

AsiaMedic
Healthcare Insurance

Your
Comprehensive
Healthcare
Protection

AsiaMedic
Insuran Kesihatan

Penjagaan
Kesihatan
Komprehensif
Anda



KOS PERUBATAN YANG SEMAKIN MENINGKAT – APAKAH KESANNYA TERHADAP ANDA

Kesakitan atau penyakit tidak mempunyai sebarang tanda-tanda apabila ia menyerang. Begitu juga dengan kemalangan. Apabila penyakit menyerang, pengalaman memasuki hospital selalunya perlu membelanjakan wang yang banyak. Tidak ramai yang boleh menampung kos rawatan bagi kesakitan atau penyakit tersebut, termasuk trauma yang perlu diharungi orang tersebut dan ahli keluarga tersayang.

Oleh itu, apabila kemalangan atau penyakit kronik menyerang, adakah anda bersedia untuk menhadapi kos perubatan yang semakin meningkat?

Kos penjagaan kesihatan semakin hari semakin membebankan kebanyakan daripada kami sehingga penjagaan kesihatan yang berkualiti menjadi satu kemewahan yang hanya dinikmati segolongan orang.

Adakah kamu mampu menanggung kos perubatan yang semakin meningkat?

RISING MEDICAL COSTS - WHAT IT MEANS TO YOU

Illness or disease gives no warning when it strikes. So does an accident. And when it strikes, the experience of hospitalisation can often become a costly affair. Not many can afford to seek treatment for the disease or injury, let alone the trauma that the person and his loved ones have to endure.

So, when an accident or a chronic illness does strike are you prepared to meet medical costs that are ever escalating?

Indeed, today's high healthcare costs are taking their toll on many of us, and quality healthcare is certainly becoming a luxury few can afford.

Can you cope with this rising healthcare cost?

THE SOLUTION

ASIA MEDIC HEALTHCARE INSURANCE – a distinctive medical insurance plan that provides you and your family a “4 in 1” benefit comprising comprehensive hospitalisation and surgical coverage, personal accident, term life and critical illness benefits

Benefits also cover expenses for medical, home nursing, outpatient kidney dialysis, outpatient cancer treatment, organ transplant, day surgery & day care, emergency accidental dental treatment, and hospital cash benefits, amongst others. And to give you greater peace of mind, your coverage for hospital and surgical expenses, including permanent disablement, extends worldwide, 24 hours a day.

The product is also affordable. You can choose from among 5 plans that have been carefully designed to provide coverage that best fits your needs. At rates from as little as RM300 a year or 82 sen a day, you can protect yourself from high medical expenses, and get financial assistance when you need it most.

What's more, you can even pay monthly with our Flexi-payment scheme. To top it all, your plan comes with Guaranteed Renewal up to age 70.

ABOUT THE PRODUCT

ASIA MEDIC HEALTHCARE INSURANCE is offered exclusively for IHM members. It is underwritten by UniAsia Life Assurance Berhad, one of the largest integrated Groups in Malaysia, which provides a diverse range of plans designed to offer protection and peace of mind.

For more details on the product, please refer to the Table of Benefits within.

PENYELESAIANNYA

ASIA MEDIC HEALTHCARE INSURANCE – Satu pelan insurans unik yang memberikan anda dan keluarga anda manfaat “4 dalam 1” yang merangkumi perlindungan kemasukan hospital dan pembedahan menyeluruh, kemanlangan peribadi, terma sepanjang hayat dan penyakit kritikal.

Manfaat juga termasuk perbelanjaan untuk perubatan, penjagaan rumah, dialysis buah pinggang “outpatient”, rawatan kanser “outpatient”, permindahan organ, pembedahan dan penjagaan harian, rawatan dental kemalangan kecemasan, dan manfaat tunai hospital, antara lain.

Untuk memberikan anda keselesaan minda, perlindungan hospital dan pembedahan anda, termasuk kecacatan kekal, melingkungi serata dunia, 24 jam setiap hari.

Produk ini juga berkemampuan. Anda boleh memilih di antara 5 pelan yang telah dirancang rapi untuk memberi perlindungan yang diperlukan anda. Dengan harga sekurang-kurangnya RM 300 setiap tahun atau 82 sen setiap hari, anda boleh melindungi diri sendiri daripada kos perubatan yang tinggi, dan mendapatkan pertolongan kewangan apabila anda memerlukannya.

Lebih-lebih lagi, anda juga boleh bayar secara bulanan melalui skim Flexi-Payment.

Dan yang paling menarik, pelan anda akan diperbaharui tanpa was-was sehingga anda mencapai umur 70 tahun.

TENTANG PRODUK INI

ASIA MEDIC HEALTHCARE INSURANCE ditawarkan secara eksklusif bagi ahli-ahli IHM. Ianya diunderait oleh UniAsia Life Assurance Berhad, salah satu daripada “integrated groups” terbesar di Malaysia, yang memberikan banyak pelbagai pelan yang berlainan untuk memberi perlindungan dan keselesaan minda.

Untuk maklumat lanjut produk ini, sila rujuk Jadual Manfaat berikut.

Underwritten by

UniAsia
Life Assurance

UNI.ASIA LIFE ASSURANCE BERHAD (277714-A)

Bangunan UniAsia,
16, Jalan Tun Tan Siew Sin,
50050 Kuala Lumpur.
Tel : 03 - 2072 1775
Fax : 03 - 2034 2711

Distributed by

IHM RISK PROTECTION
(Registered Agent of Kurnia Insurans(Malaysia) Berhad)

IHM Risk Protection Sdn Bhd (597246-M)

12, Jalan PJS 8/6,
Sunway Mentari,
46150 Petaling Jaya,
Selangor Darul Ehsan,
Malaysia.
Tel : 03 - 5638 6889
Fax : 03 - 5638 6819 / 5638 6839 / 5638 6879

Didar oleh

IHM RISK PROTECTION

IHM RISK PROTECTION SDN.BHD
Agen Berdaftar UniAsia Life Assurance Berhad

Underwritten by

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Life Assurance

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IHM RISK PROTECTION

IHM RISK PROTECTION SDN.BHD
Registered agent of The UniAsia Life Assurance Berhad

Ditaja jamin oleh

UniAsia
Life Assurance

| TABLE OF BENEFITS / JADUAL FAEDAH (RM) | |
|---|--|
| A) HOSPITAL BENEFITS | |
| Daily Room & Board (max 200 days per disability) | |
| Intensive Care Unit (max 100 days per disability) | |
| Hospital Supplies & Services | |
| B) SURGICAL BENEFITS | |
| Surgical Fees | |
| Anesthetist Fees | |
| Operating Theatre | |
| C) MEDICAL BENEFITS (NON-SURGICAL) | |
| Pre-Hospital Diagnostic Services (within 60 days prior to admission) | |
| Pre-Hospital Specialist Consultation (within 60 days prior to admission) | |
| Daily In-Hospital Physician Visit (max 90 days per disability) | |
| Post-Hospitalisation Treatment (within 45 days per disability) | |
| D) OUTPATIENT BENEFITS | |
| Emergency Accidental Treatment (per accident including follow-up to 14 days) | |
| Emergency Accidental Dental Treatment (per accident including follow-up to 14 days) | |
| Home Nursing Care (max 60 days) | |
| Day Surgery & Day Care Benefits | |
| Ambulance Fees | |
| OVERALL ANNUAL LIMIT (INCLUDES BENEFITS A TO D) | |
| E) OUTPATIENT KIDNEY DIALYSIS & CANCER TREATMENT | |
| Outpatient Kidney Dialysis Treatment (per annual limit) | |
| Outpatient Cancer Treatment (per annual limit) | |
| F) ORGAN TRANSPLANT (ONCE PER LIFETIME) | |
| Heart, Kidney, Lung or Liver | |
| G) OTHER BENEFITS | |
| Government Hospital Daily Cash Allowance (max 150 days) | |
| Insured Child's Daily Guardian Allowance (max 150 days) | |
| Hospital Cash Benefit (per disability) | |
| Medical Report Fees (per disability) | |
| Service Tax | |
| H) TERM LIFE | |
| I) ACCIDENTAL DEATH AND TPD | |
| J) ADDITIONAL CRITICAL ILLNESS BENEFIT | |
| OVERALL LIFETIME LIMIT (INCLUDES BENEFITS A TO G) | |

| AMH 100 | AMH 150 | AMH 250 | AMH 350 | AMH 500 |
|---------------------|---------------------|---------------------|---------------------|---------------------|
| INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU |
| 100 | 150 | 250 | 350 | 500 |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| 50,000 | 75,000 | 100,000 | 150,000 | 200,000 |
| 10,000 | 15,000 | 20,000 | 30,000 | 35,000 |
| 20,000 | 30,000 | 40,000 | 60,000 | 70,000 |
| 20,000 | 30,000 | 40,000 | 60,000 | 70,000 |
| 60 | 80 | 100 | 120 | 140 |
| 60 | 80 | 100 | 120 | 140 |
| 100 | 100 | 100 | 100 | 100 |
| 70 | 70 | 70 | 70 | 70 |
| As Charged | As Charged | As Charged | As Charged | As Charged |
| 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| 10,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| n/a | 10,000 | 20,000 | 30,000 | 50,000 |
| 150,000 | 225,000 | 300,000 | 450,000 | 600,000 |

| TABLE OF ANNUAL PREMIUM (excluding stamp duty) / JADUAL PREMIUM TAHUNAN (tidak termasuk duti setem) | |
|--|--|
| Age Band / Band Umur | |
| 0 - 17* | |
| 18 - 35 | |
| 36 - 45 | |
| 46 - 55 | |
| 56 - 60 | |
| 61 - 65 (Renewal only) | |
| 66 - 70 (Renewal only) | |

| AMH 100 | AMH 150 | AMH 250 | AMH 350 | AMH 500 |
|---------------------|---------------------|---------------------|---------------------|---------------------|
| INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU | INDIVIDUAL INDIVIDU |
| 194 | 305 | 408 | 577 | 747 |
| 277 | 337 | 507 | 657 | 849 |
| 317 | 533 | 704 | 933 | 1,225 |
| 546 | 936 | 1,257 | 1,633 | 2,208 |
| 762 | 1,304 | 2,010 | 2,759 | 3,805 |
| 977 | 1,847 | 2,636 | 3,630 | 5,036 |
| 1,356 | 2,548 | 3,646 | 5,030 | 6,999 |

* Policyholders aged between 30 days and 17 years are considered as children

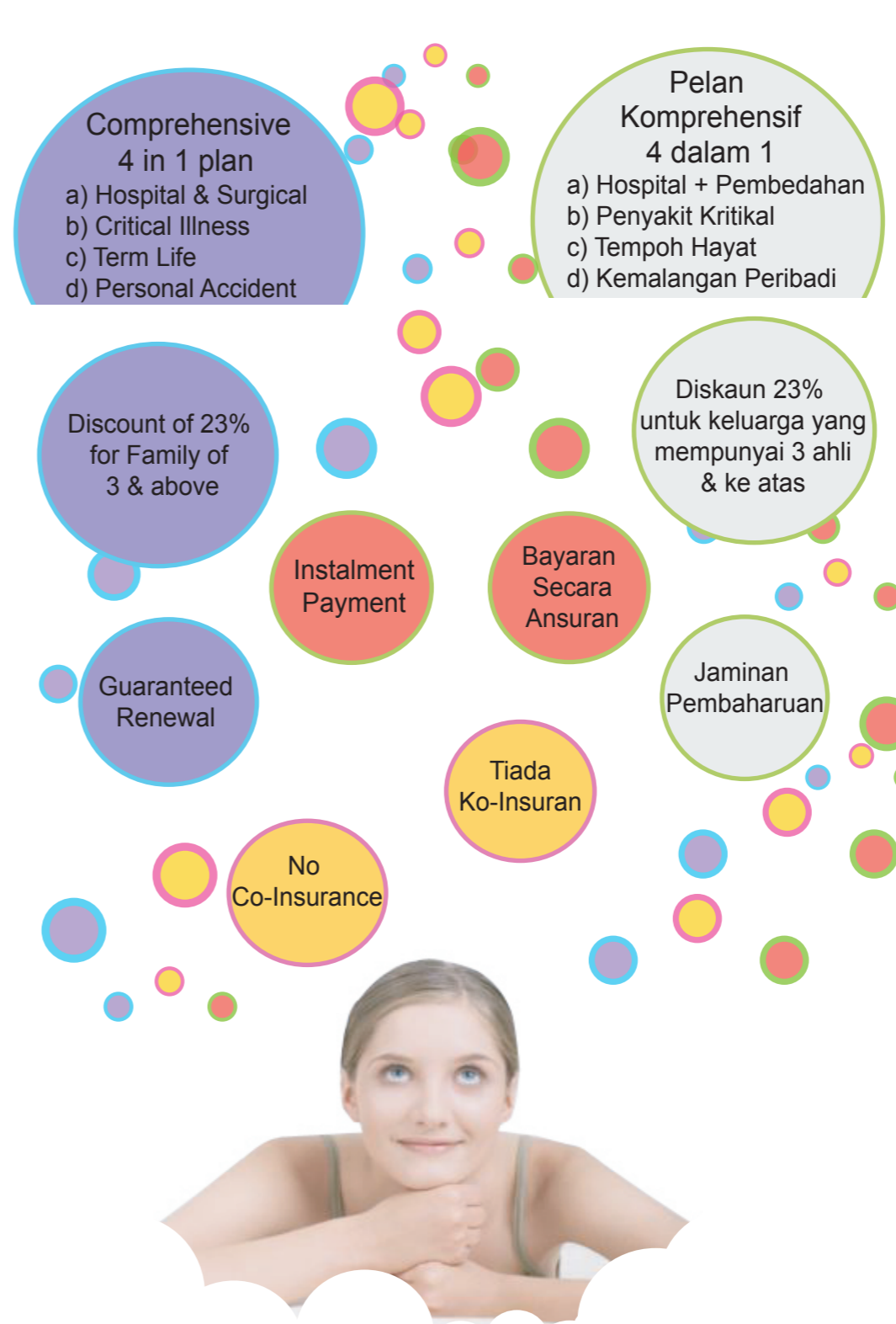
* A family discount of 23% of total basic premium is given when the number of family members purchasing the plan is **3 or more**

This brochure is not a contract of insurance. The definitions, full descriptions, exclusions & specific details of the benefits are set out in the policy. In the event of any inconsistency, then English version shall prevail. The premium rate will increase accordingly upon the life assured reaching a next higher age group. The premium rates are not guaranteed.

"COOLING-OFF" PERIOD

If this Policy shall have been issued and for any reason whatsoever should you decide not to take up the Policy, you may return the Policy to us for cancellation provided such request for cancellation is delivered by you to us within fifteen (15) days from the date of issue of the Policy. You are entitled to the return of the full premium paid. Any medical fees incurred by the company will be deducted from the premium.

BENEFITS/ MANFAAT



WHAT ARE NOT COVERED

These plans do not cover pre-existing conditions, any medical or physical condition and critical illness arising within the first 30 days. Plastic/cosmetic surgery, dental conditions except as necessitated by accidental injuries, AIDS and HIV related diseases. Treatment for congenital abnormalities, pregnancy/child birth (including surgical delivery), hospitalization for investigatory purposes, suicide or self inflicted injury, war or terrorist activities, radiation or contamination by radioactivity, treatment for sleep and snoring disorders, psychotic, mental and nervous disorders, sickness or injury arising from racing, private flying, expenses for sex changes.

PERKARA YANG TIDAK DILINDUNGI

Keadaan sudah ada, apa-apa keadaan kesihatan atau fizikal dan penyakit kritikal yang timbul dalam masa 30 hari pertama, pembedahan plastic/kosmetik, keadaan gigi termasuk rawatan gigi kecuali disebabkan kecederaan kemalangan, AIDS atau ARC dan penyakit berkaitan HIV, rawatan atau pembedahan untuk kelainan congenital, kehamilan, kelahiran, membunuh diri atau mendatangi kecederaan diri sendiri secara sengaja, perang, radiasi ion atau kontaminasi oleh bahan radioaktif, rawatan gangguan tidur, gangguan psikotik, mental atau saraf, kecederaan yang timbul dari apa-apa jenis perlumbaan, penerbangan persendirian, perbelanjaan untuk pertukaran jantina.

Pre-existing Illness

Pre-existing illness shall mean disabilities that the Life Assured has reasonable knowledge of. A policy owner may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- The policy owner had received or is receiving treatment
- Medical advice, diagnosis, care or treatment has been recommended
- Clear and distinct symptoms are or were evident; or
- Its existence would have been apparent to a reasonable person in the circumstances

Penyakit Sedia Ada

Penyakit sedia ada hendaklah bermaksud hilang upaya yang diketahui sewajarnya oleh orang yang diinsuranskan. Orang yang diinsuranskan dianggap mengetahui sewajarnya keadaan sedia ada itu apabila:

- Orang yang diinsuranskan telah atau sedang menerima rawatan
- Nasihat perubatan, diagnosis jagaan atau rawatan telah disyorkan
- Gejala yang jelas dan tepat dapat atau telah dilihat dengan nyata, atau
- Kewujudannya dapat diperhatikan dengan jelas bagi orang yang mengalami keadaan itu

The Company shall not pay the critical illness benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results from:

- Specified illnesses such as:
 - hypertension, diabetes mellitus and cardiovascular disease
 - all tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
 - all ear, nose (including sinuses) and throat conditions
 - hernias, haemorrhoids, fistulae, hydrocele, varicocele
 - endometriosis including disease of the reproductive system
 - vertebro-spinal disorders (including disc) and knee conditions

within the first 120 days of the issue date of the Certificate of Insurance of the Life Assured.

Produk ini tidak akan membayar faedah ini jika penyakit kritikal diakibatkan secara langsung atau tidak langsung sepenuhnya atau sebahagian oleh, dari penyakit tertentu seperti:

- Specified illnesses such as:
 - Hipertensi, diabetes mellitus dan penyakit kardiovaskular
 - Semua tumor, kanser, sista, nodul, polip, batu dalam sistem kencing dan sistem biliari
 - Semua penyakit telinga, hidung (termasuk sinus) dan tekak
 - Hernia, hemoroid, fistula, hidosele, varikosele
 - Endometriosis termasuk penyakit sistem pembiakan
 - Gangguan spina vertebro (termasuk diska) dan penyakit lutut

Dalam tempoh 120 hari pertama (termasuk) dari tarikh kontrak tambahan ini dikeluarkan atau tarikh terakhir penghidupan semula, yang mana terkemudian

Risalah ini bukan kontrak insurans. Takrifan, keterangan penuh, pengecualian & maklumat khusus bagi faedah ada terdapat pada polisi. Semua permohonan untuk pembaharuan atau pertukaran pelan tertakluk kepada kelulusan oleh penginsurans. Kadar premium akan meningkat sewajarnya apabila umur orang yang diinsuranskan mencapai kumpulan umur lebih tinggi seterusnya. Kadar premium adalah tidak terjamin.

TEMPOH "BERTENANG"

Jika Polisi ini telah dikeluarkan dan atas sebarang sebab Orang Yang Diinsurans mengambil keputusan untuk tidak mengambil Polisi, Orang Yang Diinsurans boleh mengembalikan Polisi kepada Syarikat Insurans untuk pembatalan dengan syarat permintaan untuk pembatalan dihantar oleh Orang Yang Diinsurans kepada Syarikat Insurans dalam masa lima belas (15) hari dari tarikh pengeluaran Polisi. Orang Yang Diinsurans berhak untuk mendapatkan kembali premium penuh yang telah dibayar.