

Essential protection at affordable premium



eLife Protector+

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



Your family is the most important asset 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 yearly renewable (up to age 75)¹ pure protection plan. This plan provides you a lump sum benefit up to RM 500,000 upon your death or Total and Permanent Disability (TPD). With eLife Protector+, you shall be rest assured that your loved ones are protected from financial insecurity.

Be Protected against Death and TPD

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

- 100% of the Basic Sum Insured shall be payable in the event of death of the Insured during the policy term;
- If the Insured is suffering from TPD prior to age 70, it pays the Basic Sum Insured up to RM 4 million per life. Any amount in excess of RM 4 million is payable upon death.
- In the event of death of the Insured is resulted from Accident prior to age 65, an additional 100% of the Basic Sum Insured, subject to the maximum of RM 2 million per life, will be payable.

Affordable Premium

With premium as low as RM 2.90 per day², you are covered with Basic Sum Insured of RM 500,000!

Flexible Coverage Amount

Coverage amount at your option, starting from a minimum of RM 25,000 to the maximum of RM 500,000 to cater for your needs and budget.

Easy and Simple Enrolment Process

Just need to answer a few simple health related and occupation declaration questions. No medical examination is required. You can purchase eLife Protector+ directly online. No intermediary is involved in the sales or marketing of eLife Protector+.

Schedule of Benefits:

eLife Protector+ covers:

Benefits	Payout (RM)
Death	100% of Basic Sum Insured
Accidental Death ³	Additional 100% of Basic Sum Insured
TPD ⁴	100% of Basic Sum Insured

¹ The entry age for this plan is from 16 to 55 years old. It is renewable up to age 75.
² Premium is based on a non-smoker male aged 35.
³ Accidental Death benefit is subject to a maximum of RM 2,000,000 per life.
⁴ TPD benefit is subject to a maximum of RM 4,000,000 per life.



Appendix: Monthly Premium

Table below shows some indicative monthly premium payable:

Attained Age (Last Birthday)	Basic Sum Insured (RM)	Monthly Premium (RM)			
		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	23.25	12.41	15.33
45	100,000	33.75	49.00	21.75	29.50
55	100,000	85.91	126.91	54.08	75.16

Notes:

- The figures shown above are for illustration purposes only. Term and conditions apply.
- The total premium that you have to pay varies depending on your attained age, gender, smoker status and Basic Sum Insured chosen.
- The premium for this plan is not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you at least ninety (90) days notice in advance.
- 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 yearly renewable (up to age 75) pure protection plan without surrender and maturity benefit.
- 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.
- You are given 31 days of grace period after the due date to make your premium payment. If you did not pay your premium at the end of the grace period, your policy will lapse.
- If after purchasing this policy, you realised that it does not best serve your needs, you may cancel your policy within 15 days from the date of your receipt of the Policy. We will refund to you the premium that you have paid without interest.
- No commission will be paid under this Policy, as there is no intermediary involved.
- Exclusions

This plan does not cover:

- Death due to suicide while sane or insane within one (1) year from the Issue Date.
- TPD due to:
 - suicide, attempted suicide or self-inflicted injuries, while sane or insane;
 - any act due to war, declared or not;
 - military, naval or air service for any country at war (whether declared or not);
 - pre-existing physical or mental defect or infirmity;
 - travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service operating on a regular scheduled route;
 - 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;
 - alcoholic intoxication;
 - narcotic or drug unless taken as prescribed by a qualified doctor or physician or surgeon; or
 - violation or attempted violation of the law or resistance to arrest.
- Death due to accidental causes of the Insured resulting from:
 - suicide, attempted suicide or self-inflicted injuries, 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 (whether war be declared or not), military, naval or air service for any country at war (whether declared or not);
 - any act due to riot and civil commotion;
 - any pre-existing, or recurring, injury or disablement which the Insured suffered prior to Issue Date; or
 - 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 Your Policy.

- 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.

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