

## We cover you up to 200% Cancer Sum Insured

### 200 CancerCare

**We care for you. Let us ensure you are well prepared to manage cancer care; mentally, financially and emotionally.**



Cancer is a continuous journey, a burden that will take money and time to cure. It is also an emotional worry, not only for those diagnosed but also for the people around them. The good news is you need not face it alone. By being prepared mentally, financially and emotionally, you can live a quality life even when the unfortunate happens.

How can we manage the risk and be well prepared against Cancer? With 200 CancerCare, we care for you even before anything happens. You will have access to information to lead a healthy lifestyle and gain tips on Cancer prevention. If the unthinkable happens, our all-rounded protection will ensure that you have the means to seek early treatment for better chance of recovery. Our support does not just end there, we provide assistance in dealing with your recovery all the way towards your new normal life, worry-free.

### Financial Preparedness

#### Therapy Care Benefit: One-off payout

You will receive a one-off payout of 100% Cancer Sum Insured if you are diagnosed with Early Stage Cancer or Advanced Stage Cancer. The payout will support your expenses for immediate treatment.

#### Get Well Benefit: Additional payout annually for 5 installments

Enjoy 100% Cancer Sum Insured (20% Cancer Sum Insured x 5 installments)\* which will be payable for your recovery journey. The payout can support your recovery, whether emotionally or financially inclusive of daily essential needs. The first payment will be payable along with the Therapy Care Benefit, that is we will pay you immediately once you are diagnosed with Early Stage Cancer or Advanced Stage Cancer.

#### Arrange a Second Medical Opinion upon your request

In addition to help you through financial difficulties, we will make arrangement for a Second Medical Opinion (SMO) upon your request, on the diagnosed Early Stage Cancer or Advanced Stage Cancer. This is a value-added benefit that provides information on medical centre and referral. The service provider will provide information about details of the services and the possible and recommended centres qualified to give a second opinion.+

### Emotional Preparedness

#### Concierge service arrangement

Our support extends beyond just providing you funds to deal with your treatment cost. For your convenience, you will be able to utilize our concierge services for arrangement of various assistance. Concierge service arrangement# includes:

- Referrals of nursing care
- Referrals of psychologist consultation for the Insured and Spouse
- Referrals of transportation for medical appointments
- Referrals of alternative medicine treatment
- Referrals of home modification
- Referrals of child guardian
- Referrals of housekeeping and meal services
- Referrals of nutritionists for nutrition and wellness information
- Referrals of fitness coach
- Referrals of retailers that custom make wigs and can arrange for delivery of goods
- Referrals of hair salon that provide hair care assist with appointment arrangement
- Referrals of spa/health club
- Referrals of dieticians consultation

Note: Please refer to the Policy Contract for the full lists and terms and conditions.



redefining / standards

## Mental Preparedness

Get information on staying healthy, fitness and lifestyle concerns and Cancer prevention tips via our online portal and e-newsletter to ensure you are aware of the latest trends in healthy living.

## Bereavement Benefit

Bereavement Benefit will be payable in the event of the insured's death, before diagnosis of any cancer.

## Guaranteed level premium

With premium as low as RM1.50\*\* per day, you can enjoy cancer benefit up to RM60,000. Your premiums are level and guaranteed throughout the 20-year premium paying term to ensure that you are not burdened by increasing premium.

\*\* For entry age from 18 to 30, Plan 1

## Available plans and applicable benefits:

Benefits	Plan 1 (MYR)	Plan 2 (MYR)	Plan 3 (MYR)
Cancer Sum Insured (SA)	30,000	50,000	70,000
Therapy Care Benefit	30,000	50,000	70,000
Get Well Benefit*			
(i) per year amount for 5 installments	(i) 6,000 per year	(i) 10,000 per year	(i) 14,000 per year
(ii) total payout for 5 installments	(ii) 30,000	(ii) 50,000	(ii) 70,000
<b>Maximum cancer benefit payout</b>	<b>60,000</b> (200% of SA)	<b>100,000</b> (200% of SA)	<b>140,000</b> (200% of SA)
AXA Care Benefit	(a) Concierge service arrangement# will be available once the Policy is issued, from cancer prevention, protection to recovery care. (b) Second Medical Opinion <sup>+</sup>		
Bereavement Benefit <sup>^</sup> (Basic Sum Insured)	1,000	2,000	3,000

\* The first payment will be payable along with the payment of Therapy Care Benefit. Though the Policy will be terminated upon claim of Therapy Care Benefit, the subsequent payment will be paid yearly from the diagnosis of the Cancer until last installment or in which case, upon death of the Insured, the payment will automatically cease.

# Concierge service arrangement will be available once the Policy is issued until the last installment of Get Well Benefit or in which case, upon death of the Insured, Concierge service arrangement will be ceased. Cost to acquire the services inclusive of any cancellation fee will be borne by You.

+ Second Medical Opinion will be available once diagnosis with Early Stage Cancer or Advanced Stage Cancer. Only one claim is allowed for Second Medical Opinion. Cost to acquire the treatment will be borne by You.

^ Bereavement Benefit will be payable in the event of the Insured's death, before diagnosis of any cancer.

## Appendix: Regular Monthly Premium Rates for 200 CancerCare

Entry Age (Last Birthday)	Monthly Premium (MYR)		
	Plan 1	Plan 2	Plan 3
18-30	45	63	78
31-35	58	83	103
36-40	73	103	133
41-45	95	130	170
46-50	118	168	218

# Important Notes

AXA AFFIN Life Insurance Berhad ("AXA AFFIN") believes it is important that you fully appreciate and understand all the benefits and charges under this plan.

1. This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. 200 CancerCare is a non-participating regular premium plan with a coverage term of 20 years. Once diagnosis with Early Stage Cancer or Advanced Stage Cancer, it provides Therapy Care Benefit and Get Well Benefit. In addition, AXA Care Benefit will be available. Furthermore, Bereavement Benefit will be payable in the event of the Insured's death, before diagnosis of any cancer. The Policy will be terminated upon death, diagnosis of cancer or end of policy tenure, whichever is earlier.
3. 200 CancerCare does not participate in the distribution of surplus.
4. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
5. This plan will acquire a cash value from the 3rd policy year onwards which will be payable upon surrender.
6. Buying a life policy is a long term commitment and it is not advisable to hold your policy for a short period of time. If you surrender your policy in the early years, you may get much lesser than the total amount of premium that you have paid.
7. You are given 31 days of grace period after the due date to make your premium payment. If you do not pay your premium at the end of the grace period, your policy will lapse. You may apply to reinstate your policy within 2 years from policy lapse date subject to AXA AFFIN's requirements.
8. If after purchasing this policy, you realise that it does not fit your financial needs, you may cancel your policy by returning the policy within 15 days from the date of your receipt of this policy. The premiums that you have paid will be refunded to you.
9. No commission will be paid under this Policy.
10. Exclusions
  - a) If the Insured commits suicide within 1 year from the Issue Date or any date of Reinstatement, whichever is later
  - b) This Policy does not allow any claim for Therapy Care Benefit, Get Well Benefit and Second Medical Opinion for any cancer caused directly or indirectly, wholly or partly, by any one of the following occurrences:
    - i. any illness other than diagnosis of Cancer;
    - ii. the signs or symptoms of Cancer is manifested prior to or within 60 days from the Issue Date or date of Reinstatement, whichever is later;
    - iii. the Cancer arises directly or indirectly from a Pre-Existing Illness, which existed prior to the Issue Date or date of Reinstatement, whichever is later;
    - iv. the Cancer, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of the Policy:
      - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
      - infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
    - v. any Cancer was diagnosed due, directly or indirectly, to a congenital defect or Disease, which was manifested or was diagnosed before the Insured attains Age of 17 years;
    - vi. any Cancer caused by a self-inflicted injury, whether sane or insane;
    - vii. any Cancer resulting directly from alcohol or drug abuse; or
    - viii. any Cancer which is discovered or diagnosed after the death of the Insured.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this plan.

11. This fact sheet contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product please refer to the official policy issued by AXA AFFIN Life Insurance Berhad.

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