



eLife Protector

eLife Protector safeguard you and your loved ones from unexpected event with affordable premiums



Your family is the most important assets you can protect. Nobody can predict what may happen tomorrow. A single unfortunate event can change your family’s life forever. You can’t stop it, but you can take proactive steps to protect their financial future.

eLife Protector is an affordable non-participating one year term pure protection plan that provides you a lump sum benefit up to MYR500,000 upon your death. With eLife Protector, you shall rest assured knowing that your loved ones are protected from financial insecurity.

Be Protected against Death

This plan relieves you and your loved ones’ financial burden in the event of death:

- 100% of the Basic Sum Insured shall be payable in the event of Insured’s death during the policy term;
- Additional 100% of the Basic Sum Insured shall be payable in the event of Insured’s death due to accident during the policy term.

Option of Coverage Amount

This plan provides essential coverage with affordable premium payment. Choose your coverage amount, starting from a minimum of MYR25,000 to a maximum of MYR500,000 to cater to your needs and budget.

Easy and Simple Enrolment Process

Just answer simple health related questions. No medical examination is required. You can purchase eLife Protector directly online. No intermediaries are involved in the sales or marketing of eLife Protector.

Schedule of Benefits:

eLife Protector covers:

Benefits	Payout (MYR)
Death	100% of Basic Sum Insured
Accidental Death	Additional 100% of Basic Sum Insured

Notes:

1. Only available to Insured who are 16 to 55 years old when purchasing this plan.
2. Accidental Death benefit is subject to a maximum of MYR 2,000,000 per life.

Appendix: Monthly Premium

Below are some indicative premium rates:

Entry Age (Last Birthday)	Sum Insured (MYR)	Monthly Premium (MYR)			
		Male		Female	
		Non-Smoker	Smoker	Non-Smoker	Smoker
16	100,000	15.83	22.58	9.58	11.16
25	100,000	15.83	22.58	9.58	11.16
35	100,000	17.66	24.33	12.41	15.50
45	100,000	33.75	49.00	21.75	29.50
55	100,000	85.91	131.08	54.08	76.25

Notes:

- The figures shown above are for illustration purposes only. Term and conditions apply.
- The total premium that you have to pay and the terms and conditions relating to your policy may vary depending on the Company's underwriting requirements such as attained age, gender, smoker status and Basic Sum Insured chosen.
- The premium for this plan is guaranteed throughout the 1 year term.
- The premiums paid for this plan may qualify you for income tax relief subject to the provisions of the Income Tax Act and Inland Revenue Board.

Important Notes

AXA AFFIN Life Insurance Berhad believes it is important that you fully appreciate and understand all the benefits and charges under this plan.

- This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- eLife Protector is a non-participating one year term pure protection plan.
- eLife Protector does not participate in the distribution of surplus.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- Buying this life policy requires your financial commitment for 1 year. If you surrender your policy, no cash value will be payable. Once surrendered, this policy is terminated and all the benefits under this policy shall cease.
- You are given grace period of 31 days after the due date to make your premium payment. If you do not pay your premium at the end of the grace period, your policy will lapse.
- If after purchasing this policy, you realise that it does not fit your financial needs, you may cancel your policy by returning the policy within 15 days from the date of your receipt of this policy. The premiums that you have paid will be refunded to you without interest.
- No commission will be paid under this Policy, as there is no intermediary involved.
- Exclusions
 - Death due to suicide while sane or insane within 1 year from the Issue Date.
 - Accidental Death benefit shall not be payable for any injury or loss of the Insured resulting from:
 - Any self-inflicted injury or suicide, while sane or insane;
 - Disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury);
 - Taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
 - The attempt or commission of assault or unlawful act by the Insured;
 - Any act due to war, declared or not, military, naval or air service for any country at war, declared or not;
 - Travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service;
 - Pregnancy, childbirth, miscarriage or any of their consequences;
 - Pre-existing physical or mental defect or infirmity;
 - Any act due to Riot and Civil Commotion;
 - Any pre-existing, or recurring, injury or disablement which the Insured suffered prior to Issue Date;
 - Participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.
- This fact sheet contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product please refer to the official policy issued by AXA AFFIN Life Insurance Berhad.

Customer Care Centre
1 300 88 1616

www.axa.com.my

AXA AFFIN Life Insurance Berhad (723739-W)
8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur.
Tel: 03-2117 6688 Fax: 03-2117 3698

