

PROTECTION

CRITICOVER

Comprehensive critical illness plan that provides coverage for 194 conditions



Member of PIDM

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Critical illness insurance is one of the insurance products that completes a person's holistic insurance protection planning. Introducing **CritiCover**, a comprehensive critical illness plan for you that protects against almost all and any future illnesses¹. With this critical illness plan, your critical illness protection is complete!

CritiCover Benefits At A Glance



Protects You From 194 Critical Illness Conditions



Protects You from New or Unknown Illnesses with Our Serious Critical Illness Benefits¹



Double Indemnity for Cancer, Heart Attack or Stroke



Special Critical Illness Benefits Up To 30% Of Sum Insured



Allows Multiple Claims Up To 230% Of Sum Insured



Flexible Critical Illness Plan to Suit Your Financial Planning with Coverage Up to Age 100

¹ Only available for Supreme plan.

6 Reasons CritiCover Is For You



Protects you from 194 critical illness conditions

Get your lump sum payment if you are diagnosed with any of the 194 critical illness conditions under Severity-Based Critical Illness Benefits and Special Critical Illness Benefits.

75 Early conditions	41 Intermediate conditions	68 Advanced conditions	10 Special Critical Illness Benefits
Pays 60% of sum insured	Pays 100% of sum insured	Pays 100% of sum insured	Pays additional up to 30% of sum insured



Protects you from new or unknown illnesses with our Serious Critical Illness Benefits

With **CritiCover Supreme**, it allows simple claims to address any future unknown illnesses or unexpected accident. A lump sum of 50%² of sum insured shall be payable if either one of the below events occurs:

- a. Admission to Intensive Care Unit (ICU) continuously for 8 days or more; or
- b. Not able to perform 2 out of 6 Activities of Daily Living (ADL)³:



Washing



Toileting



Dressing



Feeding



Mobility



Transferring



Double indemnity for Cancer, Heart Attack or Stroke

Cancer, Heart Attack and Stroke are one of the most common causes of death for Malaysians⁴ and we want to make sure you have double protection against these illnesses. If you are diagnosed with either one of these 3 illnesses, we will pay out an additional amount⁵ equivalent to the amount payable under Severity-Based Critical Illness Benefits for Cancer, Heart Attack or Stroke.

² Subject to maximum of RM250,000 and one claim per lifetime. This benefit will cease at age 80 years last birthday.

³ Permanently or irreversible inability to perform ADL. A minimum assessment period of 90 days applies and only insured aged between 15 and 75 is eligible to claim under this benefit. Please refer to the frequently asked questions for more details on the ADL.

⁴ Statistics on causes of death, Malaysia, 2021 - dosm.gov.my.

⁵ Subject to maximum of RM100,000 and one claim per lifetime.

6 Reasons CriteCover Is For You

**EXTRA
30%**



Special Critical Illness Benefits up to 30% of sum insured

Nowadays it is common to hear people undergo angioplasty, having diabetic or diagnosed with mental illnesses. As we are concerned for our customers' wellbeing, additional 10% of sum insured⁶ will be payable for each of the following conditions:

1 Angioplasty and Other Invasive Treatments for Coronary Artery Disease

2 4 covered Diabetic Related Diseases:

- a. Surgery for Type 2 Diabetic Retinopathy
- b. Limb Amputation due to Type 2 Diabetic Complications
- c. Severe Diabetic Nephropathy resulting in Kidney Failure
- d. Severe Heart Attack (Myocardial Infarction) due to Diabetes Complications



3 5 covered Mental Illnesses

- a. Schizophrenia
- b. Bipolar Disorder
- c. Major depressive disorder
- d. Schizoaffective Disorder
- e. Severe Obsessive-Compulsive Disorder (OCD)



Up To 230%
\$

Allows multiple claims up to 230% of sum insured

You can claim multiple times⁷ for different critical illness or across different severity levels within the same or different critical illness category subject to maximum of 100% of the sum insured in total. With other additional benefits given, the total claim can reach up to 230% of the sum insured. Once a claim is admitted, no future claims can be made under the same or lower severity level of the same category.



Flexible critical illness plan to suit your financial planning with coverage up to age 100⁸

We give you the flexibility in selecting your rider of Prime and Supreme plan to suit your financial planning. On top of that, you can also choose your rider coverage term from 4 options which are renewable up to age 100⁸.

Note:

This rider will be automatically terminated when the total amount payable for Severity-Based Critical Illness Benefits and Serious Critical Illness Benefits reaches 100% of the sum insured.

⁶ Subject to maximum of RM25,000 and one claim per lifetime.

⁷ If there are two or more claims made under different severity levels of the same Critical Illness Category at the same time, the Company will pay only one claim, which is the highest and admitted by the Company.

⁸ With optional coverage term of 15 years, 30 years, up to age 70 or up to age 80, and this plan will be guaranteed to be renewed without evidence of insurability at your option up to age 100 provided that the basic plan is still in-force. You will be notified at least 90 days prior to the expiry age of this rider.

CritiCover Schedule Of Benefits

No.	Benefits	Prime	Supreme
1	Severity-Based Critical Illness Benefits		
	1.1 Early Stage Critical Illness Benefit	✓	✓
	1.2 Intermediate Stage Critical Illness Benefit	✓	✓
	1.3 Advanced Stage Critical Illness Benefit	✓	✓
2	Serious Critical Illness Benefits		
	2.1 Disability and Injuries Benefit	-	✓
	2.2 Intensive Care Unit (ICU) Benefit	-	✓
3	Special Critical Illness Benefits		
	3.1 Angioplasty and Other Invasive Treatments for Coronary Artery Disease	✓	✓
	3.2 Double Indemnity for Cancer, Heart Attack and Stroke	✓	✓
	3.3 Diabetic Related Diseases	✓	✓
	3.4 Mental Illnesses	✓	✓



How Does It Work?

Scenario 1

Lisa, aged 35 is looking for a critical illness protection plan as she is aware of the need to prepare for any unexpected future events. She then purchased a basic plan attaching **CritiCover Prime** with **RM100,000** sum insured as rider.



TOTAL CLAIM RECEIVED BY LISA IS RM230,000 (230% of sum insured)

The examples above are used for illustrative purposes only. Terms and conditions apply.

How Does It Work?

Scenario 2

Mark, aged 35 is looking for a high coverage critical illness protection plan. He decided to purchase a basic plan attaching **CritiCover Supreme** with **RM100,000** sum insured as rider.



Mark is infected with a disease that is not covered under any of the 194 Critical Illness conditions. However, he has been **admitted to ICU for 8 days continuously**. Luckily with **CritiCover Supreme**, Mark can claim **RM50,000** (50% of sum insured) under Serious Critical Illness Benefits as a temporary income replacement.



1 Jan 2023

1 Jan 2026

Mark purchases a basic plan with attachment of **CritiCover Supreme**



With this **RM50,000** payout to Mark as temporary income replacement, Mark can focus on his recovery.

Mark still has remaining RM50,000 sum insured under **CritiCover Supreme** to protect him from any unfortunate future events up to age 100⁹.



Note: This rider will be terminated once 100% of the sum insured has been fully paid.

The examples above are used for illustrative purposes only. Terms and conditions apply.

⁹ With optional coverage term of 15 years, 30 years, up to age 70 or up to age 80, and this plan will be guaranteed to be renewed without evidence of insurability at your option up to age 100 provided that the basic plan is still in-force. You will be notified at least 90 days prior to the expiry age of this rider.

Frequently Asked Questions

1. What are Activities of Daily Living (ADL)?

- Activities of Daily Living (ADL) means the following: -
- i. Transfer- Getting in and out of a chair without requiring physical assistance.
 - ii. Mobility- The ability to move from room to room without requiring any physical assistance.
 - iii. Contenance- The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
 - iv. Dressing- Putting on and taking off all necessary items of clothing without requiring assistance of another person.
 - v. Bathing / Washing- The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
 - vi. Eating- All tasks of getting food into the body once it has been prepared.

2. Who can be insured under CritiCover?

Coverage Term Option	Entry Age		
	Minimum	Maximum	
		Prime	Supreme
15 years	15 days old	70 years old	65 years old
30 years	15 days old	70 years old	50 years old
Up to age 70	15 days old	40 years old	40 years old
Up to age 80	15 days old	50 years old	50 years old

However, it is subject to our underwriting requirement.

3. How can I take up CritiCover?

This is a unit deducting rider. You can choose to add either CritiCover or Accelerated CritiCover to our investment-linked basic plan. Please check with your agent or contact us for more details.

4. How long is the coverage?

CritiCover gives you choices of coverage term of 15 years, 30 years, up to age 70 or up to age 80. It will be guaranteed to be renewed without evidence of insurability at your option at the end of your selected coverage term, up to the Insured's 100th birthday and provided the basic plan is still in-force. You will be notified at least 90 days prior to the expiry age of this rider.

5. How long do I need to pay the premiums?

CritiCover is attached to Investment-linked plan as unit deducting rider, hence insurance charges are deducted as long as the rider is in-force.

6. How much insurance charges do I have to pay?

The insurance charges are varied depending on your age, gender, smoking status, occupation, health condition and the type of plan you choose. The insurance charges payable will increase according to your attained age. Please refer to Appendix III for the insurance charge table for a standard life.

Frequently Asked Questions

7. Are the insurance charges payable guaranteed?

Insurance charges are not guaranteed but renewability is guaranteed. We reserve the right to revise the insurance charges at policy anniversary by giving you at least 90 days' notice prior to the policy anniversary.

8. When does the cover begin?

The coverage shall begin after the waiting period as shown below.

Waiting Period	Critical Illness Events
30 days	Other covered events not mentioned below
60 days	<div><div>i. Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease</div><div>ii. Critical Illness Event defined under Early Stage and Intermediate Stage</div><div>iii. Diabetic Related Disease</div><div>iv. Serious Critical Illness Benefits</div></div>

If there is a subsequent claim under Severity-Based Critical Illness Benefits which is of a different Critical Illness Category from the previous admitted claim, no benefit will be payable for the subsequent Critical Illness Event claim if the subsequent claim is admitted within 1 year from the previous admitted claim.

9. What is the survival period?

Upon diagnosis of Critical Illnesses, we will only pay claim after you survive at least 7 days for Early Stage Critical Illness covered or 15 days for all other benefits covered (including Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Diabetic Related Disease). Survival period is applicable to any claim event under Double Indemnity for Cancer, Heart Attack and Stroke-Related Illness Event, based on severity of the claim event. However, there is no survival period for Mental Illnesses and Serious Critical Illness Benefits.

10. How do I make a claim?

Call us at 1 300 13 2121 or +603 3007 2121 from Monday to Friday between 8:45 am and 5:00 pm (except public holidays). We will make things as easy as possible for you.

11. Where can I check my policy coverage and limits?

You can check in MyGenerali Customer Portal or call us at 1 300 13 2121 or +603 3007 2121.

12. What are the consequences of switching policy from one insurer to another?

You may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses or pre-existing conditions of the new plan.

Appendix I

Critical Illness Table

Critical Illness Category	Critical Illness Event		
	Early Stage (60%)	Intermediate Stage (100%)	Advanced Stage (100%)
1. Accidental Fracture of Spinal Column		Accidental Fracture of Spinal Column	
2. Alzheimer's Disease	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease / Severe Dementia
3. Apallic Syndrome	Akinetic Mutism	Locked In Syndrome	Apallic Syndrome
4. Aplastic Anaemia	Reversible Aplastic Anaemia		Chronic Aplastic Anaemia
5. Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Moderately Severe Bacterial Meningitis	Bacterial Meningitis
6. Brain Surgery	Surgery for Subdural Haematoma	Removal of Brain Tumour via Trans Sphenoidal Route	Brain Surgery
7. Brain Tumour	i) Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy ii) Surgical Excision Of A Spinal Meningioma		Benign Brain Tumour
8. Burns	Moderately Severe Burns	Moderately Severe Burns	Third Degree Burns
9. Cancer	i) Carcinoma in situ ii) Early Prostate Cancer iii) Early Thyroid Cancer iv) Early Bladder Cancer v) Early Chronic Lymphocytic Leukemia vi) Surgical Excision of a Spinal Meningioma vii) Early Melanoma viii) Gastro-intestinal Stromal Cancer	i) Mastectomy for carcinoma in situ Breast ii) Prostatectomy for Stage 1 Prostate iii) Cystectomy for carcinoma in situ Urinary Bladder or Papillary carcinoma of the Bladder iv) Carcinoma in situ and other Early Cancers of Specified Organs Treated with Radical Surgery	Cancer
10. Cardiomyopathy	i) Hypertrophic Cardiomyopathy ii) Pericardectomy	Constrictive Pericarditis with Surgery	Cardiomyopathy
11. Cerebral Aneurysm Requiring Brain Surgery			Cerebral Aneurysm Requiring Brain Surgery
12. Chronic Adrenal Insufficiency	Adrenalectomy for Adrenal Adenoma		Chronic Adrenal Insufficiency
13. Chronic Autoimmune Hepatitis	Early Chronic Autoimmune Hepatitis		Chronic Autoimmune Hepatitis
14. Chronic Relapsing Pancreatitis	Acute Necrotic Pancreatitis	Moderately Chronic Relapsing Pancreatitis	Chronic Relapsing Pancreatitis
15. Coma	Coma for 48 hours	i) Severe Epilepsy ii) Coma for 72 hours	Coma
16. Coronary Artery Disease	i) Early Coronary Artery Disease ii) Transmyocardial Laser Therapy	i) Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) ii) Other Coronary Artery Disease	i) Coronary Artery By-Pass Surgery ii) Serious Coronary Artery Disease

Appendix I

Critical Illness Table

Critical Illness Category	Critical Illness Event		
	Early Stage (60%)	Intermediate Stage (100%)	Advanced Stage (100%)
17. Crohn's disease	Chronic Crohn's Disease		Severe Crohn's Disease
18. Eisenmenger's Syndrome	Less Severe Eisenmenger's Syndrome		Severe Eisenmenger's Syndrome
19. Elephantiasis			Elephantiasis
20. Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis
21. Full Blown AIDS			Full Blown AIDS
22. Fulminant Viral Hepatitis	Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis	Fulminant Viral Hepatitis
23. Generalized Tetanus			Generalized Tetanus
24. Haemolytic Uremic Syndrome			Haemolytic Uremic Syndrome
25. Head Trauma	i) Mild Head Trauma ii) Facial Reconstructive Surgery iii) Cervical Spinal Cord Injury Due To Accident		Major Head Trauma
26. Heart Attack	i) Insertion of Pacemaker ii) Key hole Coronary Bypass Surgery / EECp (Enhanced External Counter Pulsation) Procedure	Insertion of Cardiac Defibrillator	Heart Attack
27. Heart Valve Surgery	Percutaneous Valve Surgery / Valvuloplasty	Percutaneous Valve Replacement or Device Repair	Heart Valve Surgery
28. HIV	HIV Infection Due To Assault	HIV Infection Due To Organ Transplant	i) HIV Infection Due To Blood Transfusion ii) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
29. Infective Endocarditis	Moderately Severe Infective Endocarditis		Infective Endocarditis
30. Kidney Failure	Surgical Removal of One Kidney	Chronic Kidney Disease	End Stage Kidney Failure
31. Liver Disease	i) Partial Hepatectomy ii) Portal Vein Thrombosis iii) Occupationally Acquired Hepatitis B or C	Liver Cirrhosis	End Stage of Liver Disease
32. Loss of Hearing	i) Bilateral Severe Hearing Loss ii) Surgical Drainage for Cavernous Sinus Thrombosis	Cochlear Implant Surgery	Deafness

Appendix I

Critical Illness Table

Critical Illness Category	Critical Illness Event		
	Early Stage (60%)	Intermediate Stage (100%)	Advanced Stage (100%)
33. Loss of Independent Existence	i) Surgical Reattachment Amputated Limb ii) Early Loss of Independent Existence iii) Loss of Fingers	i) Loss of Single Hand or Foot by Amputation ii) Moderately Severe Rheumatoid Arthritis	Loss of Independent Existence
34. Loss Of Sight	i) Corneal Transplant ii) Loss of Sight in One eye	i) Bilateral Severe Low Vision ii) Retinitis Pigmentosa iii) Optic Nerve Atrophy	Blindness
35. Loss of Speech	Loss of Speech (other than injury or illness to the vocal cords)	Permanent (or Temporary) Tracheostomy	Loss of Speech
36. Loss of Use of Limbs	Loss of Use of One Limb	Loss of Use of One Limb and Loss of Sight in One Eye	Paralysis of Limbs
37. Lung Disease	i) Removal of One Lobe of the Lungs ii) Status Asthmaticus / Severe Asthma iii) Less Severe Lung Disease iv) Insertion of a Vena Cava filter	Surgical Removal of One Lung	End Stage of Lung Disease
38. Medullary Cystic Disease	Chronic Glomerulonephritis		Medullary Cystic Disease
39. Meningeal Tuberculosis	Tuberculous Myelitis		Meningeal Tuberculosis
40. Motor Neurone Disease	Early Motor Neurone Disease		Motor Neurone Disease
41. Multiple Root Avulsions of Brachial Plexus			Multiple Root Avulsions of Brachial Plexus
42. Multiple Sclerosis	Early Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis
43. Muscular Dystrophy	Spinal Cord Disease or Injury Resulting in Bowel and Bladder Dysfunction	Moderately Severe Muscular Dystrophy	Muscular Dystrophy
44. Myasthenia Gravis	Less Severe Myasthenia Gravis		Myasthenia Gravis
45. Necrotising Fasciitis			Necrotising Fasciitis
46. Organ / Bone Marrow Transplantation	Small Bowel Transplant	Major Organ / Bone Marrow Transplant (on the waiting list)	Major Organ / Bone Marrow Transplant
47. Osteogenesis Imperfecta	Osteoporosis fracture requiring surgery	Severe Osteoporosis with Fractures	Osteogenesis Imperfecta
48. Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease
49. Pheochromocytoma requiring surgery			Pheochromocytoma requiring surgery
50. Poliomyelitis	Peripheral Neuropathy	Moderate Poliomyelitis	Poliomyelitis

Appendix I

Critical Illness Table

Critical Illness Category	Critical Illness Event		
	Early Stage (60%)	Intermediate Stage (100%)	Advanced Stage (100%)
51. Pulmonary Arterial Hypertension	Early Primary Pulmonary Arterial Hypertension	Secondary Pulmonary Arterial Hypertension	Primary Pulmonary Arterial Hypertension
52. Progressive Muscular Atrophy	Less Severe Progressive Muscular Atrophy		Progressive Muscular Atrophy
53. Progressive Scleroderma	Early Progressive Scleroderma	Progressive Scleroderma with CREST Syndrome	Progressive Scleroderma
54. Progressive Supranuclear Palsy	Early Progressive Supranuclear Palsy		Progressive Supranuclear Palsy
55. Resection of the whole small intestine (duodenum, jejunum and ileum)			Resection of the whole small intestine (duodenum, jejunum and ileum)
56. Respiratory Diphteria requiring mechanical ventilation			Respiratory Diphteria requiring mechanical ventilation
57. Rheumatic Fever with Heart Valve Disorders			Rheumatic Fever with Heart Valve Disorders
58. Severe Pulmonary Fibrosis			Severe Pulmonary Fibrosis
59. Severe Relapsing Nephrotic Syndrome			Severe Relapsing Nephrotic Syndrome
60. Severe Rheumatoid Arthritis	Mild Rheumatoid Arthritis		Chronic Rheumatoid Arthritis
61. Severe Ulcerative Colitis	i) Chronic Ulcerative Colitis ii) Acute Ulcerative Colitis		Ulcerative Colitis with Total Colectomy
62. Stroke	i) Brain Aneurysm Surgery ii) Cerebral Shunt Insertion	Carotid Artery Surgery	Stroke
63. Surgery for Idiopathic Scoliosis			Surgery for Idiopathic Scoliosis
64. Surgery to Aorta	i) Minimally Invasion Surgery to Aorta ii) Large Asymptomatic Aortic Aneurysm		Surgery to Aorta
65. Systemic Lupus Erythematosus With Lupus Nephritis	Less Severe Systemic Lupus Erythematosus		Systemic Lupus Erythematosus With Lupus Nephritis
66. Terminal Illness			Terminal Illness
67. Wilson's Disease			Wilson's Disease

Appendix II

10 Special Critical Illness Benefits Table

Special Critical Illness Benefits Category	Critical Illness Event
Angioplasty	1. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
Diabetic Related Diseases	2. Surgery for Type 2 Diabetic Retinopathy 3. Limb Amputation due to Type 2 Diabetic Complications 4. Severe Diabetic Nephropathy resulting in Kidney Failure 5. Severe Heart Attack (Myocardial Infarction) due to Diabetes Complications
Mental Illnesses	6. Schizophrenia 7. Bipolar Disorder 8. Major Depressive Disorder 9. Schizoaffective Disorder 10. Severe Obsessive-Compulsive Disorder (OCD)

Appendix III

Age – Age Last Birthday	MS – Male Smoker	FS – Female Smoker
MNS – Male Non-smoker	FNS – Female Non-smoker	

Annual Insurance Charges of Accelerated CitiCover Prime (per 1000 sum insured)

Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS
0	2.52	2.47	2.54	2.49	34	2.87	3.53	3.98	4.62	68	54.73	33.60	85.46	44.44
1	2.38	2.32	2.40	2.34	35	3.27	4.19	4.70	5.47	69	58.46	37.14	89.80	49.01
2	1.71	1.66	1.73	1.68	36	3.64	4.87	5.38	6.39	70	63.31	41.60	96.78	55.42
3	1.31	1.26	1.33	1.28	37	3.93	5.59	5.92	7.38	71	67.10	45.10	102.48	60.04
4	1.01	0.96	1.03	0.98	38	4.18	6.44	6.34	8.54	72	70.99	48.80	108.31	65.08
5	0.96	0.90	0.98	0.92	39	4.42	6.90	6.72	9.20	73	76.84	52.76	117.21	70.34
6	0.96	0.92	0.98	0.94	40	4.70	7.76	7.22	10.36	74	82.93	56.93	126.36	75.94
7	0.96	0.92	0.98	0.94	41	4.96	8.58	7.73	11.47	75	89.34	61.68	136.14	82.34
8	0.96	0.84	0.98	0.87	42	5.22	9.49	8.38	12.71	76	94.76	66.07	143.56	87.96
9	0.96	0.84	0.98	0.87	43	5.66	10.32	9.09	13.92	77	100.51	70.71	151.27	93.99
10	0.97	0.88	0.99	0.90	44	6.14	11.17	10.07	15.14	78	106.61	76.89	159.60	102.03
11	0.97	0.96	0.99	0.98	45	6.76	12.01	11.09	16.39	79	112.99	83.41	167.97	110.51
12	0.90	0.99	0.92	1.01	46	7.26	12.77	12.20	17.42	80	118.92	90.28	175.17	119.37
13	0.90	1.03	0.92	1.06	47	7.80	13.43	13.20	18.38	81	130.90	97.02	190.83	127.89
14	0.90	1.11	0.92	1.13	48	8.39	13.76	14.40	18.80	82	135.09	103.87	194.43	136.58
15	0.90	1.11	0.92	1.13	49	8.73	14.12	15.10	19.27	83	138.12	110.73	195.92	145.23
16	0.88	1.11	0.90	1.13	50	9.43	14.57	16.24	19.83	84	148.73	124.90	207.34	163.38
17	0.88	1.11	0.90	1.13	51	9.94	15.36	17.23	20.88	85	156.44	138.19	212.18	179.70
18	0.92	1.16	0.97	1.24	52	10.46	16.16	18.16	21.92	86	167.64	154.16	223.34	199.79
19	0.98	1.22	1.06	1.36	53	11.13	16.61	19.43	22.47	87	177.92	170.50	231.80	220.18
20	1.06	1.32	1.14	1.53	54	11.99	17.08	20.93	23.07	88	186.82	187.11	236.89	240.51
21	1.07	1.40	1.18	1.66	55	13.22	17.67	22.94	23.82	89	196.20	205.38	248.76	262.74
22	1.17	1.46	1.31	1.80	56	14.64	19.47	25.43	26.18	90	206.00	225.48	261.24	287.07
23	1.24	1.58	1.43	1.97	57	16.48	20.09	28.67	26.89	91	216.32	247.51	274.32	313.60
24	1.37	1.73	1.61	2.23	58	18.67	20.97	32.43	28.10	92	227.17	271.72	288.07	342.62
25	1.54	1.96	1.88	2.50	59	21.22	22.07	36.62	29.51	93	238.52	298.32	302.44	374.30
26	1.58	2.07	1.89	2.70	60	24.26	23.09	41.56	30.84	94	250.48	327.49	317.58	408.92
27	1.62	2.14	2.06	2.86	61	27.48	24.20	46.83	32.29	95	263.01	359.50	333.50	446.76
28	1.68	2.24	2.17	2.90	62	30.94	25.58	52.26	34.01	96	276.19	394.64	350.18	488.10
29	1.79	2.36	2.23	2.97	63	34.21	26.00	57.17	34.51	97	290.10	433.23	367.73	533.24
30	1.93	2.46	2.47	3.14	64	37.33	26.50	61.57	35.12	98	304.63	475.59	386.18	582.60
31	2.03	2.62	2.67	3.34	65	40.90	26.98	66.68	35.74	99	319.92	522.04	405.56	636.48
32	2.28	2.84	3.08	3.69	66	45.88	28.92	73.72	38.32					
33	2.62	3.24	3.62	4.20	67	51.07	31.20	81.07	41.33					

Appendix III

Age – Age Last Birthday	MS – Male Smoker	FS – Female Smoker
MNS – Male Non-smoker	FNS – Female Non-smoker	

Annual Insurance Charges of Accelerated CritiCover *Supreme* (per 1000 sum insured)

Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS
0	2.94	2.80	2.96	2.82	34	3.07	3.74	4.25	4.89	68	58.27	35.87	90.56	47.54
1	2.61	2.51	2.63	2.53	35	3.47	4.41	5.00	5.76	69	62.29	39.61	95.29	52.38
2	1.84	1.76	1.86	1.78	36	3.86	5.10	5.70	6.69	70	67.44	44.29	102.68	59.11
3	1.42	1.35	1.44	1.37	37	4.16	5.83	6.26	7.70	71	71.58	48.03	108.89	64.05
4	1.10	1.03	1.12	1.05	38	4.42	6.69	6.70	8.87	72	75.86	51.98	115.27	69.44
5	1.03	0.97	1.05	0.99	39	4.68	7.16	7.12	9.56	73	82.14	56.22	124.77	75.09
6	1.02	0.98	1.04	1.00	40	4.97	8.03	7.63	10.72	74	88.67	60.70	134.55	81.11
7	1.01	0.98	1.03	1.00	41	5.25	8.87	8.17	11.86	75	95.56	65.77	145.01	87.96
8	1.01	0.90	1.03	0.92	42	5.53	9.78	8.85	13.11	76	96.39	67.51	146.05	89.89
9	1.01	0.90	1.03	0.92	43	6.00	10.63	9.61	14.35	77	102.25	72.25	153.89	96.04
10	1.02	0.93	1.04	0.96	44	6.51	11.50	10.64	15.60	78	108.45	78.52	162.37	104.21
11	1.02	1.01	1.04	1.03	45	7.15	12.37	11.70	16.88	79	114.95	85.14	170.90	112.81
12	0.96	1.04	0.98	1.07	46	7.69	13.15	12.88	17.95	80	121.01	92.11	178.26	121.80
13	0.96	1.09	0.98	1.11	47	8.27	13.85	13.94	18.95	81	130.90	97.02	190.83	127.89
14	0.97	1.18	0.99	1.20	48	8.90	14.20	15.21	19.41	82	135.09	103.87	194.43	136.58
15	1.03	1.21	1.05	1.23	49	9.30	14.60	15.99	19.93	83	138.12	110.73	195.92	145.23
16	1.01	1.22	1.03	1.24	50	10.05	15.08	17.21	20.54	84	148.73	124.90	207.34	163.38
17	1.01	1.22	1.04	1.25	51	10.61	15.91	18.29	21.64	85	156.44	138.19	212.18	179.70
18	1.06	1.27	1.11	1.37	52	11.20	16.75	19.32	22.75	86	167.64	154.16	223.34	199.79
19	1.11	1.34	1.21	1.49	53	11.94	17.25	20.69	23.34	87	177.92	170.50	231.80	220.18
20	1.20	1.44	1.31	1.67	54	12.88	17.76	22.32	24.01	88	186.82	187.11	236.89	240.51
21	1.21	1.52	1.35	1.80	55	14.19	18.40	24.45	24.84	89	196.20	205.38	248.76	262.74
22	1.31	1.58	1.48	1.97	56	15.70	20.27	27.07	27.28	90	206.00	225.48	261.24	287.07
23	1.39	1.71	1.61	2.14	57	17.62	20.96	30.44	28.09	91	216.32	247.51	274.32	313.60
24	1.51	1.87	1.79	2.41	58	19.93	21.89	34.37	29.37	92	227.17	271.72	288.07	342.62
25	1.70	2.10	2.08	2.70	59	22.62	23.07	38.77	30.89	93	238.52	298.32	302.44	374.30
26	1.74	2.21	2.09	2.90	60	25.81	24.18	43.92	32.35	94	250.48	327.49	317.58	408.92
27	1.79	2.29	2.27	3.06	61	29.21	25.40	49.44	33.93	95	263.01	359.50	333.50	446.76
28	1.85	2.40	2.39	3.10	62	32.87	26.90	55.15	35.82	96	276.19	394.64	350.18	488.10
29	1.96	2.52	2.45	3.19	63	36.35	27.45	60.36	36.49	97	290.10	433.23	367.73	533.24
30	2.11	2.63	2.70	3.37	64	39.72	28.08	65.09	37.29	98	304.63	475.59	386.18	582.60
31	2.22	2.80	2.91	3.58	65	43.56	28.72	70.59	38.11	99	319.92	522.04	405.56	636.48
32	2.47	3.03	3.33	3.93	66	48.83	30.82	78.03	40.92					
33	2.82	3.44	3.89	4.46	67	54.31	33.28	85.78	44.17					

Appendix III

Age – Age Last Birthday	MS – Male Smoker	FS – Female Smoker
MNS – Male Non-smoker	FNS – Female Non-smoker	

Annual Insurance Charges of CritiCover Prime (per 1000 sum insured)

Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS
0	2.75	2.69	2.78	2.72	34	3.14	3.81	4.36	4.99	68	64.73	42.06	101.13	55.68
1	2.59	2.53	2.61	2.55	35	3.59	4.53	5.18	5.92	69	68.76	45.65	105.71	60.29
2	1.86	1.80	1.88	1.82	36	4.01	5.28	5.92	6.93	70	74.26	50.38	113.56	67.15
3	1.42	1.36	1.45	1.39	37	4.34	6.08	6.54	8.02	71	78.38	53.82	119.75	71.69
4	1.11	1.05	1.13	1.07	38	4.61	7.04	7.01	9.33	72	82.56	57.55	126.05	76.79
5	1.04	0.98	1.06	1.00	39	4.88	7.55	7.44	10.07	73	88.67	61.68	135.32	82.28
6	1.04	1.00	1.06	1.02	40	5.20	8.52	7.99	11.38	74	95.06	66.07	144.89	88.18
7	1.04	1.00	1.06	1.02	41	5.48	9.45	8.58	12.62	75	101.81	71.04	155.21	94.88
8	1.04	0.92	1.06	0.94	42	5.80	10.48	9.31	14.02	76	107.39	75.59	162.75	100.67
9	1.04	0.92	1.06	0.94	43	6.29	11.42	10.13	15.41	77	113.38	80.46	170.69	107.00
10	1.05	0.95	1.07	0.98	44	6.88	12.40	11.27	16.84	78	119.78	87.01	179.36	115.49
11	1.05	1.04	1.07	1.06	45	7.59	13.39	12.47	18.27	79	126.49	93.93	188.08	124.47
12	0.98	1.08	1.00	1.11	46	8.19	14.28	13.80	19.51	80	132.64	101.15	195.40	133.78
13	0.98	1.12	1.00	1.14	47	8.85	15.07	15.00	20.65	81	146.22	108.73	213.22	143.34
14	0.98	1.20	1.00	1.22	48	9.56	15.49	16.42	21.19	82	150.91	116.38	217.25	153.08
15	0.98	1.20	1.00	1.22	49	10.01	15.98	17.34	21.80	83	154.28	124.08	218.91	162.79
16	0.95	1.20	0.98	1.22	50	10.86	16.51	18.76	22.51	84	166.14	139.96	231.67	183.12
17	0.95	1.20	0.98	1.22	51	11.48	17.49	19.96	23.79	85	174.75	154.86	237.06	201.42
18	1.00	1.26	1.05	1.34	52	12.12	18.48	21.08	25.06	86	187.27	172.76	249.54	223.95
19	1.07	1.33	1.14	1.47	53	12.88	19.07	22.55	25.80	87	198.75	191.09	258.99	246.81
20	1.15	1.44	1.25	1.66	54	13.88	19.71	24.31	26.61	88	208.69	209.72	264.67	269.61
21	1.16	1.52	1.28	1.80	55	15.35	20.51	26.69	27.62	89	219.16	230.20	277.92	294.54
22	1.25	1.58	1.42	1.95	56	17.08	22.79	29.74	30.65	90	230.12	252.73	291.87	321.81
23	1.35	1.72	1.56	2.14	57	19.36	23.67	33.75	31.69	91	241.65	277.44	306.48	351.55
24	1.48	1.88	1.75	2.42	58	22.12	24.80	38.53	33.24	92	253.76	304.56	321.85	384.09
25	1.68	2.12	2.05	2.71	59	25.64	25.95	44.33	34.73	93	266.44	334.39	337.91	419.61
26	1.72	2.21	2.05	2.88	60	29.75	27.25	51.08	36.41	94	279.79	367.09	354.81	458.44
27	1.76	2.29	2.26	3.05	61	34.22	28.66	58.46	38.22	95	293.80	402.99	372.60	500.85
28	1.84	2.40	2.36	3.11	62	39.16	30.39	66.26	40.40	96	308.52	442.40	391.24	547.21
29	1.95	2.51	2.45	3.18	63	43.54	31.28	72.91	41.53	97	324.05	485.66	410.84	597.84
30	2.11	2.64	2.69	3.38	64	47.07	32.33	77.75	42.85	98	340.28	533.14	431.45	653.19
31	2.22	2.82	2.92	3.59	65	50.48	33.39	82.40	44.28	99	357.35	585.24	453.08	713.59
32	2.49	3.06	3.36	3.96	66	55.48	36.38	89.27	48.27					
33	2.87	3.49	3.98	4.53	67	60.72	40.01	96.48	53.05					

Appendix III

Age – Age Last Birthday	MS – Male Smoker	FS – Female Smoker
MNS – Male Non-smoker	FNS – Female Non-smoker	

Annual Insurance Charges of CritiCover *Supreme* (per 1000 sum insured)

Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS	Age	MNS	FNS	MS	FS
0	3.17	3.03	3.20	3.05	34	3.34	4.02	4.64	5.26	68	68.26	44.32	106.23	58.78
1	2.82	2.72	2.84	2.74	35	3.79	4.75	5.48	6.21	69	72.59	48.12	111.20	63.66
2	1.99	1.91	2.01	1.93	36	4.23	5.51	6.24	7.23	70	78.39	53.07	119.47	70.84
3	1.53	1.45	1.55	1.48	37	4.57	6.32	6.88	8.34	71	82.86	56.75	126.16	75.70
4	1.20	1.12	1.22	1.15	38	4.85	7.28	7.37	9.66	72	87.43	60.73	133.01	81.15
5	1.11	1.04	1.13	1.07	39	5.14	7.81	7.83	10.43	73	93.97	65.15	142.87	87.03
6	1.10	1.06	1.12	1.08	40	5.47	8.79	8.39	11.74	74	100.80	69.84	153.08	93.34
7	1.09	1.06	1.11	1.08	41	5.77	9.74	9.02	13.02	75	108.03	75.13	164.08	100.50
8	1.09	0.97	1.11	1.00	42	6.11	10.78	9.78	14.42	76	109.02	77.03	165.25	102.61
9	1.09	0.97	1.11	1.00	43	6.63	11.73	10.65	15.84	77	115.11	81.99	173.32	109.06
10	1.10	1.01	1.13	1.03	44	7.25	12.74	11.84	17.30	78	121.62	88.64	182.13	117.67
11	1.10	1.09	1.13	1.11	45	7.98	13.75	13.08	18.77	79	128.45	95.65	191.01	126.77
12	1.03	1.14	1.06	1.16	46	8.62	14.66	14.48	20.04	80	134.73	102.98	198.50	136.21
13	1.04	1.17	1.06	1.20	47	9.31	15.49	15.74	21.22	81	146.22	108.73	213.22	143.34
14	1.04	1.27	1.07	1.29	48	10.07	15.93	17.23	21.79	82	150.91	116.38	217.25	153.08
15	1.11	1.30	1.13	1.32	49	10.58	16.45	18.23	22.46	83	154.28	124.08	218.91	162.79
16	1.08	1.31	1.11	1.33	50	11.48	17.02	19.73	23.22	84	166.14	139.96	231.67	183.12
17	1.09	1.31	1.12	1.34	51	12.15	18.05	21.02	24.55	85	174.75	154.86	237.06	201.42
18	1.14	1.37	1.19	1.47	52	12.86	19.08	22.24	25.88	86	187.27	172.76	249.54	223.95
19	1.21	1.45	1.30	1.60	53	13.69	19.71	23.81	26.68	87	198.75	191.09	258.99	246.81
20	1.29	1.56	1.41	1.79	54	14.77	20.39	25.70	27.56	88	208.69	209.72	264.67	269.61
21	1.31	1.64	1.45	1.95	55	16.32	21.24	28.20	28.64	89	219.16	230.20	277.92	294.54
22	1.39	1.70	1.59	2.12	56	18.14	23.59	31.38	31.75	90	230.12	252.73	291.87	321.81
23	1.50	1.85	1.74	2.31	57	20.51	24.54	35.53	32.89	91	241.65	277.44	306.48	351.55
24	1.63	2.02	1.93	2.60	58	23.38	25.72	40.47	34.50	92	253.76	304.56	321.85	384.09
25	1.84	2.26	2.25	2.90	59	27.04	26.96	46.47	36.11	93	266.44	334.39	337.91	419.61
26	1.88	2.35	2.25	3.08	60	31.31	28.34	53.44	37.92	94	279.79	367.09	354.81	458.44
27	1.93	2.44	2.47	3.25	61	35.95	29.85	61.07	39.86	95	293.80	402.99	372.60	500.85
28	2.01	2.56	2.59	3.31	62	41.09	31.71	69.15	42.21	96	308.52	442.40	391.24	547.21
29	2.12	2.67	2.67	3.40	63	45.68	32.73	76.10	43.51	97	324.05	485.66	410.84	597.84
30	2.29	2.81	2.93	3.61	64	49.46	33.91	81.28	45.01	98	340.28	533.14	431.45	653.19
31	2.41	3.00	3.16	3.83	65	53.14	35.13	86.31	46.65	99	357.35	585.24	453.08	713.59
32	2.68	3.25	3.62	4.21	66	58.44	38.28	93.58	50.87					
33	3.07	3.69	4.24	4.79	67	63.96	42.09	101.19	55.88					

Important Notes

We believe it is important that you fully appreciate and understand all the benefits and charges under your plan.

1. This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) ("We/ Us/ Our"), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. You should satisfy yourself that these riders will best serve your needs and that the premium payable under the basic plan is an amount you can afford.
3. You are given thirty-one (31) days of grace period after the due date to make your premium payment. Non-payment of premium may cause the coverage to cease.
4. If you are not completely satisfied with these riders, you may return these riders and request the cancellation of these riders within fifteen (15) days from the date these riders are delivered to you provided no claim has been made. We will then refund to you any insurance charge that has been deducted for these riders less any medical expenses incurred.
5. Please read this brochure together with the basic plan's brochure. For further information, you may refer to sales illustration.
6. CritiCover does not cover:

A. Any benefit **except for Serious Critical Illness Benefits** for any of the following:

- (a) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in the Critical Illness Table;
- (b) the signs or symptoms of the Critical Illness Event defined is manifested prior to or:
 - i. within sixty (60) days of a Critical Illness Event under Critical Illness Category of Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Diabetic Related Disease; or
 - ii. within sixty (60) days of a Critical Illness Event defined under Early Stage and Intermediate Stage; or
 - iii. within thirty (30) days for all other Critical Illnesses Events;from the rider Effective Date or any reinstatement date of this rider, whichever is later;
- (c) the Critical Illness Event that arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the rider Effective Date or any reinstatement date of this rider, whichever is later;
- (d) the Critical Illness Event, 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. The exception is when HIV is present due to Assault, Organ Transplant, Blood Transfusion or Occupationally Acquired, as defined in this Critical Illness Table.

For the purpose of the rider Contract,

- i. 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.
- ii. 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.
- (e) any Critical Illness Event which was diagnosed, directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains Age of seventeen (17) years;
- (f) any Critical Illness Event which is caused by a self-inflicted injury, while sane or insane; or
- (g) any Critical Illness Event resulting directly from alcohol or drug abuse.

B. Any benefit under the **Disability and Injuries Benefit** of this rider (For Supreme plan only) for any of the following:

- (a) the signs or symptoms of the Disability or Injury defined is manifested prior to or within sixty (60) days from the rider Effective Date or any reinstatement date of this rider, whichever is later;
- (b) the Disability or Injury arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the rider Effective Date or any reinstatement date of this rider, whichever is later;
- (c) the Disability or Injury, 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. For the purpose of the rider Contract,

Important Notes

- i. 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.
 - ii. 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.
 - (d) any Disability or Injury which was diagnosed, directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains Age of seventeen (17) years;
 - (e) any Disability or Injury which is caused by a self-inflicted injury, while sane or insane; or
 - (f) any Disability or Injury resulting directly from alcohol or drug abuse.
- C. Any benefit under the **Intensive Care Unit (ICU) Benefit** of this rider (For Supreme plan only) for any of the following:
- (a) pregnancy, child birth (including surgical delivery), miscarriage, abortion, elective surgery, mechanical or chemical contraceptive methods of birth control and prenatal or postnatal care and surgical;
 - (b) war or any act of war, criminal or terrorist activities, any activities of a military nature, direct participation in strikes, riots and civil commotion or insurrection;
 - (c) sickness or Injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
 - (d) the Insured refusing to consent to treatment, non-compliance with prescribed medication or defying the advice of a specialist physician;
 - (e) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations or any self-inflicted injury, while sane or insane;
 - (f) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
 - (g) any recognized epidemics, pandemics or any disease requiring quarantine by law as officially required under world health organisation or national law;
 - (h) sickness or Injury arising from alcohol or drug abuse;
 - (i) any claim directly or indirectly due to violation of any law, or attempting, committing or provoking an assault or a felony;
 - (j) any claim, 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 rider Contract,
 - i. 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.
 - ii. 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.
 - (k) any claim arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the rider Effective Date or any reinstatement date of this rider, whichever is later;
 - (l) any claim arises directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains Age of seventeen (17) years; or
 - (m) any medical or physical condition manifested prior to or within sixty (60) days from the rider Effective Date or any reinstatement date of this rider, whichever is later.

Note: This list is non-exhaustive. Please refer to the rider contract for the full list of exclusions as well as the terms and conditions under this rider.

7. This brochure 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 Us.

Our comprehensive range of insurance plans to
meet your financial needs at every stage of your life:

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