

Asia CI Plan

Uni.Asia Life together with IHM Risk Protection brings you *Asia CI Plan*, a group benefit scheme offered exclusively to all IHM members, their legal spouse, & children for protection against death, total & permanent disability, & critical illness.

Coverages provided by Asia CI Plan:

Benefit	Expiry Age (years)	Plans Available & Benefit Amounts (RM)	
		ACIP30	ACIP50
Death (non-accidental causes)	70	30,000	50,000
Total & Permanent Disability (TPD) (non-accidental causes)	65	30,000	50,000
Terminal Illness	70	30,000	50,000
Critical Illness	70	30,000	50,000
Accidental Death	65	60,000	100,000
Accidental TPD	65	60,000	100,000
Funeral Expenses	70	5,000	5,000
Annual Premium		RM 368	RM 598

Advantages of Asia CI Plan:

- ✓ Fixed premium for all ages
- ✓ Premium is lower compared to individual policies
- ✓ Participation can be continued up to age 70 for Death (due to non-accidental causes), Terminal Illness, & Critical Illness.
- ✓ Participation up to age 65 for TPD (due to non-accidental causes), Accidental Death, & Accidental TPD.
- ✓ Guaranteed renewability (premium rates are subject to review from time to time).

Eligibility & Participation:

- ✓ IHM members and legal spouses aged between 19 and 55 years old (age next birthday).
- ✓ Children aged between 15 days and 19 (or 23 for full time students). This is applicable for unmarried and unemployed children only.
- ✓ Coverage for dependants can be extended only if the member participates in this scheme. Spouse & children are not allowed to participate without the member's participation.

Further Description of Benefits under Asia CI Plan:

Death, TPD, & Terminal Illness

- Only 50% of the benefit is payable if the Death or TPD occurring in the first 2 years of coverage due to pre-existing illness / condition which was disclosed in the proposal form.
- Death, TPD, & Terminal Illness benefits are not payable if they occurs within the first 60 days of coverage.
- Full benefit will be payable if death, TPD, or terminal illness occurs after 2 years of assurance.
- The Certificate of Insurance will be terminated upon payment of Death Benefit, TPD Benefit, or Terminal Illness Benefit.
- "Terminal Illness" means an illness which in the opinion of a registered medical practitioner approved by Uni.Asia Life Assurance Berhad is highly likely to lead to death within 12 months from the date of diagnosis.

- However, Terminal Illness Benefit is not payable if it is caused by a pre-existing illness, whether disclosed or not in the proposal form.

Critical Illness (CI)

- Certificate of Insurance will NOT be terminated upon payment of this benefit. Coverage will continue to be in force until the occurrence of death, TPD, terminal illness, or termination of the participant's coverage.
- This benefit is not payable if CI is diagnosed within the first 60 days of coverage, or is caused by any pre-existing illnesses, whether declared or not.

Critical Illnesses coverage under Asia CI Plan:

1) Cancer	19) Chronic Lung Disease
2) Heart Attack	20) Chronic Liver Disease
3) Stroke	21) Major Burns
4) Major Organ Transplant	22) Multiple Sclerosis
5) Paralysis /Paraplegia	23) Encephalitis
6) Kidney Failure	24) Poliomyelitis
7) Blindness	25) Parkinson's Disease
8) AIDS due to Blood Transfusion	26) Coronary Artery Disease Requiring Surgery
9) Coma	27) Muscular Dystrophy
10) Surgery to Aorta	28) Benign Brain Tumour
11) Heart Valve Replacement	29) Aplastic Anaemia
12) Primary Pulmonary Arterial Hypertension	30) Bacterial Meningitis
13) Fulminant Viral Hepatitis	31) Apallic Syndrome
14) Deafness/Loss of Hearing	32) Medullary Cystic Disease
15) Loss of Speech	33) Brain Surgery
16) Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	34) Angioplasty & Other Invasive Treatments for Coronary Artery Disease
17) Terminal Illness	35) Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
18) Motor Neurone Disease	36) Other Serious Coronary Artery Disease

Please refer to the specimen Master Policy Contract for complete definitions of each Critical Illnesses mentioned above.

Funeral Expense

- This benefit is payable together with the Death or Accidental Death Benefit.

Other details of Asia CI Plan:

Juvenile Lien

- In the event of death (due to non-accidental causes) or Terminal Illness of the Participant before his / her 4th birthday, Death Benefit payable shall be as follows:

Age at Death (years)	Death Benefit
< 1	20% of Sum Assured
≥ 1 and < 2	40% of Sum Assured
≥ 2 and < 3	60% of Sum Assured
≥ 3 and < 4	80% of Sum Assured
≥ 4	100% of Sum Assured

Questions & Answers:

- Q *Will my claims on Death or TPD be payable if I fail to fully disclose in the application form any existing illness that I am aware of?*
- A If a Participant's claim on Death / TPD is due to a pre-existing illness / condition which he disclosed in the application form, then 50% of the benefit amount will be payable if the claim occurs after 60 days but before 2 years from the coverage commencement date; 100% if after 2 years. However, NO claims will be paid on Death / TPD, due to pre-existing illness / condition Not-Disclosed in the application form.
- Q *Will my claims on Critical Illness / Terminal Illness be payable if I fail to fully disclose in the application form any existing illness that I am aware of?*
- A Critical Illness & Terminal Illness Benefit will NOT be payable if it is caused by a pre-existing illness, irregardless of whether it is disclosed or not. However, coverage for other critical illnesses not related to the pre-existing illness will not be affected.
- Q *Can the spouse / children continue to participate in this scheme if the member's coverage is terminated due to claims?*
- A Yes, they can continue to participate until they themselves attain age of 70 years.
- Q *Will my Certificate of Insurance be terminated if I submit a claim on Critical Illness?*
- A No, your Certificate of Insurance will not be terminated. It will only be terminated upon claims approval of death, TPD, or terminal illness benefit, or upon non-payment of premiums.

IMPORTANT NOTICES:

- You should satisfy yourself that this plan will best serve your needs and the premium payable under this policy is an amount that you can afford.
- There is no surrender value available under this scheme.
- This flyer is for general information only, it is not a contract of Insurance. The exclusions and limitations of benefits highlighted above may not be exhaustive. Please refer to a specimen Master Policy for the complete terms & conditions.
- Pursuant to section 148 of the Insurance Act, a Participant shall have 15 days from the date of receipt of the Certificate of Insurance to examine its terms and conditions. A Participant may terminate the Certificate of Insurance within the 15 days free-look period. If the Certificate of Insurance is terminated during this period, the Company shall refund the premiums paid, without interest.

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