

# PACIFIC INSURANCE

A member of the Fairfax Group

The Pacific Insurance Berhad (91603-K)

太平保險有限公司

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Dear Valued Policyholder

## **NOTICE OF ENHANCED BENEFITS FOR THE EVO HEALTHCARE INSURANCE**

Thank you for insuring with The Pacific Insurance Berhad.

We are pleased to advise that the EVO Healthcare Insurance benefits have been enhanced and takes effect for new policies from 3 August 2015. For renewal policies, the enhanced benefits mentioned below is effective at the next renewal date on or after 3 August 2015. For the avoidance of doubt, only new disabilities and maternity claims made after the renewal date will be subject to the enhanced benefits.

1. The limit per disability and annual limit have been waived and the policy is capped with the overall lifetime limit of your plan for new disabilities. However for pre-existing disabilities including any and all complications therefrom, except if the Insured Person completely recovers and remain free from any treatment (including drugs, medicines, special diet, injection or advice for the condition) of the disability for at least ninety (90) days following the latest date of discharge and subsequent disability from the same cause shall be based on the lifetime limit. Some examples of medical conditions that you cannot completely recover from are cancer, heart disorders and kidney dialysis.
2. The maternity benefit has been doubled for the EV2-250, EV3-450, EV5-200, EV7-180 and EV8-300 plans for female insured persons only.
3. The pre-surgical second opinion consultation benefit which is a new extended benefit has been included in the policy.

Should you need further clarification, please do not hesitate to contact us or your servicing agent, IHM Risk Management Sdn Bhd at 03-56386889.

Thank you for your continued support.

Yours faithfully

**Richard Liang**  
**Senior Manager**  
**Medical Insurance Department**

c.c. IHM Risk Management Sdn Bhd