

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
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 / Banda 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
616	635	665	695	747
891	921	964	1,007	1,075
1,016	1,073	1,145	1,218	1,342
1,732	1,875	2,052	2,229	2,550
2,365	2,599	2,903	3,208	3,805
2,989	3,318	3,756	4,195	5,036
4,076	4,528	5,162	5,797	6,999

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 radioactive 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 mendatang kecederaan diri sendiri secara sengaja, perang, radiasi 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:
a) The policy owner had received or is receiving treatment
b) Medical advice, diagnosis, care or treatment has been recommended
c) Clear and distinct symptoms are or were evident; or
d) 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:
a) Orang yang diinsuranskan telah atau sedang menerima rawatan
b) Nasihat perubatan, diagnosis jagaan atau rawatan telah disyorkan
c) Gejala yang jelas dan tepat dapat atau telah dilihat dengan nyata, atau
d) 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:
a) Specified illnesses such as:
(i) hypertension, diabetes mellitus and cardiovascular disease
(ii) all tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
(iii) all ear, nose (including sinuses) and throat conditions
(iv) hernias, haemorrhoids, fistulae, hydrocele, varicocele
(v) endometriosis including disease of the reproductive system
(vi) 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:
a) Specified illnesses such as:
(i) Hipertensi, diabetes mellitus dan penyakit kardiovaskular
(ii) Semua tumor, kanser, sista, nodul, polip, batu dalam sistem kencing dan sistem biliari

* 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.

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.