

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before You decide to take out the AXA eMedic. Be sure to also read the general terms and conditions.

Underwritten by AXA AFFIN Life Insurance Berhad

**AXA eMedic**

**1. What is this product about?**

This is a non-participating regular premium standalone medical plan which provides medical coverage up to age 80, subject to Deductible Limit of RM1,000 per hospital admission. RM1,000 Deductible Limit per hospital admission means that you are to pay for the first RM1,000 of the eligible medical expenses incurred for that hospital admission. We will pay the balance of the medical expenses after deducting the first RM1,000, subject to the Annual Limit.

This is a pure protection product and does not provide any savings or investment elements.

**2. What are the covers/benefits provided?**

This plan covers:

Schedule of Benefits

BENEFIT	Plan 100	Plan 50	Plan 20
<b>Section A In-Patient &amp; Daycare Surgical Procedure</b>			
Room and Board, daily <sup>1</sup>	RM250		
Intensive Care Unit	As charged		
Daycare Surgical Procedure			
Prescription Drugs			
Ambulance Fees			
Nursing, Operating Theatre Consumables and other Ancillary Charges			
Surgeon's Fees	As charged subject to Limits provided charges are within the recommendations of the Malaysian Medical Association Guidelines and Reasonable and Customary Charges		
Anaesthetist's Fee			
Diagnostic Procedures and Physiotherapy			
Physician/Specialist Fees, 2 visits per day			
Operating Theatre	As charged		
<b>Section B Out-Patient Treatment</b>			
Consultations & Diagnostic Procedures up to 3 times within 31 days before Hospital confinement (including medication)	As charged		
Post Hospitalisation Care and Physiotherapy Treatment within 60 Days from Hospital discharge			
Accident and Emergency Treatment up to 3 times per Any One Disability			
Annual Limit (Combined limit for Section A and B)	RM100,000	RM50,000	RM20,000
Deductible Limit per hospital admission (For Section A and B)	RM1,000		

<sup>1</sup> If You are hospitalised at a room with higher Room and Board rate than Your eligible benefit, You shall pay the difference in the Room and Board rate.

The coverage term for this plan is up to Age 80.

**3. How much premium do I have to pay?**

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 and plan chosen.

Below are the premium rates:

Attained Age	Plan 100		Plan 50		Plan 20	
	Monthly Premium (RM)	Annual Premium (RM)	Monthly Premium (RM)	Annual Premium (RM)	Monthly Premium (RM)	Annual Premium (RM)
0 – 5	63.65	725.70	57.95	660.70	55.10	628.20
6 – 15	35.15	400.80	32.30	368.30	30.40	346.60
16 – 19	35.15	400.80	32.30	368.30	30.40	346.60
20 – 24	36.10	411.60	34.20	389.90	31.35	357.40
25 – 29	36.10	411.60	34.20	389.90	31.35	357.40
30 – 34	37.99	433.20	36.10	411.60	33.25	379.10
35 – 39	37.99	433.20	36.10	411.60	33.25	379.10
40 – 44	46.55	530.70	43.70	498.20	40.85	465.70
45 – 49	76.95	877.30	73.15	834.00	67.45	769.00
50 – 54*	108.30	1,234.70	102.60	1,169.70	94.99	1,083.00
55 – 59*	200.45	2,285.20	189.05	2,155.20	175.75	2,003.60
60 – 64*	287.84	3,281.50	271.70	3,097.40	252.70	2,880.80
65 – 79*	432.25	4,927.70	407.55	4,646.10	379.05	4,321.20

\* The premium rates for Age 50 - 79 are for renewal only.

- The payment of premium can be made either monthly or annually.
- The premium for this product is not guaranteed. We reserve the right to revise the premiums at Policy anniversary by giving You ninety (90) days' notice if the overall claim experience of this class of business is worse than expected.
- The premiums paid for this Policy may qualify You for income tax relief subject to the provisions of the Income Tax Act and Inland Revenue Board.
- Grace Period: You are given thirty one (31) days of grace period after the due date to make Your premium payment.

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

No commission will be paid under this Policy as there is no intermediary involved.

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

- **Importance of disclosure** - You must disclose all material facts such as medical condition, and state your Age correctly.
- **Free-look Period** - You may cancel Your Policy by sending us an e-mail within fifteen (15) days from the date the Policy is transmitted to You. The premiums that You have paid will be refunded to You.
- **Waiting period** - the eligibility for benefit under this Policy will only start one hundred and twenty (120) days for Specified Illness and thirty (30) days for any other causes from the commencement of this Policy, except for Bodily Injury due to accidental causes.
- **Implications of switching Policy to another insurer** - One of the main disadvantages is new terms and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.
- This plan is renewable at Your option. Unless renewed, the coverage will cease on the expiry date and AXA AFFIN Life Insurance Berhad shall strictly not be liable for any expenses that take place after the expiry date.
- RM1,000 Deductible Limit per hospital admission means that you are to pay for the first RM1,000 of the eligible medical expenses incurred for that hospital admission. We will pay the balance of the medical expenses after deducting the first RM1,000.
- Overseas treatment is only applicable to Malaysian citizen.

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

**6. What are the major exclusions under this Policy?**

This Policy does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. Pre-existing Illness.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
3. Any medical or physical conditions arising within the first thirty (30) days following the Issue Date, except for Bodily Injury due to accidental causes.
4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near sightedness (Radial Keratotomy or Lasik) or all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract surgery) or robotics surgery that aid a surgical procedure and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
5. Dental conditions including Dental Treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of insurance.

6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases requiring quarantine by law.
7. Any Treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
8. Pregnancy, pregnancy related condition or its complications, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility, erectile dysfunction and tests or Treatment related to impotence or sterilisation.
9. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to Treatment or diagnosis of a covered Disability or any Treatment which is not Medically Necessary and any preventive Treatments, preventive medicines or examinations carried out by a Physician, and Treatments specifically for weight reduction or gain.
10. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
13. Expenses incurred for donation of any body organ by You and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
14. Investigation and Treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as Treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist Treatment, massage or aroma therapy or other alternative Treatment.
15. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations) and any other conditions classified under the "Diagnostic and Statistical Manual of Mental Disorders (DSM-IV Codes)" as published by American Psychiatric Association.
16. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
17. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
18. Expenses incurred for sex changes.
19. Cosmetic (aesthetic) surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment. However we will pay for reconstructive surgery if:
  - (a) It is carried out to restore function or appearance after an accident or following surgery for a medical condition, provided that You have been continuously covered under the Policy since before the accident or surgery happened; and
  - (b) It is done at a medically appropriate stage after the accident or surgery; and
  - (c) We agree, in writing, to the cost of the treatment before it is done.
20. Biological or chemical contamination.

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

**7. Can I cancel my Policy?**

You may cancel Your coverage under this Policy by giving a written notice to AXA AFFIN Life Insurance Berhad. Upon cancellation, and provided no claim has been made under the Policy, the following refund of premium will be made to You.

Period from Policy Anniversary, Not exceeding	Premium Payment Mode	
	Annually	Monthly
15 days*	90%	No Refund
1 month	80%	
2 months	70%	
3 months	60%	
4 months	50%	
5 months	40%	
6 months	30%	
7 months	25%	
8 months	20%	
9 months	15%	
10 months	10%	
11 months	5%	
Period exceeding 11 months	No Refund	

\* Not applicable to 1<sup>st</sup> Policy year.

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

Please contact Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

**9. Where can I get further information?**

	<p>Should You require additional information about medical and health insurance, please refer to the <i>insuranceinfo</i> booklet on 'Medical &amp; Health Insurance' available at all Our branches or You can visit <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a>.</p> <p>If You have any enquiries, please contact Us at:</p> <p>AXA AFFIN Life Insurance Berhad  Ground Floor, Chulan Tower  No.3 Jalan Conlay  50450 Kuala Lumpur  Customer Care Line : 1 300 88 1616  General Line : 03-2117 6688  WhatsApp : 017-641 8867  Fax : 03-2117 6768  Email: <a href="mailto:customer.care@axa-life.com.my">customer.care@axa-life.com.my</a></p>
<p><b>10.</b></p>	<p><b>Other types of Medical and Health Insurance cover available</b>  Please ask Us for other similar types of plans offered by AXA AFFIN Life Insurance Berhad.</p>

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT AXA AFFIN LIFE INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.**

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.

The information provided in this disclosure sheet is valid as at **<DD/MM/YYYY>**.