Full Reimbursement			
	60 days	60 days	60 days	60 days
• Ambulance Charges	Full Reimbursement		MYR350	MYR350
• Insured Child's Daily Guardian Benefit (for child below 15 years old, up to 60 days)	Full Reimbursement		Not Applicable	
• Prescription Drugs	Full Reimbursement			
• Nursing, Operating Theatre Consumables & other Ancillary Charges	Full Reimbursement (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)	Full Reimbursement 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	Full Reimbursement			
<b>Section B Outpatient Treatment (per disability)</b>				
• Consultation & Diagnostic Procedures within 31 days before hospital confinement	MYR5,000	MYR3,000	MYR2,000	MYR1,000
• Post Hospitalisation Care and Physiotherapy Treatment within 60 days from hospital discharge	MYR10,000	MYR6,000	MYR4,000	MYR2,000
• Accident & Emergency Treatment within 14 days from the date of the accident	Full Reimbursement			
<b>Section C Special Benefits (Additional limit on top of the Overall Annual Limit)</b>				
• Outpatient Kidney Dialysis, lifetime maximum	MYR190,000	MYR150,000	MYR110,000	MYR20,000
• Outpatient Cancer Treatment, lifetime maximum	MYR310,000	MYR240,000	MYR170,000	MYR20,000
• Home Nursing Care (Up to 180 days, lifetime maximum)	MYR6,000	MYR5,000	MYR4,000	MYR3,000
• International Emergency Medical Evacuation and Repatriation, per annual maximum	MYR500,000	Not Applicable		

\* Not subject to Lifetime limit.

Duration of cover is up to Age 80

Note:

1. **Residence Overseas**
  - No benefit whatsoever shall be payable for any medical Treatment received outside Malaysia, Singapore and Brunei, if the Insured resides or travels outside Malaysia, Singapore and Brunei for more than 90 consecutive days.
2. **Overseas treatment**
  - If the Insured elects to or is referred to be treated outside Malaysia by the Attending Physician, benefits in respect of the Treatment shall be limited to the reasonable and customary and Medically Necessary Charges for such equivalent local Treatment in Malaysia and shall exclude the cost of transport to the place of Treatment.



## Medical Care Plus Rider - Silver

### PRODUCT DISCLOSURE SHEET

#### 3. Co-Payment

- If the Insured is hospitalised at a published Hospital Room and Board rate and Room Category which is higher than his/her eligible benefit, the Insured shall bear:
  - a) 20% of the total eligible expenses incurred except for the Hospital Room and Board rate; and
  - b) the excess of actual Hospital Room and Board rate incurred over the entitled Hospital Room and Board rate.
 If the Room and Board is of the same Room Category but has a higher Hospital Room and Board rate, the Insured needs to bear the difference in the Hospital Room and Board rate only.

#### 3. How much premium do I have to pay?

The premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.

- The estimated premium that You have to pay: MYR 676.00 annually
- Premium duration: Until Age 80

Renewal premiums increase according to Age band as shown in the schedule below.

Annual Premium Rates (MYR)									
Attained Age		Plan 4 (Platinum)		Plan 3 (Gold)		Plan 2 (Silver)		Plan 1 (Bronze)	
Age From	Age to	Male	Female	Male	Female	Male	Female	Male	Female
0	5	1,257	1,137	807	738	541	493	466	437
6	10	1,257	1,137	807	738	541	493	466	437
11	15	1,257	1,137	807	738	541	493	466	437
16	20	1,257	1,137	807	738	541	493	466	437
21	25	1,286	1,278	828	827	595	581	521	510
26	30	1,395	1,612	899	1,040	639	734	548	634
31	35	1,481	1,924	958	1,245	676	876	585	758
36	40	1,735	2,250	1,121	1,454	803	1,050	696	895
41	45	2,189	2,808	1,405	1,813	1,038	1,287	895	1,094
46	50	2,896	3,584	1,861	2,311	1,334	1,638	1,143	1,404
51	55	4,023	4,407	2,596	2,827	1,836	2,008	1,591	1,715
56	60	5,283	5,375	3,412	3,461	2,432	2,457	2,088	2,100
61	65	6,652	6,785	4,298	4,366	3,070	3,093	2,659	2,659
66	70	8,436	8,547	5,481	5,494	3,906	3,916	3,304	3,366
71	75	10,524	10,395	6,936	6,696	5,013	4,791	4,037	4,087
76	80	12,384	11,870	8,243	7,641	6,009	5,469	4,671	4,671

Note:

1. The premium rate for Age 66-80 are for renewal only
2. This rate is applicable to standard risk and occupation Class 1 and 2.
3. Class 3: Additional 15% loading.
4. Class 4: Decline Risk.
5. Premium rates are not guaranteed and may change upon renewal. The Company reserves the right to revise the premium rates by giving at least 90 days notification if actual claim experience is worse than expected. Such changes will be applicable to all Policyowners regardless of their individual claims experience.

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

Nil.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the Age must be stated correctly.
- Free-look period - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You.
- Waiting period - the eligibility for benefits under the Policy will only start 30 days after the effective date of the Policy, except for accidental injuries.
- This plan is renewable at Your option. Unless renewed, the coverage will cease on expiry date and AXA AFFIN Life Insurance Berhad shall strictly not be liable for any expenses that take place after the expiry date.
- Implication of switching Policy to another insurer - one of the main disadvantages is new term and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

Note: This list is non-exhaustive. Please refer to the supplement contract for the terms and conditions under this plan.

#### 6. What are the major exclusions under this plan?

This plan does not cover:

- Pre-existing illness
- Specified Illnesses occurring during the first 120 days of continuous cover.





## **Medical Care Plus Rider - Silver**

### **PRODUCT DISCLOSURE SHEET**

- Any medical or physical conditions arising within the waiting period except for accidental injuries.
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near sightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental Treatment or oral surgery except as necessitated by accidental Injuries to sound natural teeth occurring wholly during the period of insurance.
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
- Any Treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- Pregnancy, pregnancy related condition or its complications, 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.
- 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.
- Suicide, attempted suicide or intentionally self-inflicted Injury 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.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- Expenses incurred for donation of any body organ by an Insured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- Investigation and Treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as Treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure reflexology, bone setting, herbalist Treatment, massage or aroma therapy or other alternative Treatment.
- Care or Treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured and Disabilities arising out of duties of employment or profession that discovered under a Workman's Compensation Insurance Contract.
- Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations) and any other conditions classified under the "Diagnostic and Statistical Manual of Mental Disorders (DSM-IV Codes)" as published by American Psychiatric Association.
- Costs/expenses for services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
- Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- Expenses incurred for sex changes.
- Any Treatment directed towards developmental delays and/or learning disabilities in Insured children.
- Cosmetic (aesthetic) Surgery or Treatment, or any Treatment which relates to or is needed because of previous cosmetic treatment. However, we will pay for reconstructive surgery if:
  - (a) It is carried out to restore function or appearance after an Accident or following Surgery for a medical condition, provided that the Insured has been continuously covered under the supplement since before the Accident or Surgery happened; and
  - (b) It is done at a medically appropriate stage after the Accident or Surgery; and
  - (c) We agree, in writing, to the cost of the treatment before it is done.
- Any Treatment which only offers temporary relief of symptoms on any long term illness and disease rather than dealing with the underlying medical condition.

*Note: This list is non-exhaustive. Please refer to the supplement contract for the full list of exclusions under this plan.*

#### **7. Can I cancel my coverage under this plan?**

You may cancel Your coverage under this plan by giving Us a written notice. Upon cancellation, You are entitled to a certain amount of refund of the premium provided that You have not made a claim based on the coverage under this plan.

#### **8. What do I need to do if there are changes to my contact details?**

Please contact Us if there are any changes in Your contact details to ensure that all correspondences reach You in a timely manner.



## **Medical Care Plus Rider - Silver**

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### ***PRODUCT DISCLOSURE SHEET***

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#### **9. Where can I get further information?**

Should You require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at all Our branches or You can obtain a copy from Your Sales Personnel or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:  
Generali Life Insurance Malaysia Berhad  
(Formerly known as AXA AFFIN Life Insurance Berhad)  
Ground Floor, Chulan Tower  
No. 3 Jalan Conlay  
50450 Kuala Lumpur  
Tel: 1 300 88 1616  
Fax: 03 2117 6768  
E-mail: [customer.service.life@generalilife.com.my](mailto:customer.service.life@generalilife.com.my)

#### **10. Other type of Medical and Health Insurance Cover available.**

Please ask Us for other similar types of plans offered.

#### **IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES PERSONNEL OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 2023/03/24.



**Accelerated Critical Illness Rider**

**BENEFITS FOR YOU AND YOUR FAMILY**

**If You suffer from any one of the following 36 critical illnesses**

You will receive

**MYR**

**25,000**

- Your basic sum insured will be reduced by the supplement's sum insured paid

**CRITICAL ILLNESSES COVERED**

<ul style="list-style-type: none"> <li>• Alzheimer's Disease / Severe Dementia</li> <li>• Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Benign Brain Tumor - <i>of specified severity</i></li> <li>• Blindness - <i>permanent and irreversible</i></li> <li>• Brain Surgery</li> <li>• Cancer - <i>of specified severity and does not cover very early cancers</i></li> <li>• Cardiomyopathy - <i>of specified severity</i></li> <li>• Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i></li> <li>• Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Coronary Artery By-Pass Surgery</li> <li>• Deafness - <i>permanent and irreversible</i></li> <li>• Encephalitis - <i>resulting in permanent inability to</i></li> </ul>	<ul style="list-style-type: none"> <li>• End-Stage Liver Failure</li> <li>• End-Stage Lung Disease</li> <li>• Full-Blown AIDS</li> <li>• Fulminant Viral Hepatitis</li> <li>• Heart Attack - <i>of specified severity</i></li> <li>• Heart Valve Surgery</li> <li>• HIV Infection Due To Blood Transfusion</li> <li>• Kidney Failure - <i>requiring dialysis or kidney transplant</i></li> <li>• Loss of Independent Existence</li> <li>• Loss of Speech</li> <li>• Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Major Organ / Bone Marrow Transplant</li> <li>• Medullary Cystic Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis of Limbs</li> <li>• Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Primary Pulmonary Arterial Hypertension - <i>of specified severity</i></li> <li>• Serious Coronary Artery Disease</li> <li>• Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Surgery to Aorta</li> <li>• Systemic Lupus Erythematosus with Severe Kidney Complications</li> <li>• Third Degree Burns - <i>of specified severity</i></li> </ul>
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**THE TERMS AND FIGURES SET OUT IN THIS DOCUMENT ARE BY WAY OF ILLUSTRATION ONLY AND IS NOT INTENDED TO BE BINDING ON EITHER THE COMPANY OR YOU. NEITHER YOU NOR THE COMPANY IS OBLIGED TO ENTER INTO ANY CONTRACT ON THE EXACT TERMS SET OUT IN THIS DOCUMENT.**

Generali Life Insurance Malaysia Berhad (formerly known as AXA AFFIN Life Insurance Berhad) 200601003992 (723739-W)

8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur. Telephone: +603 2117 6688. Fax: +603 2117 3698.

Proposed Insured: Customer (Smoker)

Prepared by: GENERALI LIFE INSURANCE MALAYSIA BERHAD

Date: 2023/03/24

Ver 8.2



## **Accelerated Critical Illness Rider**

### **PRODUCT DISCLOSURE SHEET**

**This is an insurance product. Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.**

**1. What is this product about?**

This product offers an accelerated critical illness coverage up to Age 80. In the event of diagnosis of any one of the covered critical illness, 100% of the rider sum insured will be payable. Upon payment of the benefit, the sum insured of the basic plan will be reduced by the amount paid.

**2. What is the cover / benefits provided?**

This product covers:

- Critical illness: MYR 25,000
- Duration of cover is up to Age 80

**3. How much premium do I have to pay?**

The premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.

- The estimated premium that You have to pay: MYR 245.25 annually
- Premium duration: Until Age 80

*Premium rates are not guaranteed and may change upon renewal. The Company reserves the right to revise the premium rates by giving at least 90 days notification.*

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

Nil.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the Age must be stated correctly.
- Free-look period - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You.
- Waiting period - the eligibility for benefit under the Policy for critical illness will only start 30 days after the effective date of the Policy. For illnesses such as heart attack, coronary artery disease requiring surgery, serious coronary artery disease or cancer, the waiting period will be 60 days.
- Implication of switching Policy to another insurer - one of the main disadvantages is new term and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

*Note: This list is non-exhaustive. Please refer to the supplement contract for the terms and conditions under this plan.*

**6. What are the major exclusions under this plan?**

Benefits under this product are not payable in any one or more of the following events/circumstances:

- any Pre-Existing Illness prior to the Supplement Effective Date or any date of reinstatement of this supplement, whichever is later; or
- if the Insured is diagnosed with any Critical Illness within 30 days following the Supplement Effective Date or any date of reinstatement of this supplement, whichever is later, except for (c) as set out below; or
- if the Insured is diagnosed with Heart Attack, Coronary Artery Disease Requiring Surgery, Serious Coronary Artery Disease, or Cancer within 60 days following the Supplement Effective Date or any date of reinstatement of this supplement, whichever is later; or
- if the Critical Illness is caused by or related to any Human Immuno-deficiency Virus (HIV) including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, other than HIV Infection Due to Blood Transfusion; or
- if the Insured is diagnosed with any Critical Illness arising directly or indirectly out of or in connection with any congenital condition which manifested itself before the Insured's 6th birthday as long as this supplement is in force.

*Note: This list is non-exhaustive. Please refer to the supplement contract for the full list of exclusions under this plan.*

**7. Can I cancel my coverage under this plan?**

You may cancel Your coverage under this plan by giving Us a written notice. Upon cancellation, You are entitled to a certain amount of refund of the premium provided that You have not made a claim based on the coverage under this plan.

**8. What do I need to do if there are changes to my contact details?**

Please contact Us if there are any changes in Your contact details to ensure that all correspondences reach You in a timely manner.



## **Accelerated Critical Illness Rider**

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### ***PRODUCT DISCLOSURE SHEET***

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**9. Where can I get further information?**

Should You require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at all Our branches or You can obtain a copy from Your Sales Personnel or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:  
Generali Life Insurance Malaysia Berhad  
(Formerly known as AXA AFFIN Life Insurance Berhad)  
Ground Floor, Chulan Tower  
No. 3 Jalan Conlay  
50450 Kuala Lumpur  
Tel: 1 300 88 1616  
Fax: 03 2117 6768  
E-mail: [customer.service.life@generali.com.my](mailto:customer.service.life@generali.com.my)

**10. Other type of Medical and Health Insurance Cover available.**

Please ask Us for other similar types of plans offered.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES PERSONNEL OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 2023/03/24.



## Accident Protector Rider

### **PRODUCT DISCLOSURE SHEET**

**This is an insurance product. Read this Product Disclosure Sheet and the Proposal Specially Designed For You before you decide to take out this product. Be sure to also read the general terms and conditions.**

**1. What is this product about?**

This Policy provides compensation in the event of injuries, disability or death caused solely by accidental, external or visible events up to Age 65.

**2. What is the cover / benefits provided?**

This Policy covers:

- Accidental death, dismemberment and major burns - Receive a benefit according to the schedule of Benefit below:

<b>Death and Dismemberment occurring within 90 days from the date of injury</b>	<b>% of Rider Sum Insured</b>
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.

<b>Major Burns</b>		<b>% of Rider Sum Insured</b>
<b>Areas Involved</b>	<b>Damage as percentage of total body surface area</b>	
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 Benefit as a result of the same accident shall not exceed 100% of the rider sum insured.



## Accident Protector Rider

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### **PRODUCT DISCLOSURE SHEET**

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- Double indemnity of 200% of death benefit if the Insured sustains loss of life:
  - a) as a fare paying passenger on any public conveyance licensed to carry passengers over an established land route, or
  - b) while the Insured is in a lift/elevator (except in mines or construction sites), or
  - c) due to the burning of any theatre, hotel, restaurant, stadium or other similar public meeting place where the Insured was present at the commencement of the fire.
- Duration of coverage is up to Age 65.

#### **3. How much premium do I have to pay?**

The premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.

- The estimated premium that You have to pay: MYR 45.00 annually
- Premium duration: Until Age 65

#### **4. What are the fees, charges and taxes that I have to pay?**

Nil.

#### **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 Your occupation and Your personal pursuits which would affect the risk profile and number of personal accident policies that You have purchased from other insurance companies.
- Free-look period - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You.
- Implication of switching Policy to another insurer - One of the main disadvantages is new term and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

*Note: This list is non-exhaustive. Please refer to the supplement contract for the terms and conditions under this plan.*

#### **6. What are the major exclusions under this plan?**

Coverage Benefits are not payable if the insured's injury results from one or more of the following:

- Any self-inflicted injury or suicide, whether while sane or insane.
- Disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury).
- Taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation).
- The attempt or commission of assault or unlawful act by the Insured.
- Any act due to war, declared or not, military, naval or air service for any country at war, declared or not.
- Travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service.
- Pregnancy, childbirth, miscarriage or any of their consequences, pre-existing physical or mental defect or infirmity.
- Any act due to Riot and Civil Commotion.
- Any pre-existing, or recurring, injury or disablement which the Insured suffered prior to the Supplement Effective Date or any date of reinstatement of this supplement, whichever is later.
- Participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest.

*Note: This list is non-exhaustive. Please refer to the supplement contract for the full list of exclusions under this plan.*

#### **7. Can I cancel my Policy?**

You may cancel Your Policy by giving Us a written notice.

#### **8. What do I need to do if there are changes to my contact details?**

Please contact Us if there are any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

#### **9. Where can I get further information?**

Should You require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all Our branches or You can obtain a copy from Your Sales Personnel or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:

Generali Life Insurance Malaysia Berhad  
(Formerly known as AXA AFFIN Life Insurance Berhad)

Ground Floor, Chulan Tower

No. 3 Jalan Conlay

50450 Kuala Lumpur

Tel: 1 300 88 1616

Fax: 03 2117 6768

E-mail: [customer.service.life@generali.com.my](mailto:customer.service.life@generali.com.my)



**Accident Protector Rider**

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***PRODUCT DISCLOSURE SHEET***

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**10. Other similar type of cover available.**

Please ask Us for other similar types of plans offered.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES PERSONNEL OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 2023/03/24.



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**SERVICE GUIDE FOR LIFE INSURANCE**

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**What services can you expect from our Bancassurance Sales Staff?**

ICBC distributes life insurance products through our branch network. Here's what you can enjoy when you purchase a life insurance product through us.

**1 Before you buy a policy**

**Assistance on choosing the Right Insurance Plan**

- We will firstly understand your insurance needs and financial goals.
- Based on your needs, we'll recommend a suitable insurance plan to you.

**Explanation of Product Features**

- We will explain the product features, benefits payable, exclusions, premiums and charges so you are sure of what you are purchasing.
- We will also provide you with a Product Disclosure Sheet to assist you in making informed decisions and to facilitate product comparisons.

**2 When you decide to buy a policy**

**Assistance on the Policy Application**

- We will explain the importance of answering the questions in the proposal form fully and accurately.
- We will submit your application for underwriting after you have signed the proposal form and made the premium payment.
- We will arrange for a medical examination for you at one of the panel clinics, if required.
- You will fill in a form to provide information on making a nomination or appointment of a trustee to ensure that your policy monies are received by your beneficiaries in the event of death.

**Explanation on Policy Terms and Conditions**

- We will go through the salient policy terms and conditions with you and ensure that you understand the plan before you make a purchase.
- We will deliver your policy document to you, by hand or via post, within 14 days from the last document received.

**3 During the term of the policy**

**Continuous Policy Servicing**

- We can assist you in renewing your policy.
- If the need arises, we can also help you in submitting your service requests to Us, e.g. policy modifications, change of address and frequency of premium payments.

**Assistance on making a claim**

- When you make a claim, we will assist you in submitting your claims forms and documents to Us.

To give feedback on the services of ICBC's bancassurance sales staff, or if you require additional support from Generali Life Insurance Malaysia Berhad (formerly known as AXA AFFIN Life Insurance Berhad) 200601003992 (723739-W), please contact Generali Life Insurance Malaysia Berhad at **1300 88 1616**.