

PRODUCT DISCLOSURE SHEET (PDS)

(Read this Product Disclosure Sheet before you decide to take out this Product. Be sure to also read the general terms and conditions of this Policy)

RHB Insurance Berhad

MediSure Supreme

Date :

1. What is this product?

MediSure Supreme provides for hospitalisation and surgical expenses incurred due to accidents or illnesses covered under the policy. Policy is renewable at the option of the Policyholder. If there is no claim incurred in the first year of policy inception, the Company will not impose any exclusion upon the Insured Person on the subsequent renewal in the later years. The renewal premiums payable is not guaranteed and it is subject to age banding and portfolio premium revision. If there are claims incurred within the first year of policy inception, the Company reserve the right to revise the renewal premium, renewal terms or decline renewal.

The policy shall cover eligible person between the age of thirty (30) days to seventy (70) years, renewable up one hundred (100) years. Your policy may cover your spouse and dependent children subject to the following:

- i. A legally married spouse age below seventy (70) years old at the time of first inclusion. Once included, the spouse may continue to be included up to age one hundred (100) years.
- ii. Unmarried children between thirty (30) days and nineteen (19) years old. For dependent children who are fulltime students of institutions of higher education, the age limit is twenty-three (23) years old.

2. What are the covers / benefits provided?

Table of Benefit:

No	INDIVIDUAL POLICY	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8								
1	Overall Annual Limit	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000								
2	Overall Lifetime Limit	90,000	150,000	1,000,000	3,000,000	5,000,000	Unlimited										
(MAXIMUM PER DISABILITY)																	
Basic Benefits (Compulsory)																	
<u>HOSPITAL BENEFITS</u>																	
3	Hospital Room & Board (Up to 200 days)	120	150	150	250	350	450	550	850								
4	Intensive Care Unit (Up to 200 days)	As Charged (Subject to Reasonable and Customary Charges)															
5	Hospital Supplies & Services																
6	Operating Theatre																
<u>SURGICAL AND MEDICAL BENEFITS</u>																	
7	Pre-Hospital Diagnostic Test (Within 90 days prior to admission) Medicines/ Drugs are payable																
8	Pre-Hospital Specialist Consultation (Within 90 days prior to admission) Medicines/ Drugs are payable																
9	Second Surgical Opinion (Within 60 days prior to admission) Medicines/ Drugs are payable																
10	Surgical Fees																
11	Anaesthetist's Fees																
12	In-Hospital Physician Visit (Max. 200 days) (Allows two visits a day)																

13	Post-Hospitalization Treatment / (Within 90 days from discharge)	
14	Organ Transplant - Heart, Kidney, Lung, Liver or Bone Marrow Transplantation (Once Per Lifetime Limit)	
<u>OUTPATIENT BENEFITS</u>		
15	Emergency Accidental Outpatient Treatment (Within 24 hours and follow-up treatment to a max. of 60 days)	
16	Outpatient Physiotherapy Treatment (Within 90 days from the discharge date / surgery)	As Charged (Subject to Reasonable and Customary Charges)
17	Annual Outpatient Kidney Dialysis Treatment (excluding consultation, examination tests and take home drugs)	
18	Annual Outpatient Cancer Treatment (excluding immunotherapy, Targeted therapy and Hormonal therapy consultation, examination tests, take home drugs)	
<u>OTHER BENEFITS</u>		
19	Prostheses* / Wheelchair Benefit * Wheelchair, artificial arm/leg and crutches	- - 500 1,000 1,500 2,000 2,500 3,500
20	Home Nursing Care	- 500 1,000 3,000 5,000 10,000 20,000 30,000
21	Daily Cash Allowance at Government Hospital (Max. 200 days)	- 30 50 80 110 130 150 250
22	Insured Child's Daily Guardian Benefit (Max. 200 days)	- 50 90 110 150 180 200 300
23	Ambulance Fees	
24	Medical Report Fees	
25	Blood & Plasma	As Charged (Subject to Reasonable and Customary Charges)
26	ID Band & Registration Fees	

No	INDIVIDUAL POLICY	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1	Overall Annual Limit	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
2	Overall Lifetime Limit	90,000	150,000	1,000,000	3,000,000	5,000,000	Unlimited		
		(MAXIMUM PER DISABILITY)							
Optional Benefits 1									
27	Annual Outpatient Kidney Dialysis Treatment (including consultation, examination tests and take home drugs)	As Charged (Subject to Reasonable and Customary Charges)							
28	Annual Outpatient Cancer Treatment a. including consultation, examination tests and take home drugs b. immunotherapy, Targeted therapy and Hormonal therapy								
29	Intraocular Lens (monofocal, multifocal) as result of cataract operation only)	-	-	8,000 per life time for both eyes					
Optional Benefits 2									
30a	Communicable diseases required quarantined by law in Malaysia only (Medical cost, required hospitalization in Malaysia only)	20,000 per annum							
30b	Vaccination side effect due to Communicable diseases require quarantined by law in M'sia only (Medical cost, hospitalization in M'sia only)								
30c	Death resulting from Communicable diseases require quarantined by law in M'sia only and death happening in M'sia only (sub limit RM 10,000)								
31	Waiver of Residence Oversea clause (Asean country only)	90 days residence oversea							

Duration of cover is one (1) year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

Basic Benefits

Annual Premium for Non-Cashless Plan – Pay upfront and seek reimbursement from RHB Insurance

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	555.01	620.38	667.17	796.98	916.98	1,052.07	1,172.83	1,334.34
18-35 years	476.34	532.45	572.61	685.52	790.07	907.89	1,013.08	1,145.21
36-45 years	631.98	706.42	759.70	909.51	1,048.22	1,204.53	1,344.09	1,519.39
46-55 years	696.79	778.86	837.60	1,002.77	1,155.71	1,328.05	1,481.92	1,675.20
56-60 years	1,143.34	1,278.00	1,374.39	1,645.42	1,896.36	2,179.15	2,431.64	2,748.78
61-65 years	1,894.07	2,117.16	2,276.84	2,725.83	3,141.55	3,610.02	4,028.29	4,553.67
66-70 years	2,688.68	3,005.36	3,232.02	3,869.38	4,459.50	5,124.51	5,718.26	6,464.05
71-75 years (Renewal Only)	3,307.92	3,697.54	3,976.41	4,760.55	5,486.59	6,304.76	7,035.26	7,952.81
76-80 years (Renewal Only)	4,988.98	5,576.59	5,997.18	7,179.83	8,274.83	9,508.79	10,610.52	11,994.36
81-85 years (Renewal Only)	7,023.28	7,850.50	8,442.59	10,107.47	11,648.97	13,386.09	14,937.06	16,885.18
86-90 years (Renewal Only)	9,892.79	11,057.99	11,891.99	14,237.09	16,408.40	18,855.25	21,039.90	23,783.97
91-95 years (Renewal Only)	13,939.14	15,580.93	16,756.04	20,060.34	23,119.76	26,567.42	29,645.64	33,512.08
96-100 years (Renewal Only)	19,643.30	21,956.95	23,612.94	28,269.42	32,580.82	37,439.33	41,777.21	47,225.89

Annual Premium for Cashless Plan – Medical card to facilitate admission to panel hospitals without the need to pay upfront

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	693.76	775.47	833.96	996.23	1,146.23	1,315.09	1,466.04	1,667.92
18-35 years	595.43	665.56	715.76	856.90	987.59	1,134.86	1,266.35	1,431.51
36-45 years	789.98	883.02	949.62	1,136.89	1,310.27	1,505.66	1,680.12	1,899.24
46-55 years	870.99	973.57	1,047.00	1,253.47	1,444.64	1,660.06	1,852.41	2,094.00
56-60 years	1,429.17	1,597.50	1,717.99	2,056.77	2,370.46	2,723.94	3,039.55	3,435.97
61-65 years	2,367.59	2,646.45	2,846.04	3,407.29	3,926.93	4,512.53	5,035.37	5,692.09
66-70 years	3,360.85	3,756.70	4,040.03	4,836.72	5,574.38	6,405.64	7,147.82	8,080.06
71-75 years (Renewal Only)	4,134.90	4,621.92	4,970.51	5,950.69	6,858.24	7,880.95	8,794.07	9,941.01
76-80 years (Renewal Only)	6,236.22	6,970.74	7,496.48	8,974.78	10,343.54	11,885.99	13,263.15	14,992.96
81-85 years (Renewal Only)	8,779.10	9,813.13	10,553.24	12,634.34	14,561.22	16,732.61	18,671.32	21,106.47
86-90 years (Renewal Only)	12,365.99	13,822.49	14,864.98	17,796.36	20,510.50	23,569.06	26,299.88	29,729.96
91-95 years (Renewal Only)	17,423.92	19,476.16	20,945.05	25,075.42	28,899.70	33,209.28	37,057.04	41,890.10
96-100 years (Renewal Only)	24,554.13	27,446.18	29,516.18	35,336.78	40,726.03	46,799.16	52,221.51	59,032.36

Basic Benefits + Optional Benefits 1

Annual Premium for Non-Cashless Plan – Pay upfront and seek reimbursement from RHB Insurance

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	577.80	658.36	721.66	868.98	999.96	1,147.42	1,279.23	1,454.61
18-35 years	507.47	584.32	660.76	810.66	934.30	1,073.62	1,198.02	1,354.27
36-45 years	715.44	845.51	1,017.27	1,286.51	1,482.72	1,703.82	1,901.24	2,149.20
46-55 years	862.10	1,054.38	1,421.10	1,841.55	2,114.22	2,421.49	2,695.84	3,040.44
56-60 years	1,407.58	1,718.41	2,274.05	2,952.25	3,394.31	3,892.47	4,337.25	4,895.93
61-65 years	2,246.06	2,703.81	3,446.17	4,426.82	5,093.77	5,845.36	6,516.41	7,359.29
66-70 years	3,129.18	3,739.53	4,672.02	5,965.28	6,866.86	7,882.86	8,789.98	9,929.39
71-75 years (Renewal Only)	3,796.96	4,512.60	5,562.20	7,067.90	8,137.64	9,343.14	10,419.46	11,771.38
76-80 years (Renewal Only)	5,515.37	6,453.91	7,657.68	9,576.61	11,028.96	12,665.61	14,126.89	15,962.35
81-85 years (Renewal Only)	7,594.87	8,803.15	10,193.49	12,612.48	14,527.84	16,686.25	18,613.37	21,033.97
86-90 years (Renewal Only)	10,528.14	12,116.91	13,770.41	16,894.76	19,463.22	22,357.60	24,941.83	28,187.80
91-95 years (Renewal Only)	14,664.39	16,789.69	18,814.28	22,933.29	26,422.68	30,354.88	33,865.70	38,275.54
96-100 years (Renewal Only)	20,495.30	23,376.95	25,924.67	31,445.85	36,233.50	41,628.70	46,445.76	52,496.32

Annual Premium for Cashless Plan – Medical card to facilitate admission to panel hospitals without the need to pay upfront

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	722.24	822.95	902.08	1,086.22	1,249.95	1,434.27	1,599.03	1,818.26
18-35 years	634.34	730.40	825.95	1,013.33	1,167.88	1,342.03	1,497.52	1,692.83
36-45 years	894.30	1,056.89	1,271.59	1,608.14	1,853.40	2,129.78	2,376.54	2,686.50
46-55 years	1,077.63	1,317.97	1,776.37	2,301.94	2,642.78	3,026.87	3,369.80	3,800.54
56-60 years	1,759.48	2,148.01	2,842.56	3,690.31	4,242.89	4,865.59	5,421.57	6,119.91
61-65 years	2,807.58	3,379.77	4,307.72	5,533.52	6,367.21	7,306.70	8,145.51	9,199.11
66-70 years	3,911.48	4,674.41	5,840.02	7,456.60	8,583.58	9,853.57	10,987.47	12,411.73
71-75 years (Renewal Only)	4,746.20	5,640.75	6,952.75	8,834.87	10,172.05	11,678.92	13,024.32	14,714.23
76-80 years (Renewal Only)	6,894.21	8,067.39	9,572.10	11,970.76	13,786.20	15,832.02	17,658.61	19,952.93
81-85 years (Renewal Only)	9,493.59	11,003.94	12,741.86	15,765.60	18,159.80	20,857.81	23,266.71	26,292.46
86-90 years (Renewal Only)	13,160.17	15,146.13	17,213.01	21,118.45	24,329.02	27,947.00	31,177.29	35,234.75
91-95 years (Renewal Only)	18,330.49	20,987.11	23,517.85	28,666.61	33,028.35	37,943.59	42,332.13	47,844.43
96-100 years (Renewal Only)	25,619.13	29,221.19	32,405.83	39,307.31	45,291.88	52,035.88	58,057.20	65,620.40

Basic Benefits + Optional Benefits 1 + Optional Benefits 2

Annual Premium for Non-Cashless Plan – Pay upfront and seek reimbursement from RHB Insurance

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	798.59	895.26	971.23	1,148.01	1,305.18	1,482.14	1,640.30	1,850.76
18-35 years	685.45	777.68	869.40	1,049.29	1,197.65	1,364.84	1,514.11	1,701.61
36-45 years	959.60	1,115.69	1,321.81	1,644.89	1,880.34	2,145.67	2,382.56	2,680.12
46-55 years	1,138.55	1,369.29	1,809.35	2,313.89	2,641.09	3,009.82	3,339.04	3,752.55
56-60 years	1,859.89	2,232.89	2,899.65	3,713.49	4,243.97	4,841.76	5,375.50	6,045.90
61-65 years	2,977.91	3,527.21	4,418.04	5,594.81	6,395.15	7,297.06	8,102.32	9,113.78
66-70 years	4,170.14	4,902.56	6,021.55	7,573.46	8,655.36	9,874.56	10,963.10	12,330.39
71-75 years (Renewal Only)	5,052.36	5,911.13	7,170.65	8,977.48	10,261.18	11,707.77	12,999.36	14,621.67
76-80 years (Renewal Only)	7,258.44	8,384.69	9,829.22	12,131.93	13,874.75	15,838.74	17,592.26	19,794.82
81-85 years (Renewal Only)	9,860.51	11,310.45	12,978.86	15,881.64	18,180.07	20,770.17	23,082.71	25,987.43
86-90 years (Renewal Only)	13,487.10	15,393.62	17,377.82	21,127.05	24,209.19	27,682.45	30,783.53	34,678.69
91-95 years (Renewal Only)	18,557.27	21,107.63	23,537.13	28,479.94	32,667.22	37,385.85	41,598.84	46,890.65
96-100 years (Renewal Only)	25,661.03	29,119.00	32,176.27	38,801.68	44,546.87	51,021.11	56,801.58	64,062.25

Annual Premium for Cashless Plan – Medical card to facilitate admission to panel hospitals without the need to pay upfront

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	998.23	1,119.08	1,214.03	1,435.01	1,631.48	1,852.67	2,050.38	2,313.45
18-35 years	856.82	972.10	1,086.75	1,311.61	1,497.06	1,706.05	1,892.64	2,127.02
36-45 years	1,199.51	1,394.62	1,652.26	2,056.11	2,350.42	2,682.08	2,978.20	3,350.15
46-55 years	1,423.19	1,711.61	2,261.69	2,892.36	3,301.37	3,762.28	4,173.80	4,690.69
56-60 years	2,324.86	2,791.11	3,624.56	4,641.86	5,304.96	6,052.20	6,719.37	7,557.38
61-65 years	3,722.38	4,409.01	5,522.55	6,993.51	7,993.94	9,121.32	10,127.90	11,392.22
66-70 years	5,212.68	6,128.20	7,526.93	9,466.83	10,819.20	12,343.20	13,703.88	15,412.99
71-75 years (Renewal Only)	6,315.45	7,388.91	8,963.31	11,221.85	12,826.48	14,634.72	16,249.19	18,277.09
76-80 years (Renewal Only)	9,073.05	10,480.86	12,286.52	15,164.91	17,343.44	19,798.42	21,990.33	24,743.52
81-85 years (Renewal Only)	12,325.64	14,138.06	16,223.57	19,852.05	22,725.09	25,962.71	28,853.39	32,484.29
86-90 years (Renewal Only)	16,858.88	19,242.03	21,722.28	26,408.81	30,261.49	34,603.07	38,479.41	43,348.36
91-95 years (Renewal Only)	23,196.59	26,384.53	29,421.42	35,599.93	40,834.03	46,732.31	51,998.55	58,613.31
96-100 years (Renewal Only)	32,076.29	36,398.76	40,220.33	48,502.10	55,683.59	63,776.39	71,001.98	80,077.81

Basic Benefits + Optional Benefits 2

Annual Premium for Non-Cashless Plan – Pay upfront and seek reimbursement from RHB Insurance

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	771.24	849.69	905.83	1,061.61	1,205.61	1,367.72	1,512.63	1,706.44
18-35 years	648.10	715.43	763.62	899.12	1,024.58	1,165.96	1,292.19	1,450.74
36-45 years	859.46	948.78	1,012.71	1,192.49	1,358.94	1,546.51	1,713.99	1,924.35
46-55 years	940.18	1,038.66	1,109.15	1,307.36	1,490.88	1,697.69	1,882.34	2,114.27
56-60 years	1,542.80	1,704.40	1,820.06	2,145.30	2,446.43	2,785.78	3,088.76	3,469.33
61-65 years	2,555.51	2,823.22	3,014.83	3,553.62	4,052.49	4,614.65	5,116.58	5,747.04
66-70 years	3,641.54	4,021.56	4,293.56	5,058.38	5,766.53	6,564.54	7,277.04	8,171.98
71-75 years (Renewal Only)	4,465.51	4,933.05	5,267.69	6,208.67	7,079.92	8,061.72	8,938.32	10,039.38
76-80 years (Renewal Only)	6,626.77	7,331.91	7,836.62	9,255.79	10,569.80	12,050.55	13,372.62	15,033.24
81-85 years (Renewal Only)	9,174.60	10,167.27	10,877.77	12,875.63	14,725.43	16,809.97	18,671.13	21,008.88
86-90 years (Renewal Only)	12,724.68	14,122.92	15,123.72	17,937.84	20,543.42	23,479.64	26,101.22	29,394.10
91-95 years (Renewal Only)	17,686.96	19,657.11	21,067.25	25,032.40	28,703.71	32,840.90	36,534.76	41,174.50
96-100 years (Renewal Only)	24,638.63	27,415.00	29,402.20	34,989.97	40,163.65	45,993.86	51,199.32	57,737.73

Annual Premium for Cashless Plan – Medical card to facilitate admission to panel hospitals without the need to pay upfront

AGE BAND (Age next birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Overall Annual Limit (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 years	964.05	1,062.11	1,132.29	1,327.02	1,507.02	1,709.65	1,890.79	2,133.04
18-35 years	810.13	894.29	954.52	1,123.90	1,280.72	1,457.45	1,615.24	1,813.43
36-45 years	1,074.32	1,185.97	1,265.89	1,490.61	1,698.67	1,933.14	2,142.49	2,405.44
46-55 years	1,175.22	1,298.32	1,386.44	1,634.20	1,863.60	2,122.11	2,352.92	2,642.84
56-60 years	1,928.50	2,130.49	2,275.08	2,681.62	3,058.04	3,482.22	3,860.95	4,336.66
61-65 years	3,194.39	3,529.03	3,768.54	4,442.03	5,065.61	5,768.32	6,395.73	7,183.80
66-70 years	4,551.93	5,026.95	5,366.94	6,322.98	7,208.16	8,205.68	9,096.30	10,214.98
71-75 years (Renewal Only)	5,581.89	6,166.32	6,584.62	7,760.84	8,849.90	10,077.15	11,172.90	12,549.23
76-80 years (Renewal Only)	8,283.47	9,164.89	9,795.77	11,569.74	13,212.25	15,063.18	16,715.78	18,791.55
81-85 years (Renewal Only)	11,468.26	12,709.09	13,597.22	16,094.54	18,406.79	21,012.46	23,338.92	26,261.10
86-90 years (Renewal Only)	15,905.85	17,653.65	18,904.65	22,422.30	25,679.27	29,349.54	32,626.52	36,742.62
91-95 years (Renewal Only)	22,108.70	24,571.39	26,334.06	31,290.51	35,879.64	41,051.13	45,668.45	51,468.13
96-100 years (Renewal Only)	30,798.29	34,268.75	36,752.75	43,737.46	50,204.57	57,492.33	63,999.15	72,172.16

Please take note that RM10 of stamp duty shall be charged

Deductible Programme

Option	Discount on Annual Premium
Option 1 - Policy only pays in excess of RM5,000 on eligible expenses per disability	25.0%
Option 2 – Policy only pays in excess of RM10,000 on eligible expenses per disability	35.0%
Option 3 – Policy only pays in excess of RM20,000 on eligible expenses per disability	50.0%
Option 4 – Policy only pays in excess of RM30,000 on eligible expenses per disability	55.0%
Option 5 – Policy only pays in excess of RM50,000 on eligible expenses per disability	62.5%
Option 6 – Policy only pays in excess of RM100,000 on eligible expenses per disability	75.0%

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

Type	Amount
a. Commission	15% (from RM17.86 up to RM12,011.67) of premium will be paid to the Agent / RHB Bank RM10
b. Stamp Duty	

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

a) Importance of Disclosure (Statement Pursuant to Schedule 9 of the Financial Services Act 2013)

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependents, 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 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.

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.

b) Cash Before Cover

It is hereby declared and agreed that it is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the insurance company before cover commences.

c) Cooling-off period

If this policy shall have been issued and for any reason whatsoever the Insured Person shall decide not to take up the policy, the Insured Person may return the policy to the company for cancellation provided such request for cancellation is delivered by the insured person to the company within fifteen (15) days from the date of the policy delivery. The Insured Person is entitled to the return of the full premium paid less deduction of medical expenses incurred by the company in the issued of this policy.

d) Waiting Period

The eligibility for benefits under the policy will only start thirty (30) days after the Insured has been included in the Policy, except for a covered Accident occurring after the effective date of coverage.

e) Claims Procedure

In the event of cashless admission, kindly contact Asia Assistance at 03-7628 3777 or 03-7841 5777. In the event of claims, kindly contact RHB Insurance.

f) Importance of Keeping the Official Receipt Claims Procedure

After the premium has been paid, please make sure you have been given an Official Receipt as a proof of payment. You are strongly advised to keep the Official Receipt for any future references.

g) What is Deductible Program?

This option allows you to pay a fraction of the entire annual premium but you need to settle the first RM5,000, RM10,000, RM20,000, RM30,000, RM50,000 or RM100,000 (as per your choice) of eligible expenses on your medical bills. This benefit is especially good if you already have a Hospitalisation and Surgical Insurance policy.

6. What are the major exclusions under this policy?

Some major coverage exclusions are:

a) Pre-existing illness.

Shall mean disabilities that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which: -

i. the Insured Person had received or is receiving treatment;

- ii. medical advice, diagnosis, care or treatment has been recommended;
 - iii. clear and distinct symptoms are or were evident; or
 - iv. its existence would have been apparent to a reasonable person in the circumstances
- b) Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover. The Specified Illnesses shall mean the following disabilities and its related complication:
Hypertension, Diabetes mellitus, Cardiovascular disease, Tumours, Cancers, Cysts, Nodules, Polyps, Stones of in the urinary and biliary system, Ear, Nose (including sinuses) and Throat conditions, Hernias, Haemorrhoids, Fistulae, Hydrocele, Varicocele, Endometriosis including disease of the Reproduction system, Vertebro-spinal disorders (including disc) and Knee conditions.
 - c) Any medical or physical conditions arising within the first thirty (30) days of the Insured Person's cover or date of reinstatement whichever is latest except for Accidental Injuries.
 - d) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy), Intraocular Lens (except monofocal lens for cataract or eye surgery) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
 - e) Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of insurance.
 - f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases except the infection of HIV arose as a result of blood transfusion, and any communicable diseases requiring quarantine by law.
 - g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
 - h) Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
 - i) Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
 - j) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
 - k) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
 - l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
 - m) Expenses incurred for donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
 - n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy or other alternative treatment.
 - o) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
 - p) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
 - q) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
 - r) Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
 - s) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
 - t) Expenses incurred for sex changes.

Note: This list is non-exhaustive. Please refer to policy documents for full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium provided that you have not made a claim on the policy.

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

It is important that you inform us of any changes in your contact details to ensure all correspondence reaches you in a timely manner.

9. Where can I get further information?

Should you require additional information about Medical and Health Insurance, please refer to the *insurance info* booklet on 'Medical and Health Insurance', available at all our branches or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

RHB INSURANCE BERHAD 197801000983 (38000-U) is registered under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Level 12B, West Wing, The Icon
No 1, Jalan 1/68F, Jalan Tun Razak
55000 Kuala Lumpur
Tel: 1300-220-007;
Fax : 03-2163 7277;
Email : enquiry@ofs.org.my
Website : www.rhbgroup.com/insurance

10. Other types Medical and Health Insurance cover available

Please ask your insurer/intermediary for other types of plans offered by the insurer.

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 INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at **02/2023**

LAMPIRAN PENERANGAN PRODUK (PDS) (Sila baca Lampiran Penerangan Produk ini sebelum anda membuat keputusan membeli produk ini, Pastikan anda juga membaca terma terma dan syarat-syarat Polisi ini)		RHB Insurance Berhad							
		Medisure Supreme							
		Tarikh :							
1. Apakah produk ini?									
<p>MediSure Supreme melindungi bayaran penghospitalan dan pembedahan yang ditanggung akibat kemalangan dan penyakit yang dilindungi oleh polisi. Polisi boleh diperbaharui atas pilihan Pemegang Polisi. Sekiranya tidak ada tuntutan berlaku pada tahun pertama penubuhan polisi, Syarikat tidak akan mengenakan sebarang pengecualian terhadap Pihak Diinsuranskan untuk pembaharuan seterusnya pada tahun-tahun berikutnya. Pembaharuan premium perlu dibayar adalah tidak dijamin dan tertakluk kepada perubahan kadar usia dan [perubahan/semakan semula] portfolio premium. Sekiranya terdapat tuntutan berlaku dalam tahun pertama polisi, berkuat kuasa, syarikat berhak untuk menyemak semula premium pembaharuan, terma pembaharuan atau menolak pembaharuan.</p> <p>Polisi ini akan melindungi orang yang layak di antara umur 30 hari sehingga 70 tahun, diperbaharui sehingga umur 100 tahun. Polisi ini melindungi pasangan dan anak-anak di bawah tanggungan anda tertakluk kepada yang berikut:</p> <ol style="list-style-type: none"> Pasangan daripada perkahwinan yang sah berumur di bawah 70 tahun apabila pertama kali dimasukkan. Apabila dimasukkan, pasangan andaboleh terus dilindungi sehingga usia 100 tahun. Anak-anak yang belum berkahwin antara usia 30 hari dan 19 tahun. Had usia bagi anak-anak di bawah tanggungan yang merupakan pelajar sepenuh masa institusi pengajian tinggi adalah 23 tahun. 									
2. Apakah perlindungan yang diberi / manfaat yang disediakan?									
Jadual Manfaat									
No	POLISI INDIVIDU	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6	Pelan 7	Pelan 8
1	Had Tahunan Keseluruhan	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
2	Had Seumur Hidup Keseluruhan	90,000	150,000	1,000,000	3,000,000	5,000,000	Tiada limit		
(MAKSIMUM BAGI SETIAP KETIDAKUPAYAAN)									
Manfaat Asas (Wajib)									
MANFAAT HOSPITAL									
3	Bilik Hospital & Makanan (Maks. 200 hari)	120	150	150	250	350	450	550	850
4	Unit Rawatan Rapi (Maks. 200 hari)	Seperti Yang Dicaj (Tertakluk Kepada Caj yang Munasabah dan Biasa Diamalkan)							
5	Bekalan & Khidmat Hospital								
6	Bayaran Bilik Bedah								
MANFAAT PEMBEDAHAN DAN PERUBATAN									
7	Ujian Diagnostik Pra Hospital (Dalam tempoh 90 hari sebelum kemasukan) Ubat-ubatan / Dadah akan dibayar								
8	Rundingan Pakar Pra Hospital (Dalam tempoh 90 hari sebelum kemasukan) Ubat-ubatan / Dadah akan dibaya								
9	Pendapat Kedua Pembedahan (Dalam tempoh 60 hari sebelum kemasukan) Ubat-ubatan / Dadah akan dibayar								
10	Yuran Pembedahan								
11	Bayaran Pakar Bius								
12	Rawatan Pakar Perubatan Hospital (Maks 200 hari) (Terhad untuk dua lawatan sehari)								
13									

14	Rawatan Selepas Penghospitalan (Dalam tempoh 90 hari selepas tarikh keluar hospital) Pemindahan Organ – Jantung, Buah Pinggang, Paru-paru, Hati atau Tulang Sum-sum (Sekali setiap Had Seumur Hidup)								
15	<u>MANFAAT PESAKIT LUAR</u> Rawatan Kecemasan Pesakit Luar akibat Kemalangan (Dalam tempoh 24 jam dan rawatan susulan sehingga maks. 60 hari)								
16	Rawatan Fisioterapi Pesakit Luar (Dalam masa tempoh 90 hari dari tarikh keluar hospital / pembedahan)								
17	Rawatan Dialisis Buah Pinggang Pesakit Luar Tahunan (tidak termasuk rundingan, ujian pemeriksaan, dadah yang dibawa pulang)								
18	Rawatan Kanser Pesakit Luar Tahunan (tidak termasuk imunoterapi, Terapi Sasaran dan Terapi Hormon, rundingan, ujian pemeriksaan dan dadah yang dibawa pulang)								
		<i>Seperti Yang Dicaj (Tertakluk Kepada Caj yang Munasabah dan Biasa Diamalkan)</i>							
19	<u>OTHER BENEFITS / MANFAAT LAIN</u> Prostesis atau Kerusi Roda *Kerusi Roda, lengan / kaki tiruan dan topang	-	-	500	1,000	1,500	2,000	2,500	3,500
20	Manfaat Penjagaan Kejururawatan di Rumah	-	500	1,000	3,000	5,000	10,000	20,000	30,000
21	Elaun Tunai Harian di Hospital Kerajaan (Maks. 200 hari)	-	30	50	80	110	130	150	250
22	Manfaat Penjaga Harian Bagi Kanak-kanak Yang Diinsuranskan (Maks. 200 hari)	-	50	90	110	150	180	200	300
23	Yuran Ambulans								
24	Yuran Laporan Perubatan								
25	Darah & Plasma								
26	Yuran Pendaftaran & Band ID								
		<i>Seperti Yang Dicaj (Tertakluk Kepada Caj yang Munasabah dan Biasa Diamalkan)</i>							

No	INDIVIDUAL POLICY / POLISI INDIVIDU	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6	Pelan 7	Pelan 8
1	Had Tahunan Keseluruhan	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
2	Had Seumur Hidup Keseluruhan	90,000	150,000	1,000,000	3,000,000	5,000,000	Tiada limit		
(MAKSIMUM BAGI SETIAP KETIDAKUPAYAAN)									
Manfaat Pilihan 1									
27	Rawatan Dialisis Buah Pinggang Pesakit Luar Tahunan (termasuk rundingan, ujian pemeriksaan, dadah yang dibawa pulang)	<i>Seperti Yang Dicaj (Tertakluk Kepada Caj yang Munasabah dan Biasa Diamalkan)</i>							
28	Rawatan Kanser Pesakit Luar Tahunan a. (termasuk rundingan, ujian pemeriksaan dan dadah yang dibawa pulang) b. (imunoterapi, Terapi Sasaran dan Terapi Hormon)								
29	Kanta Intraokular (monofokal, multifokal) disebabkan pembedahan katarak sahaja)	-	-	8,000 had seumur hidup untuk kedua-dua mata					
Manfaat Pilihan 2									
30a	Penyakit berjangkit yang memerlukan kuarantin mengikut undang-undang di Malaysia sahaja (Kos perubatan yang memerlukan penghospitalan di Malaysia sahaja)	20,000 setahun							
30b	Kesan sampingan vaksinasi disebabkan penyakit berjangkit yang memerlukan kuarantin mengikut undang-undang di Malaysia sahaja (Kos perubatan yang memerlukan penghospitalan di Malaysia sahaja)								
30c	Kematian akibat penyakit berjangkit yang memerlukan kuarantin mengikut undang-undang di Malaysia sahaja dan kematian berlaku di Malaysia sahaja (had RM10,000)								
31	Pengecualian Klausu Tinggal di Luar Negara (negara ASEAN sahaja)	90 hari tinggal di luar negara							

Tempoh perlindungan adalah satu (1) tahun. Anda hendaklah memperbaharui perlindungan insurans anda setiap tahun

3. Berapakah jumlah premium yang perlu dibayar?

Premium Tahunan untuk Pelan Tanpa Tunai – Bayar pendahuluan dan dapatkan bayaran balik daripada RHB Insurance.

Manfaat Asas

Premium Tahunan bagi kemasukkan bukan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	555.01	620.38	667.17	796.98	916.98	1,052.07	1,172.83	1,334.34
18-35 tahun	476.34	532.45	572.61	685.52	790.07	907.89	1,013.08	1,145.21
36-45 tahun	631.98	706.42	759.70	909.51	1,048.22	1,204.53	1,344.09	1,519.39
46-55 tahun	696.79	778.86	837.60	1,002.77	1,155.71	1,328.05	1,481.92	1,675.20
56-60 tahun	1,143.34	1,278.00	1,374.39	1,645.42	1,896.36	2,179.15	2,431.64	2,748.78
61-65 tahun	1,894.07	2,117.16	2,276.84	2,725.83	3,141.55	3,610.02	4,028.29	4,553.67
66-70 tahun	2,688.68	3,005.36	3,232.02	3,869.38	4,459.50	5,124.51	5,718.26	6,464.05
71-75 tahun (Pembaharuan Sahaja)	3,307.92	3,697.54	3,976.41	4,760.55	5,486.59	6,304.76	7,035.26	7,952.81
76-80 tahun (Pembaharuan Sahaja)	4,988.98	5,576.59	5,997.18	7,179.83	8,274.83	9,508.79	10,610.52	11,994.36
81-85 tahun (Pembaharuan Sahaja)	7,023.28	7,850.50	8,442.59	10,107.47	11,648.97	13,386.09	14,937.06	16,885.18
86-90 tahun (Pembaharuan Sahaja)	9,892.79	11,057.99	11,891.99	14,237.09	16,408.40	18,855.25	21,039.90	23,783.97
91-95 tahun (Pembaharuan Sahaja)	13,939.14	15,580.93	16,756.04	20,060.34	23,119.76	26,567.42	29,645.64	33,512.08
96-100 tahun (Pembaharuan Sahaja)	19,643.30	21,956.95	23,612.94	28,269.42	32,580.82	37,439.33	41,777.21	47,225.89

Premium Tahunan bagi kemasukkan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	693.76	775.47	833.96	996.23	1,146.23	1,315.09	1,466.04	1,667.92
18-35 tahun	595.43	665.56	715.76	856.90	987.59	1,134.86	1,266.35	1,431.51
36-45 tahun	789.98	883.02	949.62	1,136.89	1,310.27	1,505.66	1,680.12	1,899.24
46-55 tahun	870.99	973.57	1,047.00	1,253.47	1,444.64	1,660.06	1,852.41	2,094.00
56-60 tahun	1,429.17	1,597.50	1,717.99	2,056.77	2,370.46	2,723.94	3,039.55	3,435.97
61-65 tahun	2,367.59	2,646.45	2,846.04	3,407.29	3,926.93	4,512.53	5,035.37	5,692.09
66-70 tahun	3,360.85	3,756.70	4,040.03	4,836.72	5,574.38	6,405.64	7,147.82	8,080.06
71-75 tahun (Pembaharuan Sahaja)	4,134.90	4,621.92	4,970.51	5,950.69	6,858.24	7,880.95	8,794.07	9,941.01
76-80 tahun (Pembaharuan Sahaja)	6,236.22	6,970.74	7,496.48	8,974.78	10,343.54	11,885.99	13,263.15	14,992.96
81-85 tahun (Pembaharuan Sahaja)	8,779.10	9,813.13	10,553.24	12,634.34	14,561.22	16,732.61	18,671.32	21,106.47
86-90 tahun (Pembaharuan Sahaja)	12,365.99	13,822.49	14,864.98	17,796.36	20,510.50	23,569.06	26,299.88	29,729.96
91-95 tahun (Pembaharuan Sahaja)	17,423.92	19,476.16	20,945.05	25,075.42	28,899.70	33,209.28	37,057.04	41,890.10
96-100 tahun (Pembaharuan Sahaja)	24,554.13	27,446.18	29,516.18	35,336.78	40,726.03	46,799.16	52,221.51	59,032.36

Manfaat Asas + Manfaat Pilihan 1

Premium Tahunan bagi kemasukkan bukan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	577.80	658.36	721.66	868.98	999.96	1,147.42	1,279.23	1,454.61
18-35 tahun	507.47	584.32	660.76	810.66	934.30	1,073.62	1,198.02	1,354.27
36-45 tahun	715.44	845.51	1,017.27	1,286.51	1,482.72	1,703.82	1,901.24	2,149.20
46-55 tahun	862.10	1,054.38	1,421.10	1,841.55	2,114.22	2,421.49	2,695.84	3,040.44
56-60 tahun	1,407.58	1,718.41	2,274.05	2,952.25	3,394.31	3,892.47	4,337.25	4,895.93
61-65 tahun	2,246.06	2,703.81	3,446.17	4,426.82	5,093.77	5,845.36	6,516.41	7,359.29
66-70 tahun	3,129.18	3,739.53	4,672.02	5,965.28	6,866.86	7,882.86	8,789.98	9,929.39
71-75 tahun (Pembaharuan Sahaja)	3,796.96	4,512.60	5,562.20	7,067.90	8,137.64	9,343.14	10,419.46	11,771.38
76-80 tahun (Pembaharuan Sahaja)	5,515.37	6,453.91	7,657.68	9,576.61	11,028.96	12,665.61	14,126.89	15,962.35
81-85 tahun (Pembaharuan Sahaja)	7,594.87	8,803.15	10,193.49	12,612.48	14,527.84	16,686.25	18,613.37	21,033.97
86-90 tahun (Pembaharuan Sahaja)	10,528.14	12,116.91	13,770.41	16,894.76	19,463.22	22,357.60	24,941.83	28,187.80
91-95 tahun (Pembaharuan Sahaja)	14,664.39	16,789.69	18,814.28	22,933.29	26,422.68	30,354.88	33,865.70	38,275.54
96-100 tahun (Pembaharuan Sahaja)	20,495.30	23,376.95	25,924.67	31,445.85	36,233.50	41,628.70	46,445.76	52,496.32

Premium Tahunan bagi kemasukkan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	722.24	822.95	902.08	1,086.22	1,249.95	1,434.27	1,599.03	1,818.26
18-35 tahun	634.34	730.40	825.95	1,013.33	1,167.88	1,342.03	1,497.52	1,692.83
36-45 tahun	894.30	1,056.89	1,271.59	1,608.14	1,853.40	2,129.78	2,376.54	2,686.50
46-55 tahun	1,077.63	1,317.97	1,776.37	2,301.94	2,642.78	3,026.87	3,369.80	3,800.54
56-60 tahun	1,759.48	2,148.01	2,842.56	3,690.31	4,242.89	4,865.59	5,421.57	6,119.91
61-65 tahun	2,807.58	3,379.77	4,307.72	5,533.52	6,367.21	7,306.70	8,145.51	9,199.11
66-70 tahun	3,911.48	4,674.41	5,840.02	7,456.60	8,583.58	9,853.57	10,987.47	12,411.73
71-75 tahun (Pembaharuan Sahaja)	4,746.20	5,640.75	6,952.75	8,834.87	10,172.05	11,678.92	13,024.32	14,714.23
76-80 tahun (Pembaharuan Sahaja)	6,894.21	8,067.39	9,572.10	11,970.76	13,786.20	15,832.02	17,658.61	19,952.93
81-85 tahun (Pembaharuan Sahaja)	9,493.59	11,003.94	12,741.86	15,765.60	18,159.80	20,857.81	23,266.71	26,292.46
86-90 tahun (Pembaharuan Sahaja)	13,160.17	15,146.13	17,213.01	21,118.45	24,329.02	27,947.00	31,177.29	35,234.75
91-95 tahun (Pembaharuan Sahaja)	18,330.49	20,987.11	23,517.85	28,666.61	33,028.35	37,943.59	42,332.13	47,844.43
96-100 tahun (Pembaharuan Sahaja)	25,619.13	29,221.19	32,405.83	39,307.31	45,291.88	52,035.88	58,057.20	65,620.40

Manfaat Asas + Manfaat Pilihan 1 + Manfaat Pilihan 2

Premium Tahunan bagi kemasukkan bukan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	798.59	895.26	971.23	1,148.01	1,305.18	1,482.14	1,640.30	1,850.76
18-35 tahun	685.45	777.68	869.40	1,049.29	1,197.65	1,364.84	1,514.11	1,701.61
36-45 tahun	959.60	1,115.69	1,321.81	1,644.89	1,880.34	2,145.67	2,382.56	2,680.12
46-55 tahun	1,138.55	1,369.29	1,809.35	2,313.89	2,641.09	3,009.82	3,339.04	3,752.55
56-60 tahun	1,859.89	2,232.89	2,899.65	3,713.49	4,243.97	4,841.76	5,375.50	6,045.90
61-65 tahun	2,977.91	3,527.21	4,418.04	5,594.81	6,395.15	7,297.06	8,102.32	9,113.78
66-70 tahun	4,170.14	4,902.56	6,021.55	7,573.46	8,655.36	9,874.56	10,963.10	12,330.39
71-75 tahun (Pembaharuan Sahaja)	5,052.36	5,911.13	7,170.65	8,977.48	10,261.18	11,707.77	12,999.36	14,621.67
76-80 tahun (Pembaharuan Sahaja)	7,258.44	8,384.69	9,829.22	12,131.93	13,874.75	15,838.74	17,592.26	19,794.82
81-85 tahun (Pembaharuan Sahaja)	9,860.51	11,310.45	12,978.86	15,881.64	18,180.07	20,770.17	23,082.71	25,987.43
86-90 tahun (Pembaharuan Sahaja)	13,487.10	15,393.62	17,377.82	21,127.05	24,209.19	27,682.45	30,783.53	34,678.69
91-95 tahun (Pembaharuan Sahaja)	18,557.27	21,107.63	23,537.13	28,479.94	32,667.22	37,385.85	41,598.84	46,890.65
96-100 tahun (Pembaharuan Sahaja)	25,661.03	29,119.00	32,176.27	38,801.68	44,546.87	51,021.11	56,801.58	64,062.25

Premium Tahunan bagi kemasukkan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	998.23	1,119.08	1,214.03	1,435.01	1,631.48	1,852.67	2,050.38	2,313.45
18-35 tahun	856.82	972.10	1,086.75	1,311.61	1,497.06	1,706.05	1,892.64	2,127.02
36-45 tahun	1,199.51	1,394.62	1,652.26	2,056.11	2,350.42	2,682.08	2,978.20	3,350.15
46-55 tahun	1,423.19	1,711.61	2,261.69	2,892.36	3,301.37	3,762.28	4,173.80	4,690.69
56-60 tahun	2,324.86	2,791.11	3,624.56	4,641.86	5,304.96	6,052.20	6,719.37	7,557.38
61-65 tahun	3,722.38	4,409.01	5,522.55	6,993.51	7,993.94	9,121.32	10,127.90	11,392.22
66-70 tahun	5,212.68	6,128.20	7,526.93	9,466.83	10,819.20	12,343.20	13,703.88	15,412.99
71-75 tahun (Pembaharuan Sahaja)	6,315.45	7,388.91	8,963.31	11,221.85	12,826.48	14,634.72	16,249.19	18,277.09
76-80 tahun (Pembaharuan Sahaja)	9,073.05	10,480.86	12,286.52	15,164.91	17,343.44	19,798.42	21,990.33	24,743.52
81-85 tahun (Pembaharuan Sahaja)	12,325.64	14,138.06	16,223.57	19,852.05	22,725.09	25,962.71	28,853.39	32,484.29
86-90 tahun (Pembaharuan Sahaja)	16,858.88	19,242.03	21,722.28	26,408.81	30,261.49	34,603.07	38,479.41	43,348.36
91-95 tahun (Pembaharuan Sahaja)	23,196.59	26,384.53	29,421.42	35,599.93	40,834.03	46,732.31	51,998.55	58,613.31
96-100 tahun (Pembaharuan Sahaja)	32,076.29	36,398.76	40,220.33	48,502.10	55,683.59	63,776.39	71,001.98	80,077.81

Manfaat Asas + Manfaat Pilihan 2

Premium Tahunan bagi kemasukkan bukan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	771.24	849.69	905.83	1,061.61	1,205.61	1,367.72	1,512.63	1,706.44
18-35 tahun	648.10	715.43	763.62	899.12	1,024.58	1,165.96	1,292.19	1,450.74
36-45 tahun	859.46	948.78	1,012.71	1,192.49	1,358.94	1,546.51	1,713.99	1,924.35
46-55 tahun	940.18	1,038.66	1,109.15	1,307.36	1,490.88	1,697.69	1,882.34	2,114.27
56-60 tahun	1,542.80	1,704.40	1,820.06	2,145.30	2,446.43	2,785.78	3,088.76	3,469.33
61-65 tahun	2,555.51	2,823.22	3,014.83	3,553.62	4,052.49	4,614.65	5,116.58	5,747.04
66-70 tahun	3,641.54	4,021.56	4,293.56	5,058.38	5,766.53	6,564.54	7,277.04	8,171.98
71-75 tahun (Pembaharuan Sahaja)	4,465.51	4,933.05	5,267.69	6,208.67	7,079.92	8,061.72	8,938.32	10,039.38
76-80 tahun (Pembaharuan Sahaja)	6,626.77	7,331.91	7,836.62	9,255.79	10,569.80	12,050.55	13,372.62	15,033.24
81-85 tahun (Pembaharuan Sahaja)	9,174.60	10,167.27	10,877.77	12,875.63	14,725.43	16,809.97	18,671.13	21,008.88
86-90 tahun (Pembaharuan Sahaja)	12,724.68	14,122.92	15,123.72	17,937.84	20,543.42	23,479.64	26,101.22	29,394.10
91-95 tahun (Pembaharuan Sahaja)	17,686.96	19,657.11	21,067.25	25,032.40	28,703.71	32,840.90	36,534.76	41,174.50
96-100 tahun (Pembaharuan Sahaja)	24,638.63	27,415.00	29,402.20	34,989.97	40,163.65	45,993.86	51,199.32	57,737.73

Premium Tahunan bagi kemasukkan tanpa tunai

LINGKUNGAN UMUR (Ulang tahun umur berikutnya)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Had Tahunan Keseluruhan (RM)	30,000	50,000	100,000	300,000	500,000	700,000	1,000,000	2,000,000
30 days-17 tahun	964.05	1,062.11	1,132.29	1,327.02	1,507.02	1,709.65	1,890.79	2,133.04
18-35 tahun	810.13	894.29	954.52	1,123.90	1,280.72	1,457.45	1,615.24	1,813.43
36-45 tahun	1,074.32	1,185.97	1,265.89	1,490.61	1,698.67	1,933.14	2,142.49	2,405.44
46-55 tahun	1,175.22	1,298.32	1,386.44	1,634.20	1,863.60	2,122.11	2,352.92	2,642.84
56-60 tahun	1,928.50	2,130.49	2,275.08	2,681.62	3,058.04	3,482.22	3,860.95	4,336.66
61-65 tahun	3,194.39	3,529.03	3,768.54	4,442.03	5,065.61	5,768.32	6,395.73	7,183.80
66-70 tahun	4,551.93	5,026.95	5,366.94	6,322.98	7,208.16	8,205.68	9,096.30	10,214.98
71-75 tahun (Pembaharuan Sahaja)	5,581.89	6,166.32	6,584.62	7,760.84	8,849.90	10,077.15	11,172.90	12,549.23
76-80 tahun (Pembaharuan Sahaja)	8,283.47	9,164.89	9,795.77	11,569.74	13,212.25	15,063.18	16,715.78	18,791.55
81-85 tahun (Pembaharuan Sahaja)	11,468.26	12,709.09	13,597.22	16,094.54	18,406.79	21,012.46	23,338.92	26,261.10
86-90 tahun (Pembaharuan Sahaja)	15,905.85	17,653.65	18,904.65	22,422.30	25,679.27	29,349.54	32,626.52	36,742.62
91-95 tahun (Pembaharuan Sahaja)	22,108.70	24,571.39	26,334.06	31,290.51	35,879.64	41,051.13	45,668.45	51,468.13
96-100 tahun (Pembaharuan Sahaja)	30,798.29	34,268.75	36,752.75	43,737.46	50,204.57	57,492.33	63,999.15	72,172.16

Sila ambil perhatian bahawa duti setem sebanyak RM10 akan dikenakan

Program Deduktibel

Pilihan	Diskaun ke atas Premium Tahunan
Option 1 - Polisi akan membayar lebih RM5,000 untuk perbelanjaan yang layak bagi setiap hilang upaya	25.0%
Option 2 – Polisi akan membayar lebih RM10,000 untuk perbelanjaan yang layak bagi setiap hilang upaya	35.0%
Option 3 – Polisi akan membayar lebih RM20,000 untuk perbelanjaan yang layak bagi setiap hilang upaya	50.0%
Option 4 – Polisi akan membayar lebih RM30,000 untuk perbelanjaan yang layak bagi setiap hilang upaya	55.0%
Option 5 – Polisi akan membayar lebih RM50,000 untuk perbelanjaan yang layak bagi setiap hilang upaya	62.5%
Option 6 – Polisi akan membayar lebih RM100,000 untuk perbelanjaan yang layak bagi setiap hilang upaya	75.0%

4. Apakah bentuk bayaran yang dikenakan dan yang perlu dibayar?

Jenis	Jumlah
a. Komisen	15% (dari RM17.86 hingga RM12,011.67) daripada premium akan dibayar kepada Ejen / RHB Bank RM10
b. Duti Setem	

5. Apakah terma-terma penting dan syarat-syarat yang Saya perlu tahu?

a) **Kepentingan Pendedahan Maklumat (Menurut Kenyataan Jadual 9 Akta Perkhidmatan Kewangan 2013)**

Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini sepenuhnya untuk diri sendiri/keluarga/tanggungan, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan dalam Borang Cadangan (atau semasa memohon insurans ini). Anda dikehendaki menjawab soalan-soalan tersebut dengan lengkap dan tepat. Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans anda, keengganan atau pengurangan gantirugi, perubahan terma atau penamatan kontrak insurans anda.

Kewajipan pendedahan diatas hendaklah diteruskan sehingga kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami.

Sebagai tambahan kepada soalan-soalan di dalam Borang Cadangan (atau semasa memohon insurans ini), anda dikehendaki untuk mendedahkan apa-apa perkara lain yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan.

Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa permohonan insurans ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau sudah berubah.

b) **Tunai Sebelum Perlindungan**

Dengan ini diisytiharkan dan dipersetujui bahawa adalah menjadi asas dan syarat khas mutlak bagi kontrak insurans ini bahawa premium yang perlu bayar mesti dibayar dan diterima oleh pihak Syarikat sebelum perlindungan bermula.

c) **Tempoh bertenang**

Jika polisi ini telah dikeluarkan dan atas apa apa alasan, Pihak Diinsuranskan membuat keputusan untuk tidak mengambil polisi, Pihak Diinsuranskan itu boleh mengembalikan Polisi kepada Syarikat untuk pembatalan dengan syarat permohonan untuk pembatalan diserahkan oleh Pihak Diinsuranskan kepada Syarikat dalam tempoh lima belas (15) hari dari tarikh penyerahan Polisi. Pihak Diinsuranskan itu layak menerima pulangan penuh premium yang telah dibayar setelah ditolak perbelanjaan perubatan yang ditanggung oleh Syarikat untuk mengeluarkan Polisi tersebut.

d) **Tempoh tangguh**

Kelayakan untuk manfaat dibawah polisi ini bermula hanya 30 hari selepas tarikh efektif bagi polisi ini selepas Pihak Diinsuranskan dimasukkan ke dalam Polisi, kecuali untuk Kemalangan yang dilindungi yang berlaku selepas tarikh kuat kuasa perlindungan.

e) **Prosedur tuntutan**

Sekiranya berlaku kemasukan tanpa tunai, sila hubungi Asia Assistance di talian 03-7628 3777 or 03-7841 5777. Sekiranya tuntutan, sila hubungi RHB Insurance.

f) **Kepentingan Menyimpan Resit Rasmi Prosedur tuntutan**

Setelah pembayaran premium dilakukan, sila pastikan anda diberikan Resit Rasmi sebagai bukti pembayaran. Anda dinasihatkan supaya menyimpan Resit Rasmi tersebut untuk sebarang rujukan lanjut.

g) **Apa yang dimaksudkan dengan program Deduktibel?**

Pilihan ini membenarkan anda membayar sebahagian daripada seluruh premium tahunan tetapi anda perlu menjelaskan RM5,000, RM10,000, RM20,000, RM30,000, RM50,000 atau RM100,000 (seperti pilihan anda) yang pertama untuk perbelanjaan yang layak untuk bil perubatan anda. Manfaat ini terutamanya bagus sekiranya anda telah mempunyai polisi Insurans Penghospitalan & Pembedahan.

6. Apakah pengecualian-pengecualian utama polisi ini?

Beberapa pengecualian utama perlindungan polisi adalah

- a) Penyakit sedia ada
Hendaklah bermaksud hilang upaya sedia ada yang diketahui sewajarnya oleh Pihak Diinsuranskan. Pihak Diinsuranskan dianggap mengetahui sewajarnya keadaan sedia ada itu apabila
 - i. Pihak Diinsuranskan telah atau sedang menerima rawatan
 - ii. Nasihat perubatan, diagnosis, jagaan atau rawatan telah disyorkan
 - iii. Gejala jelas dan tepat dapat atau telah dilihat dengan jelas; atau
 - iv. Kewujudannya dapat diperhatikan dengan jelas bagi orang yang mengalami keadaan itu
- b) Penyakit tertentu yang berlaku dalam tempoh 120 hari pertama bagi perlindungan berterusan. Penyakit tertentu adalah: Hipertensi, diabetes mellitus dan penyakit kardiovaskular, Semua tumor, kanser, sista, nodul, polip, batu dalam system kencing dan system biliari. Semua penyakit telinga, hidung (termasuk sinus) dan tekak, hernia, hemoroid, fistula, hidrosele, varikosele, Endometriosis termasuk penyakit pembiakan, gangguan spina vertebro (termasuk diska) dan penyakit lutut.
- c) Apa-apa keadaan perubatan atau fizikal yang berlaku dalam tempoh 30 hari pertama perlindungan atau tarikh pengembalian semula bagi Pihak Diinsuranskan, mengikut mana-mana yang terakhir kecuali untuk kecederaan akibat kemalangan.
- d) Pembedahan Plastik/kosmetik, khatan, pemeriksaan mata, cermin mata dan pembetulan penglihatan dekat melalui pembiasan atau pembedahan (Keratotomi radial atau lasik), Kanta Intraokular (kecuali kanta monofokal untuk katarak atau pembedahan mata) dan penggunaan atau pemerolehan perkakas atau alat prostetik seperti anggota tiruan, alat pendengaran, perentak yang diimplankan dan preskripsinya.
- e) Penyakit pergigian termasuk rawatan pergigian atau pembedahan oral kecuali apabila diperlukan kerana Kecederaan Akibat Kemalangan pada gigi asli yang sihat yang berlaku sepenuhnya dalam tempoh Insurans.
- f) Penjagaan peribadi rehat pulih atau jagaan kebersihan, dadah yang tidak dibenarkan, intoksikasi, pensterilan, penyakit venerial dan sekuelanya, AIDS (Sindrom Kurang Daya Tahan Penyakit) atau ARC (Kompleks Berkaitan AIDS) dan penyakit berkaitan HIV (Sindrom Kurang Daya Tahan Manusia) kecuali jangkitan HIV timbul akibat daripada pemindahan darah, dan apa-apa penyakit berjangkit yang memerlukan kuarantin oleh undang-undang.
- g) Apa-apa rawatan atau operasi pembedahan untuk keabnormalan atau kecacatan kongenital termasuk penyakit keturunan.
- h) Kehamilan, melahirkan anak (termasuk kelahiran secara pembedahan), keguguran, mengugurkan kandungan dan jagaan serta pembedahan prenatal atau postnatum, kaedah kawalan kelahiran kontraseptif mekanikal atau kimia atau rawatan berkaitan ketaksuburan, disfungsi erektil dan ujian atau rawatan berkaitan impoten atau pensterilan.
- i) Penghospitalkan terutamanya untuk tujuan penyiasatan, diagnosis, pemeriksaan sinar-x, pemeriksaan fizikal atau perubatan am, tidak berkaitan dengan rawatan atau diagnosis Hilang Upaya yang dilindungi yang tidak Perlu Dari Segi Perubatan dan apa-apa rawatan pencegahan, ubat atau pemeriksaan pencegahan yang dijalankan oleh Pakar Perubatan, dan rawatan khusus untuk mengurangkan atau menaikkan berat badan.
- j) Bunuh diri, percubaan bunuh diri atau kecederaan diri sendiri yang disengajakan ketika siuman atau tidak siuman.
- k) Perang atau apa-apa tindakan perang, diisytiharkan atau tidak diisytiharkan, aktiviti jenayah atau pengganas, bergiat cergas dalam mana-mana angkatan bersenjata, penyertaan secara langsung dalam mogok, rusuhan dan kekecohan awam atau penderhakaan tentera.
- l) Radiasi pengionan atau pencemaran melalui radioaktiviti daripada mana-mana bahan api nuklear daripada proses pembelahan nuklear atau daripada apa-apa bahan senjata nuklear.
- m) Belanja yang ditanggung untuk menderma mana-mana organ tubuh oleh Pihak Diinsuranskan dan kos pemerolehan organ termasuk semua kos yang ditanggung oleh penderma ketika pemindahan organ dan komplikasinya.
- n) Penyiasatan dan rawatan gangguan tidur dan dengkur, terapi penggantian hormone dan terapi pilihan seperti rawatan, khidmat atau bekalan perubatan, termasuk tetapi tidak terhad kepada khidmat kiropraktik, akupunktur, akutekanan, refleksologi, pengikatan tulang, rawatan pakar herba,urut atau terapi aroma atau rawatan pilihan yang lain.
- o) Jagaan atau rawatan yang pembayarannya tidak dikehendaki atau setakat yang ia dibayar oleh mana-mana insurans lain atau tanggung rugi yang melindungi Pihak Diinsuranskan dan Hilang Upaya yang timbul daripada tugas dalam pekerjaan atau kerjaya yang dilindungi di bawah Kontrak Insurans Pampasan Pekerja.
- p) Psikitik, gangguan mental atau saraf (termasuk apa-apa neurosis dan manifestasi fisiologi atau psikosomatiknya)
- q) Kos/Perbelanjaan bagi khidmat yang bersifat bukan perubatan seperti televisyen, telefon, khidmat teleks, radio atau kemudahan yang serupa, kit/pek kemasukan dan barang bukan perubatan lain yang tidak layak.
- r) Sakit atau kecederaan yang timbul daripada apa-apa jenis perlumbaan (kecuali perlumbaan jalan kaki), sukan berbahaya seperti tetapi tidak terhad kepada terjun di udara, luncur air, aktiviti dalam air yang memerlukan alat pernafasan, sukan musim sejuk, sukan professional dan aktiviti yang tidak dibenarkan.
- s) Penerbangan peribadi selain sebagai penumpang yang membayar tambang dalam mana-mana penerbangan komersil berjadual untuk mengangkut penumpang melalui laluan yang ditetapkan.
- t) Perbelanjaan yang ditanggung untuk menukar jantina.

Nota: Ini adalah tidak menyeluruh. Sila rujuk kepada polisi dokumen untuk butir-butir penuh.

7. Bolehkah saya membatalkan Polisi?

Anda boleh membatalkan polisi anda dengan memberi notis bertulis kepada Syarikat. Selepas pembatalan, anda layak menerima bayaran balik sebahagian daripada premium dengan syarat anda tidak membuat tuntutan ke atas polisi.

8. Apakah yang perlu dilakukan seandainya terdapat perubahan pada maklumat perhubungan?

Adalah penting untuk anda memaklumkan kepada kami sekiranya terdapat sebarang perubahan dalam maklumat perhubungan anda untuk memastikan semua surat menyurat sampai kepada anda dalam masa yang tepat.

9. Di mana saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat tambahan mengenai Insurans Perubatan dan Kesihatan, sila rujuk kepada buku kecil *info insurans* berkenaan 'Insurans Perubatan dan Kesihatan' yang boleh didapati di semua cawangan kami atau layari www.insuranceinfo.com.my

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di:

RHB INSURANCE BHD 197801000983 (38000-U) didaftarkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Level 12B, West Wing

The Icon, No 1, Jalan 1/68F

Jalan Tun Razak 55000 Kuala Lumpur Tel : 1-

300-220-007; Faks :03-2163 7277

Laman web : www.rhbgroup.com/insurance

10. Lain-lain perlindungan insurans perubatan dan kesihatan diri yang boleh didapati

Sila rujuk kepada pihak insurans anda/pengantara untuk lain-lain pelan insurans yang ditawarkan

NOTIS PENTING:

ANDA HENDAKLAH BERPUAS HATI DAN MEMASTIKAN BAHAWA POLISI INI ADALAH MENEPATI KEPERLUAN ANDA. ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS DAN BERBINCANG DENGAN EJEN ATAU MENGHUBUNGI SYARIKAT INSURANS UNTUK MAKLUMAT LANJUT.

Maklumat yang terkandung di sini adalah berkuatkuasa bermula 02/2023