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.
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.
   * 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.

Disclaimer: Please refer to the policy wording for full details.