

# CHARTIS



Enquiry Hotline Talian Pertanyaan 1 800 88 88 11

## Medical Care

### Individual Medical & Health



#### PRODUCT DISCLOSURE SHEET

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

1. What is this product about?	This product provides reimbursement for expenses that are medically necessary, reasonable and customary in the event of hospitalization caused by an illness or accident which is sudden and unforeseen. Coverage is provided 24 hours a day. This cover can be purchased by any individual for themselves and their legal spouse and children.
2. What are the covers/benefits provided?	Please refer to the schedule of benefits in the brochure.
3. How much premium do I have to pay?	<p>(a) Please refer to the premium table in the brochure. Renewal premium will change according to your age group.</p> <p>(b) Premium is payable annually.</p> <p>(c) Payment must follow Cash Before Cover terms.</p> <p>(d) Payment can be made cash, cheque or credit card</p>
4. What are the fees and charges that I have to pay?	Commission is payable up to maximum of fifteen percent and stamp duty of ten Malaysian ringgit per policy.
5. What are some of the key terms and conditions that I should be aware of?	<p>(a) Disclosure:</p> <p>(i) You must disclose all material facts which will affect the risk profile such as your age, gender, occupation and health conditions.</p> <p>(ii) Any misrepresentation of material facts or fraud which will affect the risk profile such as your age, gender, occupation and health conditions will result in this cover being declared null and void.</p> <p>(b) Claims:</p> <p>(i) All claims must be notified to CMI within 30 days from the date of loss.</p> <p>(ii) All supporting documents proving the loss must be submitted to CMI within 30 days from the date of loss.</p> <p>(iii) No claim will be admissible if notified after 1 year from the date of loss.</p> <p>(iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.</p> <p>(c) Number of policies: You can only be covered under one policy in respect of this insurance.</p> <p>(d) Age:</p> <p>(i) You or your spouse must be between the ages of 18 years to 60 years to qualify for cover.</p> <p>(ii) The policy for both you and your spouse is renewable up to the age of 65 years.</p>

(iii) Your children must be between the ages of 15 days to 18 years or 23 years if they are registered as full time students at a recognised educational institution. Your age will be based on the age as of your last birthday.	(iv) Country of residence: You must notify us if you will be out of Malaysia for more than 12 consecutive months. Failure to do so will invalidate this cover.
(f) Waiting period:	<p>(i) Coverage due to illness will only start 30 days from the date that you sign up.</p> <p>(ii) Coverage due to the specified illnesses listed below will only start 120 days from the date that you sign up or reinstatement.</p> <ul style="list-style-type: none"> <li>* Hypertension and diabetes mellitus and cardiovascular disease.</li> <li>* All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.</li> <li>* All ear, nose (including sinuses) and throat conditions.</li> <li>* Hernias, hemorrhoids, fistulae, hydrocele, varicocele.</li> <li>* Endometriosis including disease of the reproduction system.</li> <li>* Vetebro-spinal disorders (including disc) and knee conditions.</li> </ul>
(g) Renewal:	<p>(i) Renewal premiums are not guaranteed.</p> <p>(ii) Revision in premiums will be subject to the entire portfolio.</p> <p>(iii) Renewal of cover is at your options until the occurrence of any of the following:</p> <ul style="list-style-type: none"> <li>* Non payment of premium or premium not paid on time.</li> <li>* Upon reaching the age of 66.</li> <li>* Total claims of the policy have reached the lifetime limit specified and/or on the death of the insured.</li> <li>* Cancellation at your request.</li> <li>* Fraud/misrepresentation of material fact during application.</li> <li>* Withdrawal of the entire portfolio (a 30 days notice will be given to you and policies will be run off until expiry)</li> <li>* Insured ceases to qualify as a dependant.</li> </ul>
(h) Overseas treatment is only allowed:	<p>(i) If travel out of Malaysia is not for medical treatment but results in hospitalization as a result of a medical emergency.</p>

# Safe & Smart Medical Care

**You Can Be Prepared For Medical Emergencies**  
 Hospitalisation due to an accident or illness may result in high medical expenses. Now with Medical Care, you can help ease the burden of these rising costs.

- It's Easy To Be Insured!**
- No Medical check up required.
  - Just select the level of coverage-choose from Plan A, B or C.
  - Complete the application form.
  - Return to our authorized agent or Chartis Malaysia Insurance Berhad ("CMI") together with the payment.



SCHEDULE OF BENEFITS			
BENEFITS	PLAN A	PLAN B	PLAN C
Daily Hospital Income (Max of 120 days, due to accident or illness)	RM50 per day	RM100 per day	RM200 per day
Daily Intensive Care (Max of 20 days, due to accident or illness)	RM100 per day	RM200 per day	RM400 per day
Daily Doctor's Visit (Maximum 1 per day as an inpatient)	RM100 per day	RM200 per day	RM300 per day
Daily Specialist's Visit (Maximum 1 per day as an inpatient)	RM200 per day	RM400 per day	RM600 per day
Surgical Operation Charges (As an inpatient)	RM3,000	RM4,000	RM5,000
Additional Major Surgery	RM6,000	RM8,000	RM10,000
Pre & Post Hospitalisation Treatment (Within 30 days prior to admission or after discharge from hospital)	RM2,000	RM4,000	RM5,000
Home Nursing (Max of 30 days following discharge from hospital)	RM100 per day	RM200 per day	RM300 per day
Local Ambulance Transfer	RM200	RM200	RM200
Emergency Accidental Outpatient Cover	RM100	RM200	RM300
Emergency Accidental Dental Cover	RM100	RM200	RM300
Local Burial/Repatriation (In the event of death overseas)	RM2,000	RM3,000	RM4,000
Emergency Medical Evacuation (To the nearest hospital whilst overseas)	RM2,000	RM3,000	RM4,000
Tele-Medicine Access (Second Opinion & Case Management)	Access To Medical Advice From World-Class Doctors		

ANNUAL PREMIUM				
CHOICE OF PLAN	PREMIUM PAYABLE AT AGE	PLAN A	PLAN B	PLAN C
Self	15 days - 17 years	RM248	RM364	RM487
	18 - 35 years	RM225	RM329	RM441
	36 - 45 years	RM305	RM451	RM606
	46 - 55 years	RM446	RM663	RM894
	56 - 60 years	RM598	RM893	RM1,207
	61 - 65 years (Renewal Only)	RM781	RM1,169	RM1,582
Self & Spouse	15 days - 17 years	RM475	RM707	RM955
	18 - 35 years	RM430	RM639	RM861
	36 - 45 years	RM591	RM882	RM1,192
	46 - 55 years	RM871	RM1,305	RM1,768
	56 - 60 years	RM1,176	RM1,765	RM2,394
	61 - 65 years (Renewal Only)	RM1,542	RM2,317	RM3,145
Self & Family	15 days - 17 years	RM874	RM1,309	RM1,773
	18 - 35 years	RM788	RM1,180	RM1,597
	36 - 45 years	RM1,090	RM1,635	RM2,217
	46 - 55 years	RM1,616	RM2,430	RM3,297
	56 - 60 years	RM2,187	RM3,293	RM4,471
	61 - 65 years (Renewal Only)	RM2,873	RM4,328	RM5,878

	<ul style="list-style-type: none"> <li>(ii) Treatment required cannot be obtained in Malaysia and is recommended by a physician.</li> <li>(iii) Diagnosis that is not first made in Malaysia.</li> <li>(iv) Treatment of non emergency or chronic conditions which cannot be reasonably postponed until return to Malaysia.</li> </ul> <ul style="list-style-type: none"> <li>(i) Cooling off period: <ul style="list-style-type: none"> <li>(i) If you are not satisfied with this cover, you can return the policy to CMI 15 days from the date you receive the policy.</li> <li>(ii) You will receive a full premium refund less any medical expenses incurred by CMI.</li> </ul> </li> <li>(j) Contribution: If you are covered by any other policy, CMI's share of reimbursement will be proportionate to the total cover available that responds to the claim.</li> <li>(k) Switching policies: If you choose to switch or terminate your cover, you will be subject to the pre-existing conditions, and the waiting period.</li> <li>(l) Foreigners can purchase this product provided if they are a permanent resident in Malaysia.</li> </ul>		<ul style="list-style-type: none"> <li>x) expenses incurred for sex changes;</li> <li>xi) investigation and treatment of sleep and snoring disorders, and hormone replacement therapy;</li> <li>xii) communication or transportation expense except local ambulance services;</li> <li>xiii) 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;</li> <li>xiv) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;</li> <li>xv) 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;</li> <li>xvi) any violation or attempt of violation of the law or resistance to arrest;</li> <li>xvii) 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 related diseases, and any communicable disease diseases required quarantine by law;</li> <li>xviii) 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;</li> <li>xix) 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;</li> <li>xx) plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radical Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;</li> <li>xxi) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;</li> <li>xxii) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;</li> </ul>
<p>6. What are the major exclusions under this policy?</p>	<p>This policy does not cover death or injury caused by or to:</p> <ul style="list-style-type: none"> <li>i) Pre-Existing Conditions;</li> <li>ii) Specified Illnesses occurring during the first 120 days of continuous cover;</li> <li>iii) out-patient treatment not related to an in-patient treatment or day surgery, except for an Injury arising from an Accident;</li> <li>iv) any medical or physical conditions arising within the first 30 days of the Insured Person's cover or reinstatement date whichever is latest except for accidental injuries;</li> <li>v) 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;</li> <li>vi) 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;</li> <li>vii) charges for services received in convalescent and nursing homes, nature cure clinics and similar establishments or for rest care;</li> <li>viii) treatment for any Injury, Illness, Sickness or Disease for which such treatment are provided free;</li> <li>ix) 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;</li> </ul>		

- xxiii) Hospitalisation 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;
- xxiv) suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
- xxv) psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- xxvi) this policy does not cover any serious physical Injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by
  - (a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
  - (b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
  - (c) the release of pathogenic or poisonous biological or chemical materials.
 For the purposes of this exclusion, serious physical injury means:
  - (a) physical injury that involves a substantial risk of death; or
  - (b) protracted and obvious physical disfigurement; or
  - (c) protracted loss of or impairment of the function of a bodily member or organ.
- xxvii) CMI is not liable to make any payments for liability under any coverage sections of this policy or make any payments under any extension for any loss or claim arising in, or where the insured or any beneficiary under the policy is a citizen or instrumentality of the government of, any country/countries against which any laws and/or regulations governing this policy and/or CMI, its parent company or its ultimate holding entity have established an embargo or other form of economic sanction which have the effect of prohibiting CMI from providing insurance coverage or transacting business with or otherwise offering economic benefits to the insured or any other beneficiary under the policy. It is further understood and agreed that no benefits or payments will be made to any beneficiary/ beneficiaries who is/are declared unable to receive economic benefits under the laws and/or regulations governing this policy and/or CMI, its parent company or its ultimate holding entity;

xxviii) CMI will not pay under any section of this policy where such payment would violate a government prohibition or regulation;

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

**7. Can I cancel my policy?**

(a) You may cancel your policy by giving CMI written notice. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance as follows:

Period	Refund	Period	Refund
15 days	90% (applicable to renewal only)	7 months	25%
1 month	80%	8 months	20%
2 months	70%	9 months	15%
3 months	60%	10 months	10%
4 months	50%	11 months	5%
5 months	40%	Above 11 months	No refund
6 months	30%		

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

It is important that you inform CMI of any change via written notice by contacting our Customer Service at 1 800 88 88 11.

**9. Where can I get further information?**

Should you require additional information about this policy, 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](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact CMI at :  
Chartis Malaysia Insurance Berhad

P.O. Box 11768  
50450 Kuala Lumpur.  
Tel : 1 800 8888 11  
E-mail: [CMicare@chartisinsurance.com](mailto:CMicare@chartisinsurance.com)

**10. Other types of Medical and Health Insurance cover available.**

Please refer to our website at [www.chartisinsurance.com.my](http://www.chartisinsurance.com.my)

**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.

The information provided in this disclosure sheet is valid as at 18/05/10.