

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 Stages of critical illness. It pays a prescribed percentage of the Rider Sum Insured if the Insured is diagnosed of having any Critical Illness as stated in the Critical Illness Table and provides Psychological Counselling Service and Second Medical Opinion. This plan will automatically terminate once 100% of the Rider Sum Insured is fully paid out.

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.

2. What are the covers / benefits provided?

This plan covers:

- 110 CI Assure Sum Insured – MYR 99,999.99
- Angioplasty and Other Invasive Treatments for Coronary Artery Disease - Additional MYR 99,999.99
- Diabetic Complications - Additional MYR 99,999.99
- Additional 100% of the benefit payout for Early, Intermediate and Advanced Stages on Cancer Category illnesses
- Psychological Counselling Service
- Second Medical Opinion

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 for benefits under this Rider will only start thirty (30) days after the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later. For illnesses such as heart attack, coronary artery disease requiring surgery, serious coronary artery disease, cancer, Critical Illness Event defined under Early and Intermediate Stage or Diabetic Complications, the waiting period will be sixty (60) days.

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 any benefit under this Rider for any of the following:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in the Critical Illness Table;
- the signs or symptoms of the Critical Illness Event defined under Advanced Stage is manifested prior to or;
 - a) within sixty (60) days for a Critical Illness Event under Critical Illness Category of Cancer, Heart Attack, Coronary Artery Disease; or
 - b) within thirty (30) days for Advanced Stage of all other Critical Illnesses Events under Advanced Stage; from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later;
- the signs or symptoms of any Critical Illnesses Events under Early Stage and Intermediate Stage, Critical Illness Category of Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Diabetic Complications is manifested prior to or within sixty (60) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later;

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- the Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later;
- 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 Blood Transfusion or Occupationally Acquired, as defined in this Critical Illness Table. 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.
- the Critical Illness Event is within the same or lower severity of the previous Critical Illness Event claim under the same Critical Illness Category;
- 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;
- any Critical Illness Event which is caused by a self-inflicted injury;
- any Critical Illness Event which is resulted directly from alcohol or drug abuse;
- the Insured did not survive for at least:
 - a) seven (7) days after the diagnosis of a Critical Illness Event under Early Stage; or
 - b) thirty (30) days after the diagnosis of a Critical Illness Event under Intermediate Stage; or
 - c) thirty (30) days after the diagnosis of a Critical Illness Event under Advanced Stage.

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

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>.