



CRITICAL Safe+

Fact Sheet

Introduction:

Provides financial support and make a lump sum pay-out if you are diagnosed with a covered critical illness.

Highlight of the product:

- Flexi choices of 3 options (**Top 2 Critical Illnesses, Top 5 Critical Illnesses, 39 Critical Illnesses**)
- Optional add on of Early Stage Critical Illness and/or Diabetic Care Disease is only available if you purchase Top 5 Critical Illnesses or 39 Critical Illnesses
- 50% pay-out for Early Stage Critical Illness
- Cover up to 53 conditions (**Advanced Stage, Early Stage and Diabetic Care Disease**)
- No medical check-up is required during the process of enrolment of this product.

What is covered?

- ✓ Advanced Stage Critical Illnesses
- ✓ Early Stage Critical Illnesses (optional cover)
- ✓ Diabetic Care Disease (optional cover)

What is not covered?

- ✗ Pre-existing illness
- ✗ Signs or symptoms manifested during the first **30 days** from the policy issue date for Advanced Stage Critical Illness
- ✗ Signs or symptoms manifested during the first **60 days** from the policy issue date for Early Stage Critical Illness & Diabetic Care Disease
- ✗ Congenital conditions or deformities including hereditary conditions
- ✗ the Insured Person does not survive for at least 7 days after the diagnosis of a Critical Illness or Diabetic Care Disease
- ✗ Alcohol abuse
- ✗ Drug abuse

The above list is non-exhaustive. Please refer to [policy wording](#) for the full list of exclusion.

Who is Eligible?

- Malaysian citizens, Permanent Residents of Malaysia or individuals holding a legal work permit or employment pass who are legally residing in Malaysia; and
- Age between 15 days to 60 years old, renewable up to 70 years old.

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Conditions to be aware of?

- If **100%** of the sum insured is paid out, the policy will automatically **terminate** and the policy is **non-renewable**.
- Only **1 claim** will be payable for **Early Stage** Critical Illness.
- The Critical Illness sum insured will be reduced by the **Early Stage** Critical Illness paid out.
- Diabetic Care Disease has **standalone benefit limit**, it will not decrease the sum insured of your plan.

Claims Scenario: Waiting Period

1. Mr. Johnny, a 28-year-old non-smoker male 1st purchases Top 2 Critical Illnesses with Plan 3 of RM100,000 sum insured on 1/8/2022.
2. On 10/8/2022, he is diagnosed with end stage colon cancer.

** No claim is payable because the diagnosis was made during the 30 days waiting period for Advanced Stage Critical Illness.*

Claims Scenario: Survival Period

1. Mr. Tan, a 37-year-old non-smoker male 1st purchases Top 5 Critical Illnesses with Plan 3 of RM100,000 sum insured on 1/1/2022.
2. On 10/8/2024, he suffered a heart attack.
3. On 12/8/2024, he passes away.

** No claim is payable because the customer did not survive for at least 7 days after the diagnosis of the Critical Illness.*

Claims Scenario: 2 claims

1. Ms. Tracy, a 30-year-old non-smoker female 1st purchases Top 5 Critical Illnesses with Early Stage Critical Illness, Plan 3 of RM100,000 sum insured on 1/12/2021.
2. On 10/5/2023, she is diagnosed with Early Thyroid Cancer.

** 50% of the sum insured will be paid out. After payment of the claim, she has a remaining sum insured of RM50,000*

3. On 12/12/2024, she is diagnosed with Serious Coronary Artery Disease.

** The remaining sum insured of RM50,000 will be paid out.*