



360 Cancer Assure

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.

1. What is this plan about?

This plan offers insurance protection for Early, Intermediate and Advanced Stage Cancer. Once diagnosed with Cancer, it provides Therapy Care Benefit, Get Well Benefit, Living Income Benefit and Alternative Treatment Benefit, with total payout up to 360% Rider Sum Insured, for cancer treatment and recovery. In addition, Wellness Benefit, a value-added benefit will be available.

This plan covers the Insured up to age eighty (80). Provided You have sufficient Account Value at the end of the coverage term to deduct the cost of insurance, this plan will be guaranteed to be renewed without evidence of insurability at Your option and the coverage shall continue up to the Insured's age eighty-five (85). You will be notified on the renewal option at least ninety (90) days prior to the rider expiry age.

Benefits	Percentage (%) of Initial Rider Sum Insured
Therapy Care Benefit	a) Early Stage Cancer: 30% b) Intermediate/Advanced Stage Cancer*: 100% minus all Therapy Care Benefit duly paid previously
Get Well Benefit#	a) Early Stage Cancer: 10% x 3 years b) Intermediate/Advanced Stage Cancer*~: 25% x 5 years (If there is no claim due to Early Stage Cancer, the benefit for Early Stage Cancer will be payable as well)
Living Income Benefit#	Intermediate/Advanced Stage Cancer*~: 20% x 5 years
Alternative Treatment Benefit#	Early/Intermediate/Advanced Stage Cancer*~: 1% x 5 years
Wellness Benefit	a) Second Medical Opinion*+ b) Concierge service arrangement^ is available once the Rider is issued, for cancer prevention, protection to recovery care.

* The benefit will only be paid once.

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

~ Though the Rider will be terminated upon diagnosis of Intermediate/Advanced Stage Cancer, the subsequent installment payment after the first payment will be paid yearly until last instalment or in which case, upon death of the Insured, the payment will automatically cease.

+ Second Medical Opinion will be available once diagnosis with Early/Intermediate/Advanced Stage Cancer. Cost to acquire the treatment will be borne by You.

^ Concierge service arrangement will be available once the Rider is issued until the last instalment of Living Income Benefit or in which case, upon death of the Insured, concierge service arrangement will be ceased. Cost to acquire the services inclusive of any cancellation fees will be borne by You.

List of concierge service includes:

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

Note: Please refer to the Supplementary Contract for full details of the benefits coverage and value-added benefits respectively.

2. What are the covers / benefits provided?

This plan covers:

- Therapy Care Benefit
 - Early Stage Cancer – MYR999,999
 - Intermediate/Advanced Stage Cancer - MYR99,999 minus any Therapy Care Benefit duly paid previously
- Get Well Benefit
 - Early Stage Cancer - MYR999,999 per installment for 3 years
 - Intermediate/Advanced Stage Cancer – MYR999,999 per installment for 5 years
- Living Income Benefit



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- Intermediate/Advanced Stage Cancer - MYR999,999 per installment for 5 years
- Alternative Treatment Benefit
 - Early/Intermediate/Advanced Stage Cancer - MYR999,999 per installment for 5 years
- Wellness Benefit
 - Second Medical Opinion
 - Concierge service arrangement

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS. 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?

No explicit premium is payable for this unit deducting rider. However, insurance charge in respect of this Rider will be deducted from the Account Value of Your Policy.

4. What are the fees, charges and taxes that I have to pay?

The insurance charges are deducted monthly from the Account Value of Your Policy. The insurance charges are not guaranteed and will increase as You grow older. You are advised to refer to the details of insurance charges and other charges shown in the sales illustration. We reserve the right to revise the insurance charge by giving You at least ninety (90) days notice to Your last known address before effecting the revised insurance charge.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - all material facts such as medical condition must be disclosed and the age must be stated correctly.
- Free-look period - You may cancel this Rider by returning it to Us within fifteen (15) days from the date of Your receipt of Supplementary Contract to this Rider. We will refund to You any insurance charge that have been deducted for this Rider less any medical fee incurred.
- Waiting period - the eligibility of Therapy Care Benefit, Get Well Benefit, Living Income Benefit, Alternative Treatment Benefit and Second Medical Opinion starts sixty (60) days after the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later.

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

6. What are the major exclusions under this plan?

We will not pay Therapy Care Benefit, Get Well Benefit, Living Income Benefit, Alternative Treatment Benefit and Second Medical Opinion under this Rider for any of the following:

- any illness other than diagnosis of Cancer.
- the signs or symptoms of Cancer is manifested prior to or within sixty (60) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later.
- the Cancer arises directly or indirectly from a Pre-Existing Illness, which existed prior to the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later.
- the Cancer, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Rider;
 - a) 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.
 - b) 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.
- any Cancer 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.
- any Cancer caused by a self-inflicted injury, whether sane or insane.
- any Cancer resulting directly from alcohol or drug abuse.
- any Cancer which is discovered or diagnosed after the death of the Insured;

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this plan.



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7. Can I cancel my coverage under this plan?

You may cancel Your coverage under this Rider by giving Us a written notice.

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

Please contact Us if there are 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 *insuranceinfo* booklet on 'Medical & Health Insurance', available at all Our branches or You can obtain a copy from Your insurance agent or 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
Email: customer.service.life@generali.com.my

10. Other type 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 PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE PLAN AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at [<DD/MM/YYYY>](#).