



PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before You decide to take out the eCritical Early Care. Be sure to also read the general terms and conditions.

Underwritten by Generali Life Insurance Malaysia Berhad
("Company/We/Us/Our/Ours")

eCritical Early Care

1. What is this product about?

This is a non-participating yearly renewable standalone critical illness product which covers 50 conditions of Early and Advanced Stages Critical Illnesses, up to age eighty (80) of the Insured. If the Insured is diagnosed with Early Stage Critical Illness, this Policy will advance 50% of the Basic Sum Insured and payable to the policy owner. If the Insured is diagnosed with Advanced Stage Critical Illness, this Policy will pay 100% of the Basic Sum Insured, less any claims paid under Early Stage Critical Illness.

This is a pure protection product and does not provide any savings or investment elements.

2. What are the covers/benefits provided?

This Policy covers the Critical Illness Benefit according to the percentage of the Basic Sum Insured set out below if the Insured has been diagnosed with any one of the following 50 Critical Illnesses:

		Critical Illness Event	
Critical Illness Stage		Early Stage	Advanced Stage
Critical Illness Benefit (% of Basic Sum Insured)		50%	100%
Covered Critical Illnesses	1) Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/ Severe Dementia
	2) Aplastic Anaemia	-	Chronic Aplastic Anaemia
	3) Brain Surgery	-	Brain Surgery
	4) Brain Tumour	-	Benign Brain Tumour
	5) Cancer	i) Carcinoma in situ ii) Early Bladder Cancer iii) Early Chronic Lymphocytic Leukemia iv) Early Prostate Cancer v) Early Thyroid Cancer vi) Surgical Excision of a Spinal Meningioma	Cancer
	6) Cardiomyopathy	Constrictive Pericarditis with Surgery	Cardiomyopathy
	7) Coronary Artery Disease	i) Early Coronary Artery Disease ii) Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) iii) Other Coronary Artery Disease	Coronary Artery By-Pass Surgery
	8) Chronic Relapsing Pancreatitis	-	Chronic Relapsing Pancreatitis
	9) Encephalitis	-	Encephalitis
	10) Full Blown AIDS	-	Full Blown AIDS
	11) Fulminant Viral Hepatitis	-	Fulminant Viral Hepatitis
	12) Head Trauma	-	Major Head Trauma
	13) Heart Attack	i) Insertion of Cardiac Defibrillator ii) Insertion of Pacemaker	Heart Attack
	14) Kidney Failure	Chronic Kidney Disease	End Stage Kidney Failure
	15) Liver Disease	Liver Cirrhosis	End Stage of Liver Disease
	16) Loss of Hearing	-	Deafness
	17) Loss of Independent Existence	-	Loss of Independent Existence
	18) Loss Of Sight	-	Blindness

	19) Loss of Use of Limbs	-	Paralysis of Limbs
	20) Lung Disease	i) Status Asthmaticus / Severe Asthma ii) Surgical Removal of One Lung	End Stage of Lung Disease
	21) Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis
	22) Muscular Dystrophy	Moderately Severe Muscular Dystrophy	Muscular Dystrophy
	23) Organ / Bone Marrow Transplantation	-	Major Organ / Bone Marrow Transplant
	24) Parkinson's Disease	-	Parkinson's Disease
	25) Resurgent Poliomyelitis	-	Resurgent Poliomyelitis
	26) Progressive Scleroderma	-	Progressive Scleroderma
	27) Pulmonary Arterial Hypertension	-	Primary Pulmonary Arterial Hypertension
	28) Stroke	Carotid Artery Surgery	Stroke
	29) Systemic Lupus Erythematosus With Severe Kidney Complications	-	Systemic Lupus Erythematosus With Severe Kidney Complications
	30) Terminal Illness	-	Terminal Illness
	Note: - Amount paid under Early Stage Critical Illness Benefit shall reduce the Basic Sum Insured. - For Advanced Stage Critical Illness Benefit, 100% of Basic Sum Insured will be payable less any claims paid under Early Stage Critical Illness. - Only one (1) claim is allowed for each Critical Illness Stage. - In the event that there are two (2) or more claims, We will pay only one (1) claim, whichever is the highest. - This Policy is renewable yearly up to age eighty (80) of the Insured. - Only one (1) eCritical Early Care policy is allowed per life for each Insured. The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).		
3.	How much premium do I have to pay? The total premium that You have to pay and the terms and conditions relating to Your Policy may vary depending on the Basic Sum Insured chosen and Company's underwriting requirements such as attained age, gender and smoking status. Please refer to the Annual Premium Rates in Appendix. - The payment of premium can be made either monthly or annually. - The premium for this product is not guaranteed and We reserve the right to revise the premiums by giving You at least ninety (90) days' prior notice. - The premiums paid for this Policy may qualify You for income tax relief subject to the provisions of the Income Tax Act and Inland Revenue Board. - Grace Period: You are given thirty one (31) days of grace period after the due date to make Your premium payment. <i>Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions under this Policy.</i>		
4.	What are the fees and charges that I have to pay? There are no fees and charges for this Policy. No commission will be paid in Your Policy as there is no intermediary involved.		
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 sending us an email within fifteen (15) days from the date the Policy is transmitted to You. The premiums that You have paid will be refunded to You. - Waiting period - The eligibility for benefit under this Policy will only start thirty (30) days from the Issue Date for all Critical Illnesses, except for Early Stage Critical Illness, Heart Attack, Coronary Artery By-Pass Surgery, and Cancer which will only start sixty (60) days from the Issue Date. - Survival period - The life insured has to survive at least seven (7) days from the date of diagnosis of any of the Critical Illnesses under Early Stage or thirty (30) days from the date of diagnosis of any of the Critical Illnesses under Advanced Stage.		

- Implication of switching Policy to another insurer - One of the main disadvantages is new terms and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.
- Limitation on Critical Illness Benefit - The maximum aggregate amount payable on Critical Illness Benefit under this Policy is MYR2,000,000 per life.
- Renewal - This Policy is renewable at Your option. Unless renewed, the coverage will cease on the expiry date and We shall strictly not be liable for any expenses that take place after the expiry date.

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

6. What are the major exclusions under this Policy?

This Policy does not cover any benefit if the Insured's Critical Illness is caused by any one (1) of the following occurrences:

1. Any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in the Critical Illness Table.
2. Any Pre-Existing Illness which has existed prior to the Effective Date or any reinstatement date of this Policy, whichever is later.
3. The signs or symptoms of any Critical Illness Event defined under Advanced Stage is manifested during the:
 - (i) sixty (60) days for Heart Attack, Coronary Artery By-Pass Surgery, Cancer; or
 - (ii) thirty (30) days for all other Advanced Stage Critical Illness Events;
 from the Effective Date or any reinstatement date of this Policy, whichever is later.
4. The signs or symptoms of any Critical Illness Event defined under Early Stage is manifested during the sixty (60) days from the Effective Date or any date of reinstatement of this Policy, whichever is later.
5. If the Critical Illness is 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. The exception is when HIV infection due to Blood Transfusion as defined in this Policy.
6. Any Critical Illness Event which is caused by a self-inflicted injury.
7. Any Critical Illness Event resulting directly from alcohol or drug abuse.
8. If the Insured is diagnosed of having any Critical Illness arising directly or indirectly due to Congenital Conditions, which was manifested or was diagnosed before the Insured's sixth (6th) birthday.
9. The Insured did not survive for at least:
 - (i) seven (7) days after the diagnosis of a Critical Illness Event under Early Stage; or
 - (ii) thirty (30) days after the diagnosis of a Critical Illness Event under Advanced Stage.

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 coverage under this Policy by giving a written notice to Us. Upon cancellation, and provided no claim has been made under the Policy, the following refund of premium will be made to You.

Period from Policy Anniversary, Not exceeding	Premium Payment Mode	
	Annually	Monthly
15 days*	90%	No Refund
1 month	80%	
2 months	70%	
3 months	60%	
4 months	50%	
5 months	40%	
6 months	30%	
7 months	25%	
8 months	20%	
9 months	15%	
10 months	10%	
11 months	5%	
Period exceeding 11 months	No Refund	

* Not applicable to 1st Policy year.

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

Please contact Us of any changes 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 <i>insuranceinfo</i> booklet on 'Medical & Health Insurance' available at all Our branches or You can visit www.insuranceinfo.com.my. If You have any enquiries, please contact Us at: Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) Generali Customer Service Centre Level 1, Menara Generali, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia Telephone : 1 300 13 2121 or +603 3007 2121 Medical Card : 1300 80 0020 Email : customer.service.life@generali.com.my
10.	Other types of Medical and Health Insurance cover available Please ask Us for other similar types of plans offered.

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 INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at <SALES DATE>.



APPENDIX: PREMIUM RATES

Appendix 1: Annual Premium Rates for Male Non-Smoker

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	33.00	66.00	99.00	132.00	165.00
18	35.50	71.00	106.50	142.00	177.50
19	36.00	72.00	108.00	144.00	180.00
20	40.00	80.00	120.00	160.00	200.00
21	40.00	80.00	120.00	160.00	200.00
22	41.00	82.00	123.00	164.00	205.00
23	41.00	82.00	123.00	164.00	205.00
24	41.00	82.00	123.00	164.00	205.00
25	46.50	93.00	139.50	186.00	232.50
26	52.50	105.00	157.50	210.00	262.50
27	61.50	123.00	184.50	246.00	307.50
28	71.00	142.00	213.00	284.00	355.00
29	81.00	162.00	243.00	324.00	405.00
30	82.00	164.00	246.00	328.00	410.00
31	94.00	188.00	282.00	376.00	470.00
32	108.00	216.00	324.00	432.00	540.00
33	117.50	235.00	352.50	470.00	587.50
34	129.00	258.00	387.00	516.00	645.00
35	146.00	292.00	438.00	584.00	730.00
36	162.00	324.00	486.00	648.00	810.00
37	177.00	354.00	531.00	708.00	885.00
38	192.00	384.00	576.00	768.00	960.00
39	205.50	411.00	616.50	822.00	1,027.50
40	210.50	421.00	631.50	842.00	1,052.50
41	261.00	522.00	783.00	1,044.00	1,305.00
42	286.00	572.00	858.00	1,144.00	1,430.00
43	311.50	623.00	934.50	1,246.00	1,557.50
44	338.50	677.00	1,015.50	1,354.00	1,692.50
45	361.50	723.00	1,084.50	1,446.00	1,807.50

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	384.00	768.00	1,152.00	1,536.00	1,920.00
47	407.00	814.00	1,221.00	1,628.00	2,035.00
48	441.50	883.00	1,324.50	1,766.00	2,207.50
49	483.00	966.00	1,449.00	1,932.00	2,415.00
50	533.00	1,066.00	1,599.00	2,132.00	2,665.00
51	587.50	1,175.00	1,762.50	2,350.00	2,937.50
52	643.50	1,287.00	1,930.50	2,574.00	3,217.50
53	699.00	1,398.00	2,097.00	2,796.00	3,495.00
54	764.00	1,528.00	2,292.00	3,056.00	3,820.00
55	837.50	1,675.00	2,512.50	3,350.00	4,187.50
56	906.00	1,812.00	2,718.00	3,624.00	4,530.00
57	982.00	1,964.00	2,946.00	3,928.00	4,910.00
58	1,070.50	2,141.00	3,211.50	4,282.00	5,352.50
59	1,171.00	2,342.00	3,513.00	4,684.00	5,855.00
60	1,280.50	2,561.00	3,841.50	5,122.00	6,402.50
61*	1,383.00	2,766.00	4,149.00	5,532.00	6,915.00
62*	1,464.00	2,928.00	4,392.00	5,856.00	7,320.00
63*	1,547.00	3,094.00	4,641.00	6,188.00	7,735.00
64*	1,635.50	3,271.00	4,906.50	6,542.00	8,177.50
65*	1,726.50	3,453.00	5,179.50	6,906.00	8,632.50
66*	1,809.50	3,619.00	5,428.50	7,238.00	9,047.50
67*	1,897.00	3,794.00	5,691.00	7,588.00	9,485.00
68*	2,001.00	4,002.00	6,003.00	8,004.00	10,005.00
69*	2,111.50	4,223.00	6,334.50	8,446.00	10,557.50
70*	2,258.50	4,517.00	6,775.50	9,034.00	11,292.50
71*	2,391.50	4,783.00	7,174.50	9,566.00	11,957.50
72*	2,510.50	5,021.00	7,531.50	10,042.00	12,552.50
73*	2,646.00	5,292.00	7,938.00	10,584.00	13,230.00
74*	2,746.50	5,493.00	8,239.50	10,986.00	13,732.50
75*	2,854.00	5,708.00	8,562.00	11,416.00	14,270.00
76*	3,024.00	6,048.00	9,072.00	12,096.00	15,120.00
77*	3,162.50	6,325.00	9,487.50	12,650.00	15,812.50
78*	3,283.50	6,567.00	9,850.50	13,134.00	16,417.50
79*	3,406.00	6,812.00	10,218.00	13,624.00	17,030.00

* The premium rates for Age 61 - 79 are for renewal only.



Appendix 2: Annual Premium Rates for Male Smoker

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	57.00	114.00	171.00	228.00	285.00
18	75.00	150.00	225.00	300.00	375.00
19	77.00	154.00	231.00	308.00	385.00
20	79.50	159.00	238.50	318.00	397.50
21	80.50	161.00	241.50	322.00	402.50
22	83.50	167.00	250.50	334.00	417.50
23	84.50	169.00	253.50	338.00	422.50
24	87.00	174.00	261.00	348.00	435.00
25	90.50	181.00	271.50	362.00	452.50
26	93.00	186.00	279.00	372.00	465.00
27	95.50	191.00	286.50	382.00	477.50
28	102.50	205.00	307.50	410.00	512.50
29	110.50	221.00	331.50	442.00	552.50
30	112.50	225.00	337.50	450.00	562.50
31	125.00	250.00	375.00	500.00	625.00
32	140.50	281.00	421.50	562.00	702.50
33	159.00	318.00	477.00	636.00	795.00
34	180.50	361.00	541.50	722.00	902.50
35	207.50	415.00	622.50	830.00	1,037.50
36	240.50	481.00	721.50	962.00	1,202.50
37	271.50	543.00	814.50	1,086.00	1,357.50
38	299.00	598.00	897.00	1,196.00	1,495.00
39	324.00	648.00	972.00	1,296.00	1,620.00
40	332.00	664.00	996.00	1,328.00	1,660.00
41	417.50	835.00	1,252.50	1,670.00	2,087.50
42	455.50	911.00	1,366.50	1,822.00	2,277.50
43	496.50	993.00	1,489.50	1,986.00	2,482.50
44	563.50	1,127.00	1,690.50	2,254.00	2,817.50
45	612.00	1,224.00	1,836.00	2,448.00	3,060.00

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	661.50	1,323.00	1,984.50	2,646.00	3,307.50
47	704.00	1,408.00	2,112.00	2,816.00	3,520.00
48	755.50	1,511.00	2,266.50	3,022.00	3,777.50
49	809.00	1,618.00	2,427.00	3,236.00	4,045.00
50	887.00	1,774.00	2,661.00	3,548.00	4,435.00
51	970.50	1,941.00	2,911.50	3,882.00	4,852.50
52	1,054.50	2,109.00	3,163.50	4,218.00	5,272.50
53	1,141.00	2,282.00	3,423.00	4,564.00	5,705.00
54	1,253.00	2,506.00	3,759.00	5,012.00	6,265.00
55	1,352.00	2,704.00	4,056.00	5,408.00	6,760.00
56	1,479.50	2,959.00	4,438.50	5,918.00	7,397.50
57	1,543.00	3,086.00	4,629.00	6,172.00	7,715.00
58	1,632.00	3,264.00	4,896.00	6,528.00	8,160.00
59	1,695.00	3,390.00	5,085.00	6,780.00	8,475.00
60	1,812.00	3,624.00	5,436.00	7,248.00	9,060.00
61*	1,926.00	3,852.00	5,778.00	7,704.00	9,630.00
62*	2,012.00	4,024.00	6,036.00	8,048.00	10,060.00
63*	2,140.50	4,281.00	6,421.50	8,562.00	10,702.50
64*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
65*	2,376.50	4,753.00	7,129.50	9,506.00	11,882.50
66*	2,481.00	4,962.00	7,443.00	9,924.00	12,405.00
67*	2,616.00	5,232.00	7,848.00	10,464.00	13,080.00
68*	2,804.00	5,608.00	8,412.00	11,216.00	14,020.00
69*	2,938.00	5,876.00	8,814.00	11,752.00	14,690.00
70*	3,146.00	6,292.00	9,438.00	12,584.00	15,730.00
71*	3,317.00	6,634.00	9,951.00	13,268.00	16,585.00
72*	3,461.50	6,923.00	10,384.50	13,846.00	17,307.50
73*	3,606.00	7,212.00	10,818.00	14,424.00	18,030.00
74*	3,776.50	7,553.00	11,329.50	15,106.00	18,882.50
75*	3,979.00	7,958.00	11,937.00	15,916.00	19,895.00
76*	4,126.50	8,253.00	12,379.50	16,506.00	20,632.50
77*	4,302.50	8,605.00	12,907.50	17,210.00	21,512.50
78*	4,450.00	8,900.00	13,350.00	17,800.00	22,250.00
79*	4,654.50	9,309.00	13,963.50	18,618.00	23,272.50

* The premium rates for Age 61 - 79 are for renewal only.



Appendix 3: Annual Premium Rates for Female Non-Smoker

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	40.00	80.00	120.00	160.00	200.00
18	45.00	90.00	135.00	180.00	225.00
19	46.00	92.00	138.00	184.00	230.00
20	55.00	110.00	165.00	220.00	275.00
21	65.00	130.00	195.00	260.00	325.00
22	79.50	159.00	238.50	318.00	397.50
23	84.50	169.00	253.50	338.00	422.50
24	90.50	181.00	271.50	362.00	452.50
25	97.00	194.00	291.00	388.00	485.00
26	108.00	216.00	324.00	432.00	540.00
27	123.00	246.00	369.00	492.00	615.00
28	134.00	268.00	402.00	536.00	670.00
29	145.00	290.00	435.00	580.00	725.00
30	148.00	296.00	444.00	592.00	740.00
31	156.00	312.00	468.00	624.00	780.00
32	166.00	332.00	498.00	664.00	830.00
33	183.00	366.00	549.00	732.00	915.00
34	197.00	394.00	591.00	788.00	985.00
35	205.00	410.00	615.00	820.00	1,025.00
36	216.00	432.00	648.00	864.00	1,080.00
37	245.00	490.00	735.00	980.00	1,225.00
38	276.50	553.00	829.50	1,106.00	1,382.50
39	303.00	606.00	909.00	1,212.00	1,515.00
40	317.00	634.00	951.00	1,268.00	1,585.00
41	401.50	803.00	1,204.50	1,606.00	2,007.50
42	433.50	867.00	1,300.50	1,734.00	2,167.50
43	458.50	917.00	1,375.50	1,834.00	2,292.50
44	474.00	948.00	1,422.00	1,896.00	2,370.00
45	489.50	979.00	1,468.50	1,958.00	2,447.50

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	502.50	1,005.00	1,507.50	2,010.00	2,512.50
47	515.00	1,030.00	1,545.00	2,060.00	2,575.00
48	532.50	1,065.00	1,597.50	2,130.00	2,662.50
49	544.00	1,088.00	1,632.00	2,176.00	2,720.00
50	554.00	1,108.00	1,662.00	2,216.00	2,770.00
51	566.00	1,132.00	1,698.00	2,264.00	2,830.00
52	583.00	1,166.00	1,749.00	2,332.00	2,915.00
53	599.00	1,198.00	1,797.00	2,396.00	2,995.00
54	625.00	1,250.00	1,875.00	2,500.00	3,125.00
55	652.50	1,305.00	1,957.50	2,610.00	3,262.50
56	694.50	1,389.00	2,083.50	2,778.00	3,472.50
57	740.50	1,481.00	2,221.50	2,962.00	3,702.50
58	784.00	1,568.00	2,352.00	3,136.00	3,920.00
59	844.50	1,689.00	2,533.50	3,378.00	4,222.50
60	898.00	1,796.00	2,694.00	3,592.00	4,490.00
61*	925.00	1,850.00	2,775.00	3,700.00	4,625.00
62*	956.00	1,912.00	2,868.00	3,824.00	4,780.00
63*	977.00	1,954.00	2,931.00	3,908.00	4,885.00
64*	1,016.00	2,032.00	3,048.00	4,064.00	5,080.00
65*	1,079.50	2,159.00	3,238.50	4,318.00	5,397.50
66*	1,152.50	2,305.00	3,457.50	4,610.00	5,762.50
67*	1,218.50	2,437.00	3,655.50	4,874.00	6,092.50
68*	1,274.50	2,549.00	3,823.50	5,098.00	6,372.50
69*	1,314.50	2,629.00	3,943.50	5,258.00	6,572.50
70*	1,419.00	2,838.00	4,257.00	5,676.00	7,095.00
71*	1,524.50	3,049.00	4,573.50	6,098.00	7,622.50
72*	1,636.50	3,273.00	4,909.50	6,546.00	8,182.50
73*	1,750.00	3,500.00	5,250.00	7,000.00	8,750.00
74*	1,891.50	3,783.00	5,674.50	7,566.00	9,457.50
75*	2,025.50	4,051.00	6,076.50	8,102.00	10,127.50
76*	2,195.00	4,390.00	6,585.00	8,780.00	10,975.00
77*	2,379.50	4,759.00	7,138.50	9,518.00	11,897.50
78*	2,568.00	5,136.00	7,704.00	10,272.00	12,840.00
79*	2,774.00	5,548.00	8,322.00	11,096.00	13,870.00

* The premium rates for Age 61 - 79 are for renewal only.



Appendix 4: Annual Premium Rates for Female Smoker

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	48.00	96.00	144.00	192.00	240.00
18	52.00	104.00	156.00	208.00	260.00
19	53.50	107.00	160.50	214.00	267.50
20	65.00	130.00	195.00	260.00	325.00
21	71.50	143.00	214.50	286.00	357.50
22	88.50	177.00	265.50	354.00	442.50
23	97.00	194.00	291.00	388.00	485.00
24	105.50	211.00	316.50	422.00	527.50
25	113.00	226.00	339.00	452.00	565.00
26	131.00	262.00	393.00	524.00	655.00
27	148.50	297.00	445.50	594.00	742.50
28	169.00	338.00	507.00	676.00	845.00
29	187.50	375.00	562.50	750.00	937.50
30	191.00	382.00	573.00	764.00	955.00
31	209.50	419.00	628.50	838.00	1,047.50
32	224.00	448.00	672.00	896.00	1,120.00
33	246.00	492.00	738.00	984.00	1,230.00
34	267.00	534.00	801.00	1,068.00	1,335.00
35	316.00	632.00	948.00	1,264.00	1,580.00
36	346.50	693.00	1,039.50	1,386.00	1,732.50
37	377.50	755.00	1,132.50	1,510.00	1,887.50
38	417.00	834.00	1,251.00	1,668.00	2,085.00
39	458.00	916.00	1,374.00	1,832.00	2,290.00
40	478.00	956.00	1,434.00	1,912.00	2,390.00
41	604.00	1,208.00	1,812.00	2,416.00	3,020.00
42	654.00	1,308.00	1,962.00	2,616.00	3,270.00
43	678.00	1,356.00	2,034.00	2,712.00	3,390.00
44	696.50	1,393.00	2,089.50	2,786.00	3,482.50
45	719.50	1,439.00	2,158.50	2,878.00	3,597.50

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	742.00	1,484.00	2,226.00	2,968.00	3,710.00
47	767.50	1,535.00	2,302.50	3,070.00	3,837.50
48	788.00	1,576.00	2,364.00	3,152.00	3,940.00
49	807.00	1,614.00	2,421.00	3,228.00	4,035.00
50	826.00	1,652.00	2,478.00	3,304.00	4,130.00
51	851.50	1,703.00	2,554.50	3,406.00	4,257.50
52	881.00	1,762.00	2,643.00	3,524.00	4,405.00
53	917.50	1,835.00	2,752.50	3,670.00	4,587.50
54	952.00	1,904.00	2,856.00	3,808.00	4,760.00
55	986.00	1,972.00	2,958.00	3,944.00	4,930.00
56	1,044.00	2,088.00	3,132.00	4,176.00	5,220.00
57	1,110.00	2,220.00	3,330.00	4,440.00	5,550.00
58	1,170.00	2,340.00	3,510.00	4,680.00	5,850.00
59	1,194.00	2,388.00	3,582.00	4,776.00	5,970.00
60	1,260.00	2,520.00	3,780.00	5,040.00	6,300.00
61*	1,295.50	2,591.00	3,886.50	5,182.00	6,477.50
62*	1,354.50	2,709.00	4,063.50	5,418.00	6,772.50
63*	1,394.00	2,788.00	4,182.00	5,576.00	6,970.00
64*	1,501.00	3,002.00	4,503.00	6,004.00	7,505.00
65*	1,576.50	3,153.00	4,729.50	6,306.00	7,882.50
66*	1,693.50	3,387.00	5,080.50	6,774.00	8,467.50
67*	1,824.50	3,649.00	5,473.50	7,298.00	9,122.50
68*	1,939.00	3,878.00	5,817.00	7,756.00	9,695.00
69*	2,025.00	4,050.00	6,075.00	8,100.00	10,125.00
70*	2,119.00	4,238.00	6,357.00	8,476.00	10,595.00
71*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
72*	2,351.00	4,702.00	7,053.00	9,404.00	11,755.00
73*	2,516.00	5,032.00	7,548.00	10,064.00	12,580.00
74*	2,690.50	5,381.00	8,071.50	10,762.00	13,452.50
75*	2,952.00	5,904.00	8,856.00	11,808.00	14,760.00
76*	3,241.00	6,482.00	9,723.00	12,964.00	16,205.00
77*	3,488.50	6,977.00	10,465.50	13,954.00	17,442.50
78*	3,710.50	7,421.00	11,131.50	14,842.00	18,552.50
79*	4,014.50	8,029.00	12,043.50	16,058.00	20,072.50

* The premium rates for Age 61 - 79 are for renewal only.

HELAIAN PENDEDAHAN PRODUK

Baca Helaian Pendedahan Produk ini sebelum Anda mengambil keputusan untuk menerima eCritical Early Care. Pastikan turut membaca terma dan syarat umum.

Diunderait oleh Generali Life Insurance Malaysia Berhad ("Syarikat/Kami")

eCritical Early Care

1. Apakah produk ini?

Ini adalah pelan penyakit kritikal tunggal tanpa penyertaan diperbaharui secara tahunan yang melindungi 50 keadaan Penyakit Kritikal Tahap Awal dan Tahap Lanjutan, sehingga Orang yang Diinsuranskan berumur lapan puluh (80) tahun. Sekiranya Orang yang Diinsuranskan didiagnosis dengan Penyakit Kritikal Tahap Awal, Polisi ini akan membayar terlebih dahulu 50% daripada Jumlah Asas Diinsuranskan dan dibayar kepada pemilik polisi. Sekiranya Orang yang Diinsuranskan didiagnosis dengan Penyakit Kritikal Tahap Lanjutan, Polisi ini akan membayar 100% daripada Jumlah Asas Diinsuranskan, ditolak sebarang tuntutan yang dibayar di bawah Penyakit Kritikal Tahap Awal.

Ini adalah produk perlindungan tulen dan tidak menyediakan sebarang elemen simpanan atau pelaburan.

2. Apakah perlindungan/manfaat yang diberikan?

Pelan ini melindungi Manfaat Penyakit Kritikal berdasarkan peratusan Jumlah Asas Diinsuranskan yang dinyatakan di bawah sekiranya Orang yang Diinsuranskan didiagnosis dengan salah satu daripada 50 Penyakit Kritikal berikut:

Tahap Penyakit Kritikal		Kejadian Penyakit Kritikal	
Manfaat Penyakit Kritikal (% Jumlah Asas Diinsuranskan)		Tahap Awal	Tahap Lanjutan
		50%	100%
Penyakit Kritikal yang Dilindungi	1) Penyakit Alzheimer	Penyakit Alzheimer Sederhana Teruk	Penyakit Alzheimer / Demensia Teruk
	2) Anemia Aplastik	-	Anemia Aplastik Kronik
	3) Pembedahan Otak	-	Pembedahan Otak
	4) Tumor Otak	-	Benign Tumor Otak
	5) Kanser	i) Karsinoma in situ ii) Kanser Pundi Tahap Awal iii) Leukemia Limfositik Kronik Tahap Awal iv) Kanser Prostat Tahap Awal v) Kanser Tiroid Tahap Awal vi) Pembedahan Eksisi Meningioma Spina	Kanser
	6) Kardiomiopati	Perikarditis Konstriktif dengan Pembedahan	Kardiomiopati
	7) Penyakit Arteri Koronari	i) Penyakit Arteri Koronari Tahap Awal ii) Penggrafan Pintasan Arteri Koronari Langsung Invasif Minimum (MIDCAB) iii) Penyakit Arteri Koronari Lain	Pembedahan Pintasan Arteri Koronari
	8) Pankreatitis Kronik Berulang	-	Pankreatitis Kronik Berulang
	9) Ensefalitis	-	Ensefalitis
	10) AIDS Dengan Gejala Penuh	-	AIDS Dengan Gejala Penuh
	11) Hepatitis Viral Fulminan	-	Hepatitis Viral Fulminan
	12) Trauma Kepala	-	Trauma Kepala Major (teruk)
	13) Serangan Sakit Jantung	i) Penyisipan Defibrilator Jantung	Serangan Sakit Jantung

			ii) Penyisipan Perentak Jantung	
	14) Kegagalan Buah Pinggang	Penyakit Buah Pinggang Kronik		Kegagalan Buah Pinggang Tahap Akhir
	15) Penyakit Hati	Sirosis Hati		Kegagalan Hati Tahap Akhir
	16) Hilang Pendengaran	-		Pekak
	17) Kehilangan Upaya Hidup Sendiri (Berdikari)	-		Kehilangan Upaya Hidup Sendiri (Berdikari)
	18) Hilang Penglihatan	-		Buta
	19) Kelumpuhan Anggota	-		Kelumpuhan Anggota
	20) Penyakit Paru-paru	i) Status Asmatikus/ Asma Teruk ii) Pembedahan untuk Membuang Satu Paru-paru		Penyakit Paru-paru Tahap Akhir
	21) Sklerosis Multipel	Sklerosis Multipel Sederhana		Sklerosis Multipel
	22) Distrofi Otot	Distrofi Otot Sederhana Teruk		Distrofi Otot
	23) Transplan Organ / Sumsum Tulang	-		Transplan Organ / Sumsum Tulang Major (teruk)
	24) Penyakit Parkinson	-		Penyakit Parkinson
	25) Poliomyelitis Berbangkit	-		Poliomyelitis Berbangkit
	26) Skleroderma Progresif	-		Skleroderma Progresif
	27) Hipertensi Arteri Pulmonari	-		Hipertensi Arteri Pulmonari Utama
	28) Strok / Angin Ahmar	Pembedahan Arteri Karotid		Strok / Angin Ahmar
	29) Lupus Eritematosus Sistemik dengan Komplikasi Buah Pinggang yang Teruk	-		Lupus Eritematosus Sistemik dengan Komplikasi Buah Pinggang yang Teruk
	30) Penyakit Terminal	-		Penyakit Terminal

Nota:

1. Amaun yang dibayar di bawah Manfaat Penyakit Kritikal Tahap Awal akan mengurangkan Jumlah Asas yang Diinsuranskan.
2. Untuk Manfaat Penyakit Kritikal Tahap Lanjutan, 100% daripada Jumlah Asas Diinsuranskan akan dibayar ditolak sebarang tuntutan yang dibayar di bawah Penyakit Kritikal Tahap Awal.
3. Hanya satu (1) tuntutan yang dibenarkan untuk setiap Tahap Penyakit Kritikal.
4. Sekiranya terdapat dua (2) atau lebih tuntutan, Kami hanya akan membayar satu (1) tuntutan sahaja, mana yang paling tinggi.
5. Polisi ini boleh diperbaharui setiap tahun sehingga Orang yang Diinsuranskan berumur lapan puluh (80) tahun.
6. Hanya satu (1) polisi eCritical Early Care yang dibenarkan setiap hayat bagi setiap Orang yang Diinsuranskan.

Manfaat-manfaat yang dibayar di bawah polisi yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Generali Life Insurance Malaysia Berhad atau PIDM (layari www.pidm.gov.my).

3. Berapakah premium yang perlu saya bayar?

Jumlah premium yang perlu Anda bayar dan terma-terma dan syarat-syarat yang berkaitan dengan Polisi Anda mungkin berbeza bergantung kepada Jumlah Asas Diinsuranskan yang dipilih dan keperluan pengunderaitan Syarikat seperti umur tercapai, jantina dan status merokok. Sila rujuk kepada Kadar Premium Tahunan di Lampiran.

- Bayaran premium boleh dibuat secara bulanan atau tahunan.
- Premium bagi produk ini adalah tidak dijamin dan Kami berhak untuk menyemak premium dengan memberikan Anda notis sekurang-kurangnya sembilan puluh (90) hari.
- Premium yang dibayar untuk Polisi ini boleh melayakkan Anda untuk pelepasan cukai tertakluk kepada peruntukan Akta Cukai Pendapatan dan Lembaga Hasil Dalam Negeri.
- Tempoh Tangguh: Anda diberi tempoh tangguh selama tiga puluh satu (31) hari selepas tarikh akhir untuk membuat pembayaran premium Anda.

Nota: Senarai ini tidak lengkap. Sila rujuk kepada Kontrak Polisi untuk senarai lengkap terma dan syarat di bawah Polisi ini.

4.	Apakah fi dan caj yang saya perlu bayar? Tiada fi dan caj untuk Polisi ini. Tiada komisen akan dibayar untuk Polisi Anda kerana tiada pengantara terlibat.														
5.	Apakah terma-terma dan syarat-syarat penting yang harus saya ambil perhatian? • Kepentingan pendedahan - Anda harus menyatakan segala fakta penting seperti keadaan perubatan Anda, serta umur Anda dengan tepat. • Tempoh Tenang - Anda boleh membatalkan Polisi Anda dengan menghantar emel kepada Kami dalam tempoh lima belas (15) hari dari tarikh Polisi ini dihantar kepada Anda. Premium yang Anda telah bayar akan dikembalikan kepada Anda. • Tempoh Menunggu - Kelayakan untuk mendapatkan perlindungan di bawah Polisi ini hanya akan bermula tiga puluh (30) hari dari Tarikh Dikeluarkan untuk semua Penyakit Kritikal kecuali Penyakit Kritikal Tahap Awal, Serangan Sakit Jantung, Pembedahan Pintasan Arteri Koronari, dan Kanser yang cuma akan bermula enam puluh (60) hari dari Tarikh Dikeluarkan. • Tempoh Bertahan - Orang yang Diinsuranskan perlu bertahan sekurangnya tujuh (7) hari daripada tarikh didiagnosis oleh mana-mana Penyakit Kritikal di bawah Tahap Awal atau tiga puluh (30) hari daripada tarikh didiagnosis oleh mana-mana Penyakit Kritikal di bawah Tahap Lanjutan. • Implikasi pertukaran Polisi kepada syarikat insurans lain - Salah satu kekurangan utama ialah terma dan syarat baru Polisi baru boleh diguna pakai jika status kesihatan semasa kurang memihak kepada syarikat insurans baru. Adalah dinasihatkan untuk semak dengan syarikat insurans sebelum membuat keputusan muktamad. • Had untuk Manfaat Penyakit Kritikal - Agregat maksimum yang perlu dibayar untuk Manfaat Penyakit Kritikal di bawah Polisi ini adalah MYR2,000,000 setiap hayat. • Pembaharuan - Pelan ini boleh diperbaharui mengikut pilihan Anda. Perlindungan akan luput dan Kami tidak akan bertanggungjawab bagi sebarang tuntutan pembiayaan selepas tarikh luput pelan ini, kecuali polisi tersebut diperbaharui. <i>Nota: Senarai ini tidak lengkap. Sila rujuk kepada Kontrak Polisi untuk senarai lengkap terma dan syarat di bawah Polisi ini.</i>														
6.	Apakah pengecualian utama di bawah Polisi ini? Polisi ini tidak melindungi apa-apa manfaat jika Penyakit Kritikal Orang yang Diinsuranskan disebabkan oleh mana-mana satu (1) kejadian berikut: 1. Apa-apa penyakit atau pembedahan selain daripada diagnosis atau pembedahan untuk Kejadian Penyakit Kritikal seperti yang dinyatakan di dalam Jadual Penyakit Kritikal. 2. Apa-apa Penyakit Sedia Ada yang telah wujud sebelum Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian. 3. Tanda-tanda atau simptom apa-apa Kejadian Penyakit Kritikal ditakrifkan di bawah Tahap Lanjutan yang ditunjukkan dalam tempoh: (i) enam puluh (60) hari bagi Serangan Jantung, Pembedahan Pintasan Arteri Koronari, Kanser; atau (ii) tiga puluh (30) hari bagi Tahap Lanjutan semua Kejadian Penyakit Kritikal lain; dari Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian. 4. Tanda-tanda atau simptom apa-apa Kejadian Penyakit Kritikal ditakrifkan di bawah Tahap Awal yang ditunjukkan dalam tempoh enam puluh (60) hari dari Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; 5. Jika Penyakit Kritikal timbul secara langsung atau tidak langsung oleh kewujudan Sindrom Kurang Daya Tahan Penyakit (AIDS) atau dengan kehadiran sebarang jangkitan Virus Kurang Daya Tahan Penyakit Manusia (HIV). Pengecualian adalah apabila jangkitan HIV yang wujud diperolehi daripada Transfusi Darah, seperti yang ditakrifkan di dalam Polisi ini. 6. Apa-apa Kejadian Penyakit Kritikal yang disebabkan oleh kecederaan yang disengajakan; 7. Apa-apa Kejadian Penyakit Kritikal yang disebabkan secara langsung daripada alkohol atau penyalahgunaan dadah. 8. Jika Orang yang Diinsuranskan didiagnosis menghidapi mana-mana Penyakit Kritikal secara langsung atau tidak langsung, daripada Kecacatan Kongenital, yang berlaku atau didiagnosis sebelum Orang yang Diinsuranskan mencapai umur enam (6) tahun. 9. Orang yang Diinsuranskan tidak bertahan untuk sekurang-kurangnya: (i) tujuh (7) hari selepas dikesan menghidapi Kejadian Penyakit Kritikal di bawah Tahap Awal; atau (ii) tiga puluh (30) hari selepas dikesan menghidapi Kejadian Penyakit Kritikal di bawah Tahap Lanjutan. <i>Nota: Senarai ini tidak lengkap. Sila rujuk kepada Kontrak Polisi untuk senarai lengkap pengecualian di bawah Polisi ini.</i>														
7.	Bolehkah saya membatalkan Polisi saya? Anda boleh membatalkan perlindungan di bawah Polisi ini dengan memberikan notis bertulis kepada Kami. Sebaik pembatalan, dan sekiranya tiada tuntutan yang dibuat di bawah Polisi ini, pulangan premium seperti yang dinyatakan di bawah akan dibayar kepada Anda. <table><tr><th rowspan="2">Tempoh dari Ulang Tahun Polisi, Tidak melebihi</th><th colspan="2">Mod pembayaran premium</th></tr><tr><th>Tahunan</th><th>Bulanan</th></tr><tr><td>15 hari*</td><td>90%</td><td>Tiada Pulangan</td></tr><tr><td>1 bulan</td><td>80%</td><td></td></tr><tr><td>2 bulan</td><td>70%</td><td></td></tr></table>	Tempoh dari Ulang Tahun Polisi, Tidak melebihi	Mod pembayaran premium		Tahunan	Bulanan	15 hari*	90%	Tiada Pulangan	1 bulan	80%		2 bulan	70%	
Tempoh dari Ulang Tahun Polisi, Tidak melebihi	Mod pembayaran premium														
	Tahunan	Bulanan													
15 hari*	90%	Tiada Pulangan													
1 bulan	80%														
2 bulan	70%														

	3 bulan	60%	
	4 bulan	50%	
	5 bulan	40%	
	6 bulan	30%	
	7 bulan	25%	
	8 bulan	20%	
	9 bulan	15%	
	10 bulan	10%	
	11 bulan	5%	
	Tempoh melebihi 11 bulan	Tiada Pulangan	
	* Tidak terpakai untuk tahun Polisi pertama.		
8.	Apa yang perlu saya lakukan jika terdapat perubahan pada butiran hubungan saya? Sila hubungi Kami jika terdapat apa-apa perubahan dalam butiran hubungan Anda untuk memastikan semua komunikasi sampai kepada Anda dengan cepat.		
9.	Di mana saya boleh mendapatkan maklumat lanjut? Sekiranya Anda memerlukan maklumat lanjut mengenai insurans perubatan dan kesihatan, sila rujuk ke buku panduan <i>insuranceinfo</i> di bawah 'Insurans Perubatan dan Kesihatan' yang terdapat di semua cawangan Kami atau Anda boleh melayari www.insuranceinfo.com.my . Bagi sebarang pertanyaan, sila hubungi Kami di: Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) Generali Customer Service Centre Level 1, Menara Generali, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia Telefon : 1 300 13 2121 atau +603 3007 2121 Kad Perubatan : 1300 80 0020 Emel : customer.service.life@generali.com.my		
10.	Lain-lain jenis perlindungan Insurans Perubatan dan Kesihatan serupa yang disediakan Sila tanya Kami untuk jenis pelan lain yang ditawarkan.		

NOTA PENTING:

ANDA HARUS MEMASTIKAN BAHAWA POLISI INI AKAN MEMENUHI KEPERLUAN ANDA. ANDA HARUS MEMBACA DAN MEMAHAMI POLISI INSURANS DAN BERBINCANG DENGAN PENGANTARA ATAU MENGHUBUNGI KAMI UNTUK SEBARANG MAKLUMAT LANJUT.

Pelan insurans ini diunderait oleh Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), syarikat yang dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Maklumat yang diberikan dalam helaian pendedahan ini sah pada <SALES DATE>.



LAMPIRAN: KADAR PREMIUM

Lampiran 1: Kadar Premium Tahunan untuk Lelaki Tidak Merokok

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	33.00	66.00	99.00	132.00	165.00
18	35.50	71.00	106.50	142.00	177.50
19	36.00	72.00	108.00	144.00	180.00
20	40.00	80.00	120.00	160.00	200.00
21	40.00	80.00	120.00	160.00	200.00
22	41.00	82.00	123.00	164.00	205.00
23	41.00	82.00	123.00	164.00	205.00
24	41.00	82.00	123.00	164.00	205.00
25	46.50	93.00	139.50	186.00	232.50
26	52.50	105.00	157.50	210.00	262.50
27	61.50	123.00	184.50	246.00	307.50
28	71.00	142.00	213.00	284.00	355.00
29	81.00	162.00	243.00	324.00	405.00
30	82.00	164.00	246.00	328.00	410.00
31	94.00	188.00	282.00	376.00	470.00
32	108.00	216.00	324.00	432.00	540.00
33	117.50	235.00	352.50	470.00	587.50
34	129.00	258.00	387.00	516.00	645.00
35	146.00	292.00	438.00	584.00	730.00
36	162.00	324.00	486.00	648.00	810.00
37	177.00	354.00	531.00	708.00	885.00
38	192.00	384.00	576.00	768.00	960.00
39	205.50	411.00	616.50	822.00	1,027.50
40	210.50	421.00	631.50	842.00	1,052.50
41	261.00	522.00	783.00	1,044.00	1,305.00
42	286.00	572.00	858.00	1,144.00	1,430.00
43	311.50	623.00	934.50	1,246.00	1,557.50
44	338.50	677.00	1,015.50	1,354.00	1,692.50
45	361.50	723.00	1,084.50	1,446.00	1,807.50

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	384.00	768.00	1,152.00	1,536.00	1,920.00
47	407.00	814.00	1,221.00	1,628.00	2,035.00
48	441.50	883.00	1,324.50	1,766.00	2,207.50
49	483.00	966.00	1,449.00	1,932.00	2,415.00
50	533.00	1,066.00	1,599.00	2,132.00	2,665.00
51	587.50	1,175.00	1,762.50	2,350.00	2,937.50
52	643.50	1,287.00	1,930.50	2,574.00	3,217.50
53	699.00	1,398.00	2,097.00	2,796.00	3,495.00
54	764.00	1,528.00	2,292.00	3,056.00	3,820.00
55	837.50	1,675.00	2,512.50	3,350.00	4,187.50
56	906.00	1,812.00	2,718.00	3,624.00	4,530.00
57	982.00	1,964.00	2,946.00	3,928.00	4,910.00
58	1,070.50	2,141.00	3,211.50	4,282.00	5,352.50
59	1,171.00	2,342.00	3,513.00	4,684.00	5,855.00
60	1,280.50	2,561.00	3,841.50	5,122.00	6,402.50
61*	1,383.00	2,766.00	4,149.00	5,532.00	6,915.00
62*	1,464.00	2,928.00	4,392.00	5,856.00	7,320.00
63*	1,547.00	3,094.00	4,641.00	6,188.00	7,735.00
64*	1,635.50	3,271.00	4,906.50	6,542.00	8,177.50
65*	1,726.50	3,453.00	5,179.50	6,906.00	8,632.50
66*	1,809.50	3,619.00	5,428.50	7,238.00	9,047.50
67*	1,897.00	3,794.00	5,691.00	7,588.00	9,485.00
68*	2,001.00	4,002.00	6,003.00	8,004.00	10,005.00
69*	2,111.50	4,223.00	6,334.50	8,446.00	10,557.50
70*	2,258.50	4,517.00	6,775.50	9,034.00	11,292.50
71*	2,391.50	4,783.00	7,174.50	9,566.00	11,957.50
72*	2,510.50	5,021.00	7,531.50	10,042.00	12,552.50
73*	2,646.00	5,292.00	7,938.00	10,584.00	13,230.00
74*	2,746.50	5,493.00	8,239.50	10,986.00	13,732.50
75*	2,854.00	5,708.00	8,562.00	11,416.00	14,270.00
76*	3,024.00	6,048.00	9,072.00	12,096.00	15,120.00
77*	3,162.50	6,325.00	9,487.50	12,650.00	15,812.50
78*	3,283.50	6,567.00	9,850.50	13,134.00	16,417.50
79*	3,406.00	6,812.00	10,218.00	13,624.00	17,030.00

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.



Lampiran 2: Kadar Premium Tahunan untuk Lelaki Merokok

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	57.00	114.00	171.00	228.00	285.00
18	75.00	150.00	225.00	300.00	375.00
19	77.00	154.00	231.00	308.00	385.00
20	79.50	159.00	238.50	318.00	397.50
21	80.50	161.00	241.50	322.00	402.50
22	83.50	167.00	250.50	334.00	417.50
23	84.50	169.00	253.50	338.00	422.50
24	87.00	174.00	261.00	348.00	435.00
25	90.50	181.00	271.50	362.00	452.50
26	93.00	186.00	279.00	372.00	465.00
27	95.50	191.00	286.50	382.00	477.50
28	102.50	205.00	307.50	410.00	512.50
29	110.50	221.00	331.50	442.00	552.50
30	112.50	225.00	337.50	450.00	562.50
31	125.00	250.00	375.00	500.00	625.00
32	140.50	281.00	421.50	562.00	702.50
33	159.00	318.00	477.00	636.00	795.00
34	180.50	361.00	541.50	722.00	902.50
35	207.50	415.00	622.50	830.00	1,037.50
36	240.50	481.00	721.50	962.00	1,202.50
37	271.50	543.00	814.50	1,086.00	1,357.50
38	299.00	598.00	897.00	1,196.00	1,495.00
39	324.00	648.00	972.00	1,296.00	1,620.00
40	332.00	664.00	996.00	1,328.00	1,660.00
41	417.50	835.00	1,252.50	1,670.00	2,087.50
42	455.50	911.00	1,366.50	1,822.00	2,277.50
43	496.50	993.00	1,489.50	1,986.00	2,482.50
44	563.50	1,127.00	1,690.50	2,254.00	2,817.50
45	612.00	1,224.00	1,836.00	2,448.00	3,060.00

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	661.50	1,323.00	1,984.50	2,646.00	3,307.50
47	704.00	1,408.00	2,112.00	2,816.00	3,520.00
48	755.50	1,511.00	2,266.50	3,022.00	3,777.50
49	809.00	1,618.00	2,427.00	3,236.00	4,045.00
50	887.00	1,774.00	2,661.00	3,548.00	4,435.00
51	970.50	1,941.00	2,911.50	3,882.00	4,852.50
52	1,054.50	2,109.00	3,163.50	4,218.00	5,272.50
53	1,141.00	2,282.00	3,423.00	4,564.00	5,705.00
54	1,253.00	2,506.00	3,759.00	5,012.00	6,265.00
55	1,352.00	2,704.00	4,056.00	5,408.00	6,760.00
56	1,479.50	2,959.00	4,438.50	5,918.00	7,397.50
57	1,543.00	3,086.00	4,629.00	6,172.00	7,715.00
58	1,632.00	3,264.00	4,896.00	6,528.00	8,160.00
59	1,695.00	3,390.00	5,085.00	6,780.00	8,475.00
60	1,812.00	3,624.00	5,436.00	7,248.00	9,060.00
61*	1,926.00	3,852.00	5,778.00	7,704.00	9,630.00
62*	2,012.00	4,024.00	6,036.00	8,048.00	10,060.00
63*	2,140.50	4,281.00	6,421.50	8,562.00	10,702.50
64*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
65*	2,376.50	4,753.00	7,129.50	9,506.00	11,882.50
66*	2,481.00	4,962.00	7,443.00	9,924.00	12,405.00
67*	2,616.00	5,232.00	7,848.00	10,464.00	13,080.00
68*	2,804.00	5,608.00	8,412.00	11,216.00	14,020.00
69*	2,938.00	5,876.00	8,814.00	11,752.00	14,690.00
70*	3,146.00	6,292.00	9,438.00	12,584.00	15,730.00
71*	3,317.00	6,634.00	9,951.00	13,268.00	16,585.00
72*	3,461.50	6,923.00	10,384.50	13,846.00	17,307.50
73*	3,606.00	7,212.00	10,818.00	14,424.00	18,030.00
74*	3,776.50	7,553.00	11,329.50	15,106.00	18,882.50
75*	3,979.00	7,958.00	11,937.00	15,916.00	19,895.00
76*	4,126.50	8,253.00	12,379.50	16,506.00	20,632.50
77*	4,302.50	8,605.00	12,907.50	17,210.00	21,512.50
78*	4,450.00	8,900.00	13,350.00	17,800.00	22,250.00
79*	4,654.50	9,309.00	13,963.50	18,618.00	23,272.50

*Kadar premium bagi Umur 61 - 79 tahun adalah untuk pembaharuan sahaja.



Lampiran 3: Kadar Premium Tahunan untuk Perempuan Tidak Merokok

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	40.00	80.00	120.00	160.00	200.00
18	45.00	90.00	135.00	180.00	225.00
19	46.00	92.00	138.00	184.00	230.00
20	55.00	110.00	165.00	220.00	275.00
21	65.00	130.00	195.00	260.00	325.00
22	79.50	159.00	238.50	318.00	397.50
23	84.50	169.00	253.50	338.00	422.50
24	90.50	181.00	271.50	362.00	452.50
25	97.00	194.00	291.00	388.00	485.00
26	108.00	216.00	324.00	432.00	540.00
27	123.00	246.00	369.00	492.00	615.00
28	134.00	268.00	402.00	536.00	670.00
29	145.00	290.00	435.00	580.00	725.00
30	148.00	296.00	444.00	592.00	740.00
31	156.00	312.00	468.00	624.00	780.00
32	166.00	332.00	498.00	664.00	830.00
33	183.00	366.00	549.00	732.00	915.00
34	197.00	394.00	591.00	788.00	985.00
35	205.00	410.00	615.00	820.00	1,025.00
36	216.00	432.00	648.00	864.00	1,080.00
37	245.00	490.00	735.00	980.00	1,225.00
38	276.50	553.00	829.50	1,106.00	1,382.50
39	303.00	606.00	909.00	1,212.00	1,515.00
40	317.00	634.00	951.00	1,268.00	1,585.00
41	401.50	803.00	1,204.50	1,606.00	2,007.50
42	433.50	867.00	1,300.50	1,734.00	2,167.50
43	458.50	917.00	1,375.50	1,834.00	2,292.50
44	474.00	948.00	1,422.00	1,896.00	2,370.00
45	489.50	979.00	1,468.50	1,958.00	2,447.50

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	502.50	1,005.00	1,507.50	2,010.00	2,512.50
47	515.00	1,030.00	1,545.00	2,060.00	2,575.00
48	532.50	1,065.00	1,597.50	2,130.00	2,662.50
49	544.00	1,088.00	1,632.00	2,176.00	2,720.00
50	554.00	1,108.00	1,662.00	2,216.00	2,770.00
51	566.00	1,132.00	1,698.00	2,264.00	2,830.00
52	583.00	1,166.00	1,749.00	2,332.00	2,915.00
53	599.00	1,198.00	1,797.00	2,396.00	2,995.00
54	625.00	1,250.00	1,875.00	2,500.00	3,125.00
55	652.50	1,305.00	1,957.50	2,610.00	3,262.50
56	694.50	1,389.00	2,083.50	2,778.00	3,472.50
57	740.50	1,481.00	2,221.50	2,962.00	3,702.50
58	784.00	1,568.00	2,352.00	3,136.00	3,920.00
59	844.50	1,689.00	2,533.50	3,378.00	4,222.50
60	898.00	1,796.00	2,694.00	3,592.00	4,490.00
61*	925.00	1,850.00	2,775.00	3,700.00	4,625.00
62*	956.00	1,912.00	2,868.00	3,824.00	4,780.00
63*	977.00	1,954.00	2,931.00	3,908.00	4,885.00
64*	1,016.00	2,032.00	3,048.00	4,064.00	5,080.00
65*	1,079.50	2,159.00	3,238.50	4,318.00	5,397.50
66*	1,152.50	2,305.00	3,457.50	4,610.00	5,762.50
67*	1,218.50	2,437.00	3,655.50	4,874.00	6,092.50
68*	1,274.50	2,549.00	3,823.50	5,098.00	6,372.50
69*	1,314.50	2,629.00	3,943.50	5,258.00	6,572.50
70*	1,419.00	2,838.00	4,257.00	5,676.00	7,095.00
71*	1,524.50	3,049.00	4,573.50	6,098.00	7,622.50
72*	1,636.50	3,273.00	4,909.50	6,546.00	8,182.50
73*	1,750.00	3,500.00	5,250.00	7,000.00	8,750.00
74*	1,891.50	3,783.00	5,674.50	7,566.00	9,457.50
75*	2,025.50	4,051.00	6,076.50	8,102.00	10,127.50
76*	2,195.00	4,390.00	6,585.00	8,780.00	10,975.00
77*	2,379.50	4,759.00	7,138.50	9,518.00	11,897.50
78*	2,568.00	5,136.00	7,704.00	10,272.00	12,840.00
79*	2,774.00	5,548.00	8,322.00	11,096.00	13,870.00

*Kadar premium bagi Umur 61 - 79 tahun adalah untuk pembaharuan sahaja.



Lampiran 4: Kadar Premium Tahunan untuk Perempuan Merokok

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	48.00	96.00	144.00	192.00	240.00
18	52.00	104.00	156.00	208.00	260.00
19	53.50	107.00	160.50	214.00	267.50
20	65.00	130.00	195.00	260.00	325.00
21	71.50	143.00	214.50	286.00	357.50
22	88.50	177.00	265.50	354.00	442.50
23	97.00	194.00	291.00	388.00	485.00
24	105.50	211.00	316.50	422.00	527.50
25	113.00	226.00	339.00	452.00	565.00
26	131.00	262.00	393.00	524.00	655.00
27	148.50	297.00	445.50	594.00	742.50
28	169.00	338.00	507.00	676.00	845.00
29	187.50	375.00	562.50	750.00	937.50
30	191.00	382.00	573.00	764.00	955.00
31	209.50	419.00	628.50	838.00	1,047.50
32	224.00	448.00	672.00	896.00	1,120.00
33	246.00	492.00	738.00	984.00	1,230.00
34	267.00	534.00	801.00	1,068.00	1,335.00
35	316.00	632.00	948.00	1,264.00	1,580.00
36	346.50	693.00	1,039.50	1,386.00	1,732.50
37	377.50	755.00	1,132.50	1,510.00	1,887.50
38	417.00	834.00	1,251.00	1,668.00	2,085.00
39	458.00	916.00	1,374.00	1,832.00	2,290.00
40	478.00	956.00	1,434.00	1,912.00	2,390.00
41	604.00	1,208.00	1,812.00	2,416.00	3,020.00
42	654.00	1,308.00	1,962.00	2,616.00	3,270.00
43	678.00	1,356.00	2,034.00	2,712.00	3,390.00
44	696.50	1,393.00	2,089.50	2,786.00	3,482.50
45	719.50	1,439.00	2,158.50	2,878.00	3,597.50

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (MYR)				
	50,000	100,000	150,000	200,000	250,000
46	742.00	1,484.00	2,226.00	2,968.00	3,710.00
47	767.50	1,535.00	2,302.50	3,070.00	3,837.50
48	788.00	1,576.00	2,364.00	3,152.00	3,940.00
49	807.00	1,614.00	2,421.00	3,228.00	4,035.00
50	826.00	1,652.00	2,478.00	3,304.00	4,130.00
51	851.50	1,703.00	2,554.50	3,406.00	4,257.50
52	881.00	1,762.00	2,643.00	3,524.00	4,405.00
53	917.50	1,835.00	2,752.50	3,670.00	4,587.50
54	952.00	1,904.00	2,856.00	3,808.00	4,760.00
55	986.00	1,972.00	2,958.00	3,944.00	4,930.00
56	1,044.00	2,088.00	3,132.00	4,176.00	5,220.00
57	1,110.00	2,220.00	3,330.00	4,440.00	5,550.00
58	1,170.00	2,340.00	3,510.00	4,680.00	5,850.00
59	1,194.00	2,388.00	3,582.00	4,776.00	5,970.00
60	1,260.00	2,520.00	3,780.00	5,040.00	6,300.00
61*	1,295.50	2,591.00	3,886.50	5,182.00	6,477.50
62*	1,354.50	2,709.00	4,063.50	5,418.00	6,772.50
63*	1,394.00	2,788.00	4,182.00	5,576.00	6,970.00
64*	1,501.00	3,002.00	4,503.00	6,004.00	7,505.00
65*	1,576.50	3,153.00	4,729.50	6,306.00	7,882.50
66*	1,693.50	3,387.00	5,080.50	6,774.00	8,467.50
67*	1,824.50	3,649.00	5,473.50	7,298.00	9,122.50
68*	1,939.00	3,878.00	5,817.00	7,756.00	9,695.00
69*	2,025.00	4,050.00	6,075.00	8,100.00	10,125.00
70*	2,119.00	4,238.00	6,357.00	8,476.00	10,595.00
71*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
72*	2,351.00	4,702.00	7,053.00	9,404.00	11,755.00
73*	2,516.00	5,032.00	7,548.00	10,064.00	12,580.00
74*	2,690.50	5,381.00	8,071.50	10,762.00	13,452.50
75*	2,952.00	5,904.00	8,856.00	11,808.00	14,760.00
76*	3,241.00	6,482.00	9,723.00	12,964.00	16,205.00
77*	3,488.50	6,977.00	10,465.50	13,954.00	17,442.50
78*	3,710.50	7,421.00	11,131.50	14,842.00	18,552.50
79*	4,014.50	8,029.00	12,043.50	16,058.00	20,072.50

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.