Living Care

Reliable Protection Against Unexpected Critical Illnesses.

WHAT IS THE PRODUCT ABOUT?

This insurance policy pays the Insured Person a lump sum cash payment specified in the policy schedule if such Insured Person is first diagnosed with any of the Critical Illnesses specified in the policy, subject to the Insured Person surviving for not less than fourteen (14) days after such diagnosis.

WHAT ARE THE COVERAGES?

This insurance policy covers the following 36 critical illnesses:-

- Alzheimer's Disease/ Severe Dementia
- Angioplasty and other invasive treatments for coronary artery disease
- Bacterial Meningitis
- Benign Brain Tumor
- Blindness
- Brain Surgery
- Cancer
- Chronic Aplastic Anemia
- Coma
- Coronary Artery By-Pass Surgery
- Deafness
- Encephalitis
- Kidney Failure

- End-Stage Liver Failure
- End-Stage Lung Disease
- Full-blown AIDS
- Fulminant Viral Hepatitis
- Heart Attack
- Heart Valve Surgery
- HIV Infection Due To Blood Transfusion
- Loss of Speech
- Third Degree Burns
- Major Head Trauma
- Major Organ/ Bone Marrow Transplant
- Medullary Cystic Disease

- Motor Neuron Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Serious Coronary Artery Disease
- Paralysis of limbs
- Parkinson's Disease
- Primary Pulmonary Arterial Hypertension
- Cardiomyopathy
- Stroke
- Surgery to Aorta
- Systemic Lupus Erythematosus With Severe Kidney Complications

PREMIUM TABLE

Attained Age (Next Birthday)	50,000		100,000		150,000		200,000		250,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Up to 16	22	24	44	48	66	72	88	96	110	120
17	25	29	50	58	75	87	100	116	125	145
18	31	31	62	62	93	93	124	124	155	155
19	34	36	68	72	102	108	136	144	170	180
20	37	41	74	82	111	123	148	164	185	205
21	40	45	80	90	120	135	160	180	200	225
22	44	50	88	100	132	150	176	200	220	250
23	46	55	92	110	138	165	184	220	230	275
24	50	57	100	114	150	171	200	228	250	285
25	52	60	104	120	156	180	208	240	260	300
26	56	62	112	124	168	186	224	248	280	310
27	61	66	122	132	183	198	244	264	305	330
28	66	70	132	140	198	210	264	280	330	350
29	71	75	142	150	213	225	284	300	355	375
30	76	84	152	168	228	252	304	336	380	420
31	86	90	172	180	258	270	344	360	430	450
32	95	100	190	200	285	300	380	400	475	500
33	101	110	202	220	303	330	404	440	505	550
34	109	122	218	244	327	366	436	488	545	610
35	116	132	232	264	348	396	464	528	580	660
36	127	147	254	294	381	441	508	588	635	735
37	139	164	278	328	417	492	556	656	695	820
38	151	185	302	370	453	555	604	740	755	925
39	172	205	344	410	516	615	688	820	860	1,025
40	191	216	382	432	573	648	764	864	955	1,080
41	196	246	392	492	588	738	784	984	980	1,230
42	211	270	422	540	633	810	844	1,080	1,055	1,350
43	236	297	472	594	708	891	944	1,188	1,180	1,485
44	265	328	530	656	795	984	1,060	1,312	1,325	1,640
45	297	335	594	670	891	1,005	1,188	1,340	1,485	1,675
46	332	355	664	710	996	1,065	1,328	1,420	1,660	1,775
47	371	386	742	772	1,113	1,158	1,484	1,544	1,855	1,930
48	416	421	832	842	1,248	1,263	1,664	1,684	2,080	2,105
49	461	452	922	904	1,383	1,356	1,844	1,808	2,305	2,260
50	512	483	1,024	966	1,536	1,449	2,048	1,932	2,560	2,415
51	564	515	1,128	1,030	1,692	1,545	2,256	2,060	2,820	2,575
52	623	547	1,246	1,094	1,869	1,641	2,492	2,188	3,115	2,735
53	686	581	1,372	1,162	2,058	1,743	2,744	2,324	3,430	2,905
54	753	627	1,506	1,254	2,259	1,881	3,012	2,508	3,765	3,135
55	828	696	1,656	1,392	2,484	2,088	3,312	2,784	4,140	3,480
56	907	766	1,814	1,532	2,721	2,298	3,628	3,064	4,535	3,830
57	1,008	844	2,016	1,688	3,024	2,532	4,032	3,376	5,040	4,220
58	1,105	909	2,210	1,818	3,315	2,727	4,420	3,636	5,525	4,545
59	1,220	912	2,440	1,824	3,660	2,736	4,880	3,648	6,100	4,560
60	1,350	980	2,700	1,960	4,050	2,940	5,400	3,920	6,750	4,900
61 Renewal Only	1,472	1,072	2,944	2,144	4,416	3,216	5,888	4,288	7,360	5,360
62 Renewal Only	1,590	1,153	3,180	2,306	4,770	3,459	6,360	4,612	7,950	5,765
63 Renewal Only	1,692	1,238	3,384	2,476	5,076	3,714	6,768	4,952	8,460	6,190
64 Renewal Only	1,763	1,284	3,526	2,568	5,289	3,852	7,052	5,136	8,815	6,420
65 Renewal Only	1,808	1,328	3,616	2,656	5,424	3,984	7,232	5,312	9,040	6,640

ANNUAL PREMIUM (RM) (excluding Service Tax and Stamp Duty) / SUM INSURED (RM)

FREQUENTLY ASKED QUESTIONS

1. Who can be insured?
Any Malaysian from age 19 to 60 and is renewable up to 65 years old. Dependent children (unmarried & unemployed) must be 30 days and under the age of 19 or up to the age of 23 for those who are registered as full time students at recognised educational institutions in Malaysia.

2. What is the Period of Cover and Renewal Options?
Duration of cover is for one (1) year. You need to renew your insurance Policy annually.

3. Can I cancel my Policy?
You may cancel your Policy by giving us a written notice. Upon cancellation, we will retain minimum premium of RM60.00 and refund the pro-rated premium to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

Note: Please refer to the Policy Contract for the full list of cancellation conditions.

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

What you have to pay in addition to the premium	Amount
Stamp Duty	RM 10.00
Service Tax	0% of premium (individual Policy)
	8% of premium (group Policy)

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

a) You should provide sufficient and accurate information to us or our intermediary to enable us to advise you on the Medical and Health Insurance which suits your needs.

b) **Importance Of Disclosure**
Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form. You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form is inaccurate or has changed.

c) **Pre-existing Illnesses**
Pre-existing Illness shall mean disabilities that existed before the Effective date of Insurance that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-
i) the Insured Person had received or is receiving treatment;
ii) medical advice, diagnosis, care or treatment has been recommended;
iii) clear and distinct symptoms are or were evident; or
iv) its existence would have been apparent to a reasonable person in the circumstances.

d) **Cooling-off Period**
If this Policy shall have been issued and for any reason whatsoever the Insured Person shall decide not to take up the Policy, the Insured Person may return the Policy to the Company for cancellation provided such request for cancellation is delivered by the Insured Person to the Company within fifteen (15) days from the date of issue of the Policy. The Insured Person is entitled to the return of the full premium paid less deduction of medical expenses incurred by the Company in the issuance of the Policy.

• Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
• You are advised to keep the receipt as proof of payment for premium made.
• It may not be advantageous to switch insurance policy / insurer because you may be subjected to new terms and conditions of the new policy or of the new insurer.

e) Survival Period
This refers to the duration of 14 days from (and including) the date of diagnosis of the critical Illness after the Waiting Period.

f) Juvenile Lien
Upon diagnosis of critical illness covered prior to the Insured Person attaining the age of 5 years old, the benefit payable shall be reduced by the percentage of the juvenile lien in accordance with the following table:

Age attained at diagnosis	Percentage of claims payable
0 to less than 2 years	20%
2 to less than 3 years	40%
3 to less than 4 years	60%
4 to less than 5 years	80%

6. What are the General Exclusions under this policy?

This Policy does not cover:-
The Company shall not be liable in respect of any of the Critical Illnesses directly or indirectly contributed by the following, and no Benefit shall be payable if:

i. The signs or symptoms of the Critical Illnesses are manifested prior to or:
  (a) Within the Waiting Period of sixty (60) days for:
    - Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease;
    - Cancer;
    - Coronary Artery By-Pass Surgery;
    - Heart Attack;
    - Other Serious Coronary Artery Disease; or

  (b) Within the Waiting Period of thirty (30) days for all other Critical Illnesses.

ii. The Critical Illness arising from a Pre-Existing Condition which existed prior to the risk commencement date or reinstatement date of the Insured Person whichever is later.

iii. The Critical Illness, which in the Company's opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. The Company reserves the right to require the Insured Person to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when there is Full Blown AIDS or HIV due to Blood Transfusion, as defined in the Policy. For the purpose of this Policy:

  (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;

  (a) infection shall be deemed to have occurred when blood or other relevant test(s) indicate, in the Company's opinion, either the presence of any Human Immunodeficiency Virus or Antibodies to such Virus.

iv. Any Critical Illness diagnosed due, directly or indirectly, to a Congenital Defect or Disease.
v. Any Critical Illness caused by self-inflicted injury, while sane or insane.
vi. Any Critical Illness resulting directly from alcohol or drug abuse.
vii. Death of the Insured Person within the Survival Period following the date of diagnosis of any Critical Illness.
viii. Any Critical Illness consequent upon 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.
ix. Any Critical Illness caused directly or indirectly by ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
x. It is condition precedent to the Company's liability that any person covered in this Policy shall not in any way, directly or indirectly, be involved in any of the following occupations or duties:

  a) Airline crew, Army personnel, Ship crew and/or workers on board vessels;
  b) Occupations involving diving, oil-rig platform and/or offshore work (non-administrative);
  c) Occupations involving work at heights exceeding 30 feet above ground or floor level or underground;
  d) Occupations involving manual work in hazardous places such as shipyard, dockyard, airplane hangar and oil refinery; and
  e) Doctors and/or Nurses

Unless applications for coverage for such occupations from persons insured had been received and approved by the Company in writing.

WHERE CAN I GET FURTHER INFORMATION?

For further information, please refer to the **Product Disclosure Sheet (PDS)** of Living Care which is available on our website www.berjayasompo.com.my.

Should you require additional information or any enquiries about Health Insurance, you may contact our branch office or Customer Service Centre at **03-2170 7300** during the operating hours from 8.30am to 5.00pm (Monday – Friday) or call our Toll-free number at **1-800-889-933**.

This brochure is not a contract of insurance. The descriptions in the brochure are only a summary for quick and easy reference. Please refer to the **Product Disclosure Sheet (PDS)** for more information and **Policy Wording** for full details of the Policy terms and conditions, which are available at www.berjayasompo.com.my.

Underwritten by Berjaya Sompo Insurance Berhad (Registration No. 198001008821 (62605-U)). Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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