

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Group Hospital and Surgical Insurance Policy. Be sure to also read the general terms and conditions.

Group Hospital and Surgical Insurance

1. What is this product about?

This policy covers the cost of medical treatment incurred by your employee(s) for hospitalisation due to accident or sickness.

2. What are the covers / benefits provided?

This policy offers the following benefits

- a) Hospital Room & Board
- b) Intensive Care Unit
- c) Hospital Supplies & Service
- d) Surgical Fees
- e) Anaesthetic Fees
- f) Operating Theatre Fees
- g) In Hospital Physician Fees
- h) Pre-Hospitalisation Diagnostic Services
- i) Pre-Hospitalisation Specialist Fees
- j) Follow-up Medical Treatment & Services
- k) Daycare Surgery
- l) Emergency Accidental Outpatient Treatment
- m) Emergency Accidental Outpatient Dental Treatment
- n) Ambulance Fee
- o) Outpatient Cancer Treatment
- p) Outpatient Kidney Dialysis
- q) Outpatient Physiotherapy Treatment
- r) Home Nursing Care
- s) Lodger Fees
- t) Charges incurred for Organ Transplant
- u) Government Hospital Daily Cash Allowance
- v) Medical Report Fee
- w) Malaysia Goods & Services Tax

NOTE

This list is not exhaustive. Please refer to the benefits in the policy contract.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on the plan selected, group size of your employees, the ages, health status of your employees and our underwriting requirements.

4. What are the fees and charges I have to pay?

In addition to the premium, you have to pay:	Amount
a. Goods and Services Tax	6% of premium & MCO Fee (if any)
b. Stamp duty	RM 10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 10% of the premium.

5. What are some of the key terms and conditions that I should be aware of?

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- Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for the purpose of providing medical insurance benefits to your employees and their dependents, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- **Cooling-off period** : You may cancel your policy by returning the policy within 15 days after you have received the policy and you will be refunded the full premium that you paid. No refund is made if a claim was made during the said period.
- **Qualifying / waiting period** : Your eligibility for benefits under the policy will only start [30] days after the effective date of the policy except for accidental injury.
- **Pre-existing Conditions** : These are disabilities that the Insured Person has reasonable knowledge of. A person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-
 - a) the Insured Person 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.
- **Specific Illness** : These are disabilities and its related complications, occurring within the first 120 days of Insurance.
 - a) Hypertension, diabetes mellitus and cardiovascular disease.
 - b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.
 - c) All ear, nose (including sinuses) and throat conditions.
 - d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele.
 - e) Endometriosis including diseases of the Reproductive system.
 - f) Vertebro-spinal disorders (including disc) and knee conditions.
- **Eligibility for cover**
 - a) Full time employees who are below 65 years old.
 - b) Legal spouse of employee below 65 years old.
 - c) Unmarried child with age of 30 days or higher but is under age of 19 years or 23 years if still on full time higher education at a recognised institution, and who are not gainfully employed.

6. What are the major exclusions under this policy?

This policy does not cover unless specifically waived:

- Pre-Existing Condition / illness.
- Specific Illnesses are not covered for the first 120 days
- Waiting Period – any medical or physical conditions arising within the first 30 days
- Congenital conditions, dental and maternity conditions, AIDS/HIV related conditions
- Self-inflicted injury or suicide, circumcision of all causes

Psychotic, mental or nervous disorders

- Cosmetic or plastic surgery
- War, strike, riot, civil commotion
- Routine medical or physical examination, investigative procedures

NOTE: This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

7. Can I cancel my policy?

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You may cancel your policy at anytime by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract provided that you have not made a claim on the policy.

Period Not Exceeding	Refund of Annual Premium
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period Exceeding 11 months	No Refund

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this insurance or any other types of insurance product, you can contact us or your insurance intermediary or visit our website mpigenerali.com

If you have any enquiries, please contact us at:

MPI Generali Insurans Berhad
(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)
**8th Floor, Menara Multi-Purpose
Capital Square
8, Jalan Munshi Abdullah
50100 Kuala Lumpur**

Tel: +603 2034 9888

Fax: +603 2694 5758

Email: generalenquiries@mpigenerali.com

10. Other types of Similar Insurance cover available

- Multi Medi-Plus
- Multi Medical Protector
- Medic SME
- Medic 101

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at or until 18/10/2016.