

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Medic SME Insurance. Be sure to also read the general terms and conditions.

Medic SME Insurance

1. What is this product about?

This product provides for hospitalisation and surgical expenses incurred due to illnesses & injury covered under the policy with optional plan for Clinical/outpatient benefits. This policy is designed for companies with minimum of five (5) employees and up to one hundred and fifty (150) active service employees.

2. What are the covers/benefits provided?

Some of the major benefits for Hospitalisation and Surgical Plan available are:-

- Hospital Room & Board
- Intensive Care Unit
- Surgical Fees (inclusive of second surgical opinion)
- Anaesthetist Fees
- Operating Theatre Fees
- In-Hospital Physician Visits
- Hospital Services & Supplies
- Pre-Hospital Diagnosis Tests/Specialist Consultation
- Post-Hospitalisation Treatment
- Emergency Outpatient Accidental Treatment
- Accidental Dental Treatment
- Home Nursing Care
- Outpatient Physiotherapy Treatment
- Daycare Procedure
- Ambulance Fee and Medical Report Fees
- Outpatient Cancer/Kidney Dialysis Treatment
- Malaysian Government Hospital Daily Cash Allowance
- Accidental Death Benefits

You may opt for Outpatient Clinical Benefits as rider by paying additional premium. Some of the major benefits for Clinical Plan available are:-

- GP visit Routine Consultation, Medication, Injection, Diagnostic/Laboratory tests, X-ray, Outpatient Surgical Procedures,
- Specialist visit upon written referral by Panel Clinic: Consultation, Medication, injection, diagnostic/Laboratory tests, X-ray, Outpatient Surgical Procedures.
- Overseas GP or Specialist visit

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 total premium that you have to pay may vary depending on the choice of plan required and underwriting requirements:

Hospitalisation & Surgical Plan	MS130 (RM)	MS160 (RM)	MS 220 (RM)	MS300 (RM)	MS450 (RM)
Employee Only	312.26	375.47	469.81	638.68	845.28
Employee and Spouse	780.66	938.68	1,174.53	1,596.70	2,113.21
Employee and Children	780.66	938.68	1,174.53	1,596.70	2,113.21
Employee and Family	1,249.06	1,501.89	1,879.25	2,554.72	3,381.13

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Clinical Plan (Rider to Hospitalisation & Surgical Plan)	MSD (RM)	MSC (RM)	MSB (RM)	MSA (RM)
Per Person	533.02	589.62	650.94	745.28

Note:

Premium rates are not guaranteed. Premium to be charged in future is based on our overall experience in underwriting this class of insurance. You will be notified of any changes in premium rates and terms will be notified to you at least thirty (30) days before the Policy anniversary effecting such revisions.

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

In addition to the premium, you have to pay:	Amount
a. Commissions paid to the insurance intermediary (if any)	10% of gross premium
b. Goods and Services Tax	0% of premium
c. Stamp duty	RM 10.00

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

(a) Duty of Disclosure

- **Consumer Insurance Contract**
Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by MPI Generali fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
- **Non-Consumer Contract**
Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, 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 contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

- (b) **Cooling-off Period** – You may cancel your policy by returning the policy within fifteen (15) days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- (c) **Qualifying/Waiting Period** – the eligibility for the benefits under the policy will only start thirty (30) days after the effective date of the policy except for accidental injuries.



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- (d) Unless renewed, the coverage will cease on expiry date and MPI Generali shall strictly not be liable for any expenses that take place after the expiry date.
- (e) Upgraded Room and board co-payment Clause – If you are hospitalised at a room and board which is higher than your eligible benefits, you shall bear 20% of the other eligible benefits described in the Schedule of Benefits.

6. What are the major exclusions under this policy?

The policy generally does not cover:

- Any medical or physical conditions arising or contracted within the first thirty (30) days of the Insured Person's cover or reinstatement date except accidental injuries.
- Pre-Existing Conditions.
- Specific Illnesses for the first 120 days.
- Congenital conditions, dental and maternity conditions, AIDS/HIV related conditions.
- Self-inflicted injury or suicide, alcohol and illegal drugs.
- Psychotic, mental or nervous disorders.
- Cosmetic or plastic surgery, refractive error of eyes.
- War, strike, riot, civil commotion, radiation/radioactivity.
- Routine medical or physical examination, investigative procedures and alternative therapy.
- Persons who reside outside Malaysia for more than ninety (90) consecutive days.
- A separate list of exclusions for Clinical Plan.

NOTE

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

7. Can I cancel my policy?

You may cancel your policy anytime by giving written notice to us and provided that no claims have been made during the current policy year. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

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 www.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)

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10. Other types of Medical and Health Insurance cover available

- Multi Medical Protector
- Multi Medi-Plus
- Medic 101
- Group Hospitalisation & Surgical Insurance

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL 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 01/06/2018.