

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out *Care Plus*. Be sure to also read the general terms and conditions.)

Care Plus
(Hospitalisation and Surgical Insurance)

1 January 2010

1. What is this product about?

This policy provides for hospitalisation and surgical expenses incurred due to illnesses or accidents covered under the policy.

2. What are the covers / benefits provided?

This policy covers:

• In-patient and Day-patient Treatment

- Hospital Room & Board
- Intensive Care Unit
- Hospital Supplies & Services
- Surgical Fees
- Anaesthetist Fee
- Operating Theatre
- In-Hospital Physician Visit
- Organ Transplant
- Day Surgery

• Outpatient Treatment

- Pre-Hospital Specialist Consultation
- Pre-Hospital Diagnostic Tests
- Post-Hospitalisation Treatment
- Emergency Accidental Outpatient Treatment
- Emergency Accidental Outpatient Dental Treatment
- Outpatient Physiotherapy Treatment
- Outpatient Kidney Dialysis Treatment
- Outpatient Cancer Treatment

• Additional Benefits

- Insured Child's Daily Guardian Benefit
- Home Nursing Care
- Medical Report Fee
- Ambulance Fees
- Accidental Death Benefit
- Daily Cash Allowance at Government Hospital
- Government Service Tax

Amount covered is stated in the Schedule of Benefits of the policy contract.

A Medical Card is provided to facilitate admission at participating hospitals. For certain medical conditions, assistance is provided to obtain Second Opinion from leading medical centres.

Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, age group and our underwriting requirements:

Example

If you are age 30 on your next birthday, the estimated gross premium which is including agent's commission but excluding service tax and stamp duty is RM316.

Renewal premium will automatically be adjusted on entering the next age group. Premium may also be adjusted should there be adverse variations to your health or occupation.

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

- | | |
|-------------------------------------|--------|
| • Commission to the insurance agent | • 15% |
| • Service tax (for business entity) | • 5% |
| • Stamp duty | • RM10 |

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 such as medical condition, and state your age correctly. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- **Residence overseas** - No benefits shall be payable for medical treatment outside Malaysia if you are outside Malaysia for more than 90 consecutive days.
- **Cooling-off period** - You may cancel the policy within 15 days after you have received the policy. The premium that you have paid (less any medical expenses incurred in the issuance of the policy) will be refunded to you. Renewal has no cooling-off period.

- Change in risk - You shall give immediate written notice to us of any material change in your occupation, business, duties or pursuits and pay any additional premium that may be required.
- Upgraded room & board co-payment - You have to bear 20% of the other eligible benefits described in the Schedule of Benefits if hospitalised at a published Room & Board rate which is higher than your eligible benefit.
- Yearly renewable policy up to age 70 - Renewal may be invited based on existing terms, with premium revision, with certain restriction of coverage or it may be declined if there is any material change in occupation, duties of pursuits or any injury, diseases, physical defect or infirmity of which you have become aware or been affected.
- Claims - Upon the happening of a Disability, you shall notify us in writing within 30 days.

Note:

This list is non-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?

This policy does not cover:

- Pre-existing illness, and specified illnesses during the first 120 days
- Any medical or physical conditions arising within the first 30 days after the effective date of the insurance except for accidental injuries
- Congenital abnormalities
- Plastic/cosmetic surgery
- Dental treatment not arising from accidental injuries
- Pregnancy
- Hazardous sports

Note:

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel the 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.

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 hospitalisation and surgical insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

**Customer Service Department
Lonpac Insurance Bhd
LG Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8688
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com**

Authorised agent:

10. Other types of Hospitalisation and Surgical Insurance cover available

None

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 US DIRECTLY FOR MORE INFORMATION.