



Product Disclosure Sheet

(Please read this Product Disclosure Sheet before you decide to take up the Multi Medical-Protector Cover. Be sure to also read the general terms and conditions)

MULTI MEDICAL-PROTECTOR

1. What is this product about ?

This policy provides coverage for surgery or treatment in hospital for both inpatient and outpatient treatment as well as all covered conditions regardless whether it is a minor or major disability.

Major disabilities includes heart attack, stroke, cancer, brain surgery, open heart surgery, coma, major organ transplant.

2. What are the covers / benefits provided ?

This policy covers:

Part I – Basic Med Benefits covers under Inpatient Benefits - Hospital Room & Board; Nursing Care and Service; All eligible Inpatient Medical Expenses including Intensive Care Unit; Lodger Fees - for child below 15 year old; Malaysian Government Hospital Cash Allowance. Outpatient Benefits covers - Pre-Hospitalization Specialist Consultation & Diagnostic Services; Daycare Surgery - inclusive of all incidental services & supplies; Post-Hospitalization Physician Treatment; Emergency Accidental Outpatient Treatment; Home Nursing Care;

Part II – Major Med Benefits covers the following benefits - All Eligible, Necessary & Reasonable Medical Expenses rendered as Inpatient for the Defined Major Disability; Monthly Outpatient Cancer Treatment or Kidney Dialysis; Recuperative Allowance; Hospitalization Inconvenience; Major Disability Relief

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 of last birthday of the person insured and our underwriting requirements.

If 4 or more persons from the same family, ie husband and/or wife and children are insured under the same policy, they are entitled to a 15% discount on the total premium as a Family Policy.

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

In addition to the premium, you have to pay:	Amount
a. Government Service Tax, if applicable	5% of premium
b. Stamp duty	RM10.00

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



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

- **Duty of disclosure** : You must disclose all material facts which you know or ought to know which would affect our underwriting consideration of your proposal, such as your occupation, your personal pursuits, the number of personal accident policies that you have purchased from any insurance companies.

You must ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.

- **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.

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:

- Illnesses contracted within the first 30 days for Part I – Basic Benefits, and Major Disability diagnosed within the first 30 days
- 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. What is Pre-existing Condition ?

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.



8. What is Specific Illnesses?

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.

9. Can I cancel my policy?

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.

10. Is Policy renewal guaranteed?

This policy will be renewable at the option of the Insured Person subject to the terms and conditions prevailing at the time of renewal. The renewal premium payable is not guaranteed and the Company reserves the right to revise the premium rate that is applicable at the time of renewal

11. What should you do when you need to be admitted to the hospital?

You will receive our MPIB Medical Card upon receiving your Multi-Medical Protector policy schedule. Hospital admission will be made simpler for any Covered Conditions with the usage of this card. Our appointed Managed Care Organisation (MCO) will arrange for your hospital admission if the hospital is one of the participating panel hospitals. A pre-certification of your coverage and medical condition will be carried by our MCO, and when everything is in order, an initial guarantee will be placed with the hospital for your admission.

12. What should you do in the event of loss?

You must notify us in writing with full details as soon as possible. Early notification is required to avoid any prejudice to your claim.

13. What should you do when making a claim?

You must submit your claim with all the supporting information and documents to us, and give full cooperation to us in assessing your claim.

14. 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.



15. 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.mpib.com.my

Multi-Purpose Insurans Bhd
8th Floor, Menara Multi-Purpose
Capital Square,
8, Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel: 03-2034 9888
Fax: 03-2694 5758

16. Other types of Medical and Health Insurance cover available.

- **Multi Medi-Plus**
- **Group Hospital & Surgical Insurance**

IMPORTANT NOTE:

YOU ARE ADVISED THE COVERAGE, EXCLUSIONS AND LIMITATION OF BENEFITS HIGHLIGHTED ARE NOT EXHAUSTIVE. THE FULL INFORMATION IS IN THE INSURANCE CONTRACT.

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 US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at 01/01/2010