

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.



Other customers have read this PDS and found it helpful;  
**you should read it too.**

Date:

## 1 What is SmartCancer Cash?

SmartCancer Cash is an insurance product which provides coverage for specified critical illnesses like Generic Cancer, Gender Specific Cancer and Early Stage Cancer.

We will pay the amount shown in your plan in one lump sum in the event you are diagnosed with cancer, even from the early stage.

## 2 Know Your Coverage/Benefits

As an illustration, for **RM 288 annually**, a male aged 30 with standard life (healthy) will receive the following coverage:

Coverage	Plan 2 - RM100,000
Additional Coverage / benefits	Not applicable.

The critical illnesses covered under this product include:

1. **Generic Cancer:** 100% of sum insured
2. **Gender Specific Cancer:** 200% of sum insured, applicable to specific cancer types:
  - For males – Testicular Cancer, Penile Cancer and Prostate Cancer
  - For females – Breasts Cancer, Fallopian Tubes Cancer, Ovarian Cancer, Cervical Cancer, Uterus Cancer and Vagina/Vulva Cancer
3. **Early Stage Cancer<sup>1</sup>:** 30% of Generic Cancer/ Gender Specific Cancer's sum insured

<sup>1</sup> If carcinoma-in-situ is diagnosed and a claim is made under the Early Stage Cancer benefit for 30% of the sum insured, the remaining 70% will be payable under claims for either Generic Cancer or Gender Specific Cancer.

### Notes:

- Benefits for Generic and Gender-Specific Cancer can only be claimed once in a lifetime.
- Early Stage Cancer benefit is limited to one claim per lifetime, regardless of the number of Carcinoma-in-situ diagnoses.
- Policy ends when benefits for Generic or Gender-Specific Cancer are paid.
- This is not a complete list. Please read your policy for details on the correct illnesses covered.

### Your medical and health insurance **excludes**:

- Cancer or Carcinoma-in-situ that was diagnosed prior to commencement date of the plan (i.e. pre-existing condition).
- Any signs or symptoms of Cancer diagnosed within 90 days, or Carcinoma-in-situ diagnosed within 120 days, of the policy start date.
- Cases where the insured person survives less than 14 days after diagnosis.
- Recurrence of the same Cancer or Carcinoma-in-situ diagnosed before the policy started.
- Cancer or Carcinoma-in-situ diagnosed with HIV or AIDS.
- Diagnoses made by the insured person or their family members.
- Cancer or Carcinoma-in-situ caused by nuclear, biological, or chemical contamination.

If you have any questions or require assistance on your medical and health insurance coverage, you can:



Call us at  
1300 13 2121 or  
+603 3007 2121



Visit us at:  
[SmartCancer](#)  
[Cash | Generali](#)  
[Malaysia](#)



Email us at:  
[customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)



Scan the QR  
code above

**BNMLINK information for  
complaints / enquiries:**

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Tel: 1-300-88-5465  
(Overseas: +603 2174 1717)  
BNMLINK Webpage:  
[bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

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

## 3 Know Your Obligations

<b>For this medical and health insurance, you must pay a premium of:</b>	
Premium	<b>RM 288 (annually)</b>
Duration: renewable until the age of <b>100</b> years	
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	<b>RM 10</b>
Commission (Only applies if the product is sold through an intermediary)	<b>15% of premium or RM 43.20</b>
Service Tax	<b>Nil</b>

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

## 4 Other Key Terms

- You must disclose all material facts as your medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Your coverage will commence immediately following the effective date of the policy. However, it is subject to the survival period of 14 days and specified waiting periods like 90 days for Generic Cancer and Gender Specific Cancer and 120 days for Early Stage Cancer.
- No benefit will be paid if you are diagnosed with cancer and/or Early Stage Cancer and survive less than 14 days after the diagnosis.
- **Person Eligible:** Malaysian citizen aged between 20 to 59 (next birthday), with the policy renewable up to age 100 (next birthday).
- **Cash Before Cover:** Premium due must be paid and received by us before cover commences. This insurance policy is automatically null and void if this condition is not complied.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



## Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us.

- **Free-look period:** You may cancel your policy by returning the policy within 15 days after your policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After Free-look period:** You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a refund of the premium as stated in the Cancellation Clause in the policy, provided no claims have been made under the policy.