

Enhanced Group Hospital and Surgical Policy

PRODUCT DISCLOSURE SHEET

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

Date:

1 What is this product about?

This is a comprehensive Enhanced Group Hospital & Surgical policy which covers the costs of medical treatment or surgical expenses for hospitalisation due to accident or sickness.

2 What are the covers / benefits provided?

Some of the major benefits available are:

<ul style="list-style-type: none"> • Hospital Room & Board • Surgical Fee • Anaesthetist's Fee • Intensive Care Unit • Daycare Procedures • Hospital Supplies & Services • Operating Theatre Fee • In Hospital Physician Visit • Pre-Hospital and Pre-Surgical Diagnostic Tests • Pre-Hospital Specialist Consultation • Ambulance Fees 	<ul style="list-style-type: none"> • Outpatient Accident Treatment • Outpatient Sickness Treatment • Accidental Dental Treatment • Post-Hospitalisation Treatment • Outpatient Physiotherapy Treatment • Outpatient Kidney Dialysis Treatment • Outpatient Cancer Treatment • Organ Transplant • Second Surgical Opinion • Daily Cash Allowance at Government Hospital
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Note:

- The duration of cover is for one (1) year.
- The description of the available cover is only a brief summary for quick and easy reference.
- The precise terms and conditions that apply are stated in the policy contract.
- You need to renew your insurance policy annually before the policy anniversary.

3 How much premium do I have to pay?

The total premium may vary depending on your members' group size under this policy, your members' age, health status and selected plan.

4 Managed Care Organisation (MCO)

- You may also choose to subscribe to the MCO service.
- One of the MCO's roles is to facilitate convenient admission into and discharge from participating hospitals.
- An additional amount of MCO fee will be incurred if you subscribed to the MCO service.

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

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| • Stamp Duty | : | RM10.00 |
| • Tax (premium to be paid by individual or non-individual) | : | 0% or 6% |
| • Tax on MCO fee (where applicable) | : | 6% |
| • Commission | : | 10% of premium |

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

- Importance of disclosure - You must disclose all material facts such as your medical condition, occupation, and state your age correctly.
- You are to disclose in the proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued may be invalidated.
- You may be required to undergo a medical examination or to submit medical reports to the Company for their underwriting process.
- Cooling-off period - You may cancel your policy by returning the policy to us within fifteen (15) days after the policy has been delivered to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period - The eligibility for benefits under this policy will only start thirty (30) days after the effective date of this policy except for a covered accident occurring after the effective date of coverage.
- Upgraded Room and Board Co-payment – You will have to pay twenty percent (20%) of the other eligible expenses if you are hospitalised at a Room & Board rate which is higher than the Hospital Room & Board Benefit limit eligible

for your plan.

- Residence Overseas clause - No benefit shall be payable for any medical treatment received by you outside Malaysia, if you reside or travel outside Malaysia for more than ninety (90) consecutive days.
- 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 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 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.
- Non-Consumer Insurance Contract – 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 dependants, 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. 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.

Note: The list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

7 What are the major exclusions under this policy?

This contract does not cover any hospitalisation, surgery or charges incurred directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-existing Condition
- Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover
- Waiting Period of thirty (30) days for all except accidental injuries
- Elective cosmetic or plastic surgery except re-constructive surgery necessary to restore function after an accident that has occurred during the period of cover
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and any surgical mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, gender change, sexual dysfunction including impotency, tests or treatment related to sterilization and circumcision performed due to any reason other than illness or infection.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full list of exclusion under this policy.

8 What is a Pre-Existing Condition?

A Pre-Existing Condition shall mean disabilities which existed before the effective date of cover and for which you should have been reasonably aware of. You may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- a) You have received or are 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.

9 What is Specified Illnesses?

Specified Illnesses shall mean the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days of continuous cover:

- a) Hypertension, diabetes mellitus and cardiovascular disease
- b) All Tumors of any kind, 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 disease of the Reproductive System
- f) Vertebro-spinal disorders (including discs) and knee conditions

10 Can I cancel my policy?

You may cancel this policy at any time by giving written notice to us, provided that no claims have been made during the current Policy Year. Upon cancellation, you are entitled to a refund of the annual premium as follows:

<i>Period Not Exceeding</i>	<i>Refund of Annual Premium</i>
15 days	90%
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

11 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 contract details to ensure that all correspondences reach you in a timely manner. You can write in / email / fax us at the address / email address / fax number below.

12 Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical and Health Insurance', available at all our branches or you can obtain a copy from our authorized insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Zurich General Insurance Malaysia Berhad
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia.
Call Centre: 1-300-888-622
Tel: 03 – 2109 6000 Fax: 03 – 2109 6888
Email: CallCentre@zurich.com.my

13 Other types of Medical and Health Insurance cover available:

- Medicagen 200
- MediLOVE

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.

Zurich General Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

All premium and fees shown in this document may be subject to tax or other government levies.

The information provided in this disclosure sheet is valid as at: 15th October 2018