



Accelerated CritiCover (Prime/ Supreme)

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. An additional payout will be payable for Early, Intermediate and Advanced Stages of Cancer, Heart Attack and Stroke, Angioplasty and Other Invasive Treatments for Coronary Artery, Diabetic Related Diseases and Mental Illnesses. In addition, with Supreme plan, it provides coverage in the event of Disability and Injuries or hospitalised in Intensive Care Unit.

This plan covers the Insured up to thirty (30) policy years. 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 hundred (100). 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?

Your chosen plan: [Accelerated CritiCover \(Prime/ Supreme\)](#)

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	Not applicable	✓
	2.2 Intensive Care Unit (ICU) Benefit	Not applicable	✓
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	✓	✓

Any claim made under Benefit (1) and (2) will Reduce the Rider Sum Insured [and Basic Sum Insured](#).

This plan covers:

- **Severity-Based Critical Illness Benefits** – prescribed percentage of MYR20,000.00, covers the Critical Illnesses Events across Early Stage, Intermediate Stage and Advanced Stage
- **Serious Critical Illness Benefits**
 - Disability and Injuries Benefit
Covers for permanent and irreversible inability to perform two (2) of the six (6) Activities of Daily Living (ADL), whether by illness or accident - 50% of Rider Sum Insured will be payable, subject to maximum of MYR250,000.
Activities of Daily Living (ADL) means the following:-
 - (a) Transfer- Getting in and out of a chair without requiring physical assistance.
 - (b) Mobility- The ability to move from room to room without requiring any physical assistance.
 - (c) Continence- The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
 - (d) Dressing- Putting on and taking off all necessary items of clothing without requiring assistance of another person.
 - (e) 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.
 - (f) Eating- All tasks of getting food into the body once it has been prepared.
 - Intensive Care Unit (ICU) Benefit
Hospitalisation or admission to Intensive Care Unit for a continuous period of eight (8) days or more - 50% of Rider Sum Insured will be payable, subject to maximum of MYR250,000.
- Only one claim is allowed under Serious Critical Illness Benefits. The benefit will cease at age eighty (80).
- **Special Critical Illness Benefits**
 - Angioplasty and Other Invasive Treatments for Coronary Artery Disease - Additional 10% of Rider Sum Insured will be payable, subject to maximum of MYR25,000.
 - Diabetic Related Diseases - Additional 10% of Rider Sum Insured will be payable, subject to maximum of MYR25,000.
 - Mental Illnesses - Additional 10% of Rider Sum Insured will be payable, subject to maximum of MYR25,000.
 - Double Indemnity for Cancer, Heart Attack and Stroke - Additional 100% of the benefit paid under Severity-Based Critical Illness Benefits for Cancer, Heart Attack or Stroke, subject to maximum of MYR100,000.

Note: Please refer to the Supplementary Contract for full details of the benefit coverage under this plan.



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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 Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty and Other Invasive Treatments For Coronary Artery Disease, Critical Illness Event defined under Early and Intermediate Stage, Diabetic Related Diseases or Serious Critical Illness Benefits, the waiting period will be sixty (60) days. For multiple claims, one (1) year waiting period for subsequent claim defined under Early Stage or Intermediate Stage or Advanced Stage from different Critical Illness Category. However, there is no waiting period for subsequent claim within same Critical Illness Category.
- **<<if CritiCover selected>> 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 fifteen (15) days from the date of diagnosis of all other Critical Illnesses Events (except for Mental Illnesses). Survival period is applicable to any of the critical illnesses under Double Indemnity for Cancer, Heart Attack and Stroke, based on severity of the Critical Illnesses Events.
- **Renewal** - This Rider is renewable at Your option. If You opt not to renew this Rider, the coverage will cease and We shall not be liable for any expenses that take place after the cessation of this Rider.
- **Benefit Payout Conditions**
 - Multiple claims are allowed under Severity-Based Critical Illness Benefits for different Critical Illness Event or across different severity levels within the same or different Critical Illness Category. Total amount payable under Severity-Based Critical Illness Benefits is subjected to 100% of the Rider Sum Insured.
 - If there is a subsequent claim under Severity-Based Critical Illness Benefits or Serious Critical Illness Benefits or Special Critical Illness Benefits, the benefit payable shall be based on the prescribed percentage of the remaining Rider Sum Insured. The total amount payable under Severity-Based Critical Illness Benefits and Serious Critical Illness Benefits shall be limited to 100% of Rider Sum Insured.
 - If there are any changes to the Rider Sum Insured upon request after Policy issue date, the benefit payable shall be based on the prescribed percentage of the remaining Rider Sum Insured.
 - If there is a subsequent claim under Severity-Based Critical Illness Benefits which is different Critical Illness Category of the previous admitted claim, no benefit will be payable for the subsequent Critical Illness Event claim if the subsequent claim is admitted within one (1) year from the previous admitted claim.
 - If there is a claim admitted under Early Stage of Critical Illness Event, no benefit will be payable for future claims under the same or lower severity level of the previous Critical Illness Event claim under the same Critical Illness Category. However, future claim for Intermediate or Advanced Stage is allowed under the same Critical Illness Category after a Critical Illness Event under Early Stage claim.
 - If there is a claim admitted under Intermediate Stage or Advanced Stage of Critical Illness Event, 100% of the Rider Sum Insured will be payable, less any benefit paid out previously under this Rider, excluding benefit amount payable under Special Critical Illness Benefits.
 - If there are two (2) or more claims made under different severity levels of the same Critical Illness Category at the same time, We will pay only one claim, which is the highest and admitted by Us.
 - 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 Rider Sum Insured.

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 except for Serious Critical Illness Benefits 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 is manifested prior to or;
 - a) 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
 - b) Within sixty (60) days of a Critical Illness Event defined under Early Stage and Intermediate Stage; or
 - c) Within thirty (30) days for all other Critical Illnesses Events;
- from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later;
- 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 Assault, Organ Transplant, Blood Transfusion



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or Occupationally Acquired, as defined in this Critical Illness Table.

- For the purpose of this Supplementary Contract,
 - 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 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, while sane or insane; or
- any Critical Illness Event resulting directly from alcohol or drug abuse.

We will not pay Disability and Injuries Benefit under this Rider (For Supreme plan only) for any of the following:

- the signs or symptoms of the Disability or Injury defined 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 Disability or Injury 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 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 this Supplementary Contract,
 - 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 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;
- any Disability or Injury which is caused by a self-inflicted injury, while sane or insane; or
- any Disability or Injury resulting directly from alcohol or drug abuse.

We will not pay Intensive Care Unit (ICU) Benefit under this Rider (For Supreme plan only) for any of the following:

- 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;
- 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;
- 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;
- the Insured refusing to consent to treatment, non-compliance with prescribed medication or defying the advice of a specialist physician;
- psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations or any self-inflicted injury, while sane or insane);
- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- any recognized epidemics, pandemics or any disease requiring quarantine by law as officially required under world health organisation or national law;
- sickness or Injury arising from alcohol or drug abuse;
- any claim directly or indirectly due to violation of any law, or attempting, committing or provoking an assault or a felony;
- 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 this Supplementary Contract,
 - 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 claim 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;
- 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
- any medical or physical condition manifested prior to or within sixty (60) days from 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.



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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>](#).