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Medic 101

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance policy wording carefully for full details on your coverage.



Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S") incurred due to covered illnesses until the policy term of 101 years.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: from RM220 to RM750 per day
- Surgical expenses: As charged, subject to Reasonable & Customary Charges & Overall Annual Limit

Benefits payable are on cashless/pay first, claim later basis and subject to:

- Annual limit: from RM100,000 to RM300,000
- Lifetime limit: Not applicable

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre- existing condition).
- Specified illnesses (e.g. hypertension, diabetes) occurred during the first 120 days of policy coverage.
- Diseases required quarantine by law.

This is not a complete list. Please read your policy wording carefully for full details on what is and is not covered.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)

Step 3 Can you afford the increase in premiums over time? Premium Projection Table for Medic 101 TU220

	Current premium		Estimated premium			
Age upon attained age (RM)		Based on medical inflation of 7% ¹ per annum (RM)		Based on medical inflation of 10% per annum (RM)		
Gender	Male	Female	Male	Female	Male	Female
30	258	258				
35	258	258	362	362	416	416
40	324	324	637	637	840	840
45	388	388	1,071	1,071	1,621	1,621
50	481	481	1,861	1,861	3,236	3,236
55	611	611	3,316	3,316	6,620	6,620
60	777	777	5,915	5,915	13,558	13,558

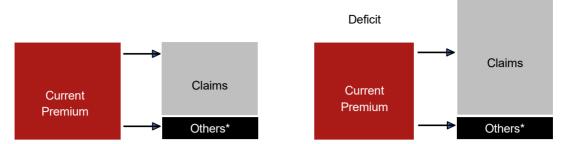
Over the long term, you can reduce premiums payable by choosing plans with:

(a) A lower annual limit.

- The projection above is solely for illustration purposes only.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services
 by policy owners. This can result in actual medical inflation rate being higher or lower than the above
 illustration. We are undertaking the necessary cost containment measures in co-operation with other
 stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to intermediary, management expenses and profits of the insurers.

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² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Now: Premium sufficiently covers Claims and Others

Future: Arising from medical inflation, Premium may not be enough to cover Claims and Others

Note: This chart is not drawn to scale

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendars days after the effective date of the policy.
- The commissions³ paid to the intermediary is 15% of the annual premium.

Step 5 Have you considered other products that might suit your needs? Product Options Table

	Recommended Product	Alternative Product Options		
Name	Medic 101 TU220	Option 1 Multi Medic Multi Medic Base: Plan 1 (Deductible Option 3)	Option 2 Multi Medi-PLUS MP350 (with Deductible at 25% discount)	
Annual Premium	Male, age 35: RM258	RM463 The annual premium is higher by RM205	RM840 The annual premium is higher by RM582	
	Female, age 35: RM258	RM458 The annual premium is higher by RM200	RM840 The annual premium is higher by RM582	
Туре	Cashless facility We pay direct to hospitals	Cashless facility We pay direct to hospitals	Cashless facility We pay direct to hospitals	
Coverage Term	Until age 101 Renewal is guaranteed but premium rates are not guaranteed	Until age 100 Renewal is guaranteed but premium rates are not guarantee'	Until age 101 Renewal is guaranteed but premium rates are not guaranteed	
Deductible	RM10,000 deductible per disability RM5,000 deductible per disability (if treated in Malaysia Government Hospital)	RM11,000 deductible per disability	RM5,000 deductible per year	
Hospital Room & Board	RM220 per day	RM165 per day	RM350 per day	
Surgical Expenses	As charged	As charged	As charged	
Annual Limit	RM100,000	RM110,000	RM100,000	

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023

^{*} Others include Commissions, Management Expenses and Profits

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

³ These figures are based on the current premium upon attained age.

Lifetime Limit	Not Applicable	Not Applicable	RM300,000 after 2 consecutive years		
Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance of the eligible expenses (up to the					

• Annual limit: Maximum amount you can claim in a year.

applicable limits).

• Lifetime limit: Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your intermediary for more information on the differences in features of these products

in features of these products.		
Customer's Acknowledgement* (Optional)		
Please ensure that you complete this section yourself and fully understand what you are signi	ng.	
I acknowledge that Generali Insurance Malaysia Berhad has provided me with a copy of the PDS.		
I have read and understood the key information contained in this PDS.		
* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms		
and conditions.	Name:	
	Date:	