

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up the Multi Medi-PLUS Insurance. Please be sure to also read the general terms and conditions.

## Multi Medi-PLUS Insurance

**1. What is this product about?**

This policy covers the cost of medical treatment incurred by you or your family members for hospitalisation due to accident or sickness.

**2. What are the covers / benefits provided?**

Some of the major benefits available are:

**A. In-Hospitalisation Benefits**

- Hospital Room & Board
- Intensive Care Unit
- General Nursing Care & Services
- Hospital Supplies & Service
- Operating Theatre Fees
- Surgical Fees & Post-Operative Cost
- Anaesthetic Fees
- In-Hospital Physician's Visits
- Lodger Fees

**B. Pre-Hospitalisation Benefits**

- Diagnostic X-ray & Laboratory Test
- Specialist's Consultation
- Second Surgical Opinion

**C. Post-Hospitalisation Benefits**

- Post-Hospitalisation Treatment

**D. Outpatient & other Benefits**

- Daycare Surgery
- Emergency Accidental Outpatient Treatment
- Emergency Accidental Outpatient Dental Treatment
- Ambulance Fees
- Outpatient Physiotherapy Treatment
- Outpatient Cancer Treatment
- Outpatient Kidney Dialysis
- Home Nursing Care
- Accidental Death Benefit
- Government Hospital Daily Cash Allowance
- Medical Report Fee

**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 and based on the age as of last birthday of the person insured and our underwriting requirements.

A 10% family discount will be given for a family policy with three or more family members consisting of husband and/or wife, children.

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The premium that you have to pay includes commission payable to the intermediaries amounting to 15% of the premium (if any) and the MCO's fee.

(MCO refers to the Managed Care Organization which we engage to assess, administer and manage the claims arising from this medical plan).

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

In addition to the premium, you have to pay:	Amount
a. Service Tax	6% of premium for business organisations only. Individuals are excluded from Service Tax.
b. Stamp duty	RM 10.00

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

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependants, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in a voidance 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.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.
- 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 in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- **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 this cooling-off 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.
- **Eligible Age:**  
 Adult: up to 60 years old. Provided policy was first commenced on or before age 60 years, the coverage can be renewed yearly up to the period before attaining age 101 years.  
  
 Child: from 30 days to 18 years old, unmarried and unemployed. Extension up to 23 years if studying full-time at a local institution of higher learning.
- **Cash Before Cover:** Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **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

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- **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.

**NOTE**

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

**6. What are the major exclusions under this policy?**

The policy does not cover:

- Any medical or physical conditions arising or contracted within the first 30 days of the Insured Person's cover or reinstatement date except accidental injuries.
- Pre-Existing Conditions for the first 12 months.
- Specific Illnesses are not covered for the first 120 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
- Persons who resides outside Malaysia for more than 90 days consecutively while the Policy is in force

**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?**

You may cancel your policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

<b>Period Not Exceeding</b>	<b>Refund of Annual Premium</b>
15 days	90% (applicable for renewal only)
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.

**MPI Generali Insurans Berhad** (14730-X)

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<p><b>9. Where can I get further information?</b></p>
<p>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 <a href="http://www.mpigenerali.com">www.mpigenerali.com</a>. Please contact us at:</p> <p><b>MPI Generali Insurans Berhad</b> (Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia) <b>8th Floor, Menara Multi-Purpose, Capital Square, 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur.</b></p> <p><b>Tel: +603 2034 9888 Fax: +603 2694 5758 Email: <a href="mailto:generalenquiries@mpigenerali.com">generalenquiries@mpigenerali.com</a></b></p>
<p><b>10. Other types of Similar Insurance cover available</b></p>
<ul style="list-style-type: none"><li>• Multi Medical Protector</li><li>• Group Hospital and Surgical Insurance</li><li>• Medic 101</li><li>• Medic SME</li></ul>

**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 01 September 2018.