



1 March 2010

**MUI MEDICAL INSURANCE
MUI HOSPITALISATION AND SURGICAL INSURANCE**

PRODUCT DISCLOSURE SHEET

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

1. What is this product about?

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

2. What are the covers / benefits provided?

This policy covers:

- Hospital room and board: RM RM180, RM220, RM400, RM500 per day
- Surgical expenses: AS CHARGED
- Reimbursement of medical expenses up to As Charged subject to Annual Limit

Annual limit on benefits payable – RM20,000, RM30,000, RM40,000 and RM50,000

Aggregate lifetime limit on benefits payable – 3 Times of Annual Limit

The policy has extension for:-

- Personal Accident - RM20,000, RM30,000, RM40,000 and RM50,000
- Organ Transplant
- Outpatient Cancer Treatment
- Bereavement Benefit

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

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company:

- Standard cover: Eg: Plan A RM531 (18-25)
- Loading due to health Factor: up to 50%
- The estimated total premium that you have to pay is: RM796.50
- Renewal Premium is age banded and the Company reserves the right to review portfolio profitability every five years

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

- Commissions to the insurance agent 15% of premium
- Stamp duty RM10

5. 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 medical condition, and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Qualifying / waiting period - the eligibility for benefits under the policy will only start [30] days after the effective date of the policy.
- Specified illnesses-120 days
Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- Co-insurance – for Upgraded R&B you will have to pay [20%] of the total costs incurred



(To highlight other key terms and conditions, e.g. claims procedures, etc.)

6. What are the major exclusions under this policy?

This policy does not cover:

- Pre-existing conditions and specified illness;
- Maternity;
- Congenital abnormalities;
- Accidental injuries or illnesses arising from racing;
- Cosmetic or plastic surgery; and
- Dental work or treatment including oral surgery.

Specified Illnesses

The following disabilities and its related complications, occurring within the first 120 days of Insurance of the Insured Person:

- (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 disease of the reproduction system
- (f) Vertebro-spinal disorders (including disc) and knee conditions.

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 your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a certain amount of 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 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 medical and health 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
MUI Continental Insurance Berhad
Mezzanine & 1st Floor, See Hoy Chan Plaza,
Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 03-2070 9226
Fax: 03-2070 5226
E-mail: customerservice@muicna.com

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.

This Product Disclosure Sheet is for general information only and is valid as at 01.03.2010.