



IHM SMI Package - Special Features

- 1) Competitive premium rate
- 2) One premium rate for group size maximum of 100 employees (by plan)
- 3) Higher Annual Limit
- 4) Additional benefits
 - a) Accidental Benefits
 - b) Home Nursing
- 5) Revised Annual Out-patient Cancer Treatment & Kidney Dialysis Treatment limits
- 6) Revised health declaration guide, only group of below 10 employees are required to complete Personal Health Declaration form for underwriting assessment. Would appreciate if you could assist to screen thru the risk by your prudent underwriting.
- 7) Minimum yearly production is RM1,000,000.
- 8) This GHS & Group Out-patient Clinical Benefits quotations are applicable to **New Risk** only.

Documents required during enrolment:

- a) Group Proposal Form (enclosed)
- b) Group Enrolment Form (enclosed) / Employee Listing
- c) Personal Health Declaration (PHD) form (enclosed) – subject to the group size as stated above
- d) Letter of Indemnity / Supplemental Agreement (enclosed)

KURNIA INSURANS (MALAYSIA) BERHAD

Company Number : 44191-P

(A member of the Kurnia Group of Companies)

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