

PROTECTION

eCRITICAL EARLY CARE

A plan that provides 50 conditions of Early and Advanced Stages critical illnesses that you can purchase online



Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).



The importance of health has been in the mind of most people and increasing interest in healthier lifestyle were observed among today's society. The medical advancement and increased in awareness on health risks have resulted in the change of our behavior in becoming more proactive in getting preventive measures such as early screening for signs of diagnosis of critical illness.

While early diagnosis could increase the chances of recovery from critical illness, more often than not, we may overlook the need for additional financial to support our necessity and our dependents during our recovery stage. To ensure there is adequate protection for now and the future related to critical illnesses, we meticulously designed a new product called eCritical Early Care that covers all these needs. The best part is that you can purchase eCritical Early Care online direct with a few clicks.

Why eCritical Early Care?

1 Affordable online critical illness plan!
RM50,000 coverage for only RM0.96¹/month!

2 This plan provides 50 critical illness conditions which pays 50% of the basic sum insured for Early Stage critical illness and 100%² of the basic sum insured for Advanced Stage critical illness!

3 Hassle-free Critical Illness Plan with no medical checkup!
Exclusively online!

¹ This premium is based on a male non-smoker aged 1 and pay premium monthly.

² The total claims payout is subjected to 100% of the basic sum insured.

5 Reasons You Should Buy eCritical Early Care From Us

- We provide the easiest and simplest process for customers like you to purchase insurance protection anytime at your convenience.
- eCritical Early Care pays 50% of basic sum insured upon Early Stage condition and 100%³ of basic sum insured upon Advanced Stage condition⁴. You get more financial support for your living expenses and also provide you better option to seek better treatment.
- Hassle-free enrolment! You can purchase eCritical Early Care online with us by answering a few simple questions with NO medical checkup! Isn't that great? So go to www.generali.com.my to sign up now!
- Our website is safe and secure and you can be assured that your personal information and payment details are protected. You can have a peace of mind to make purchases with us.

³ For Advanced Stage Critical Illness Benefit, 100% of basic sum insured will be payable less any prior approved claims under Early Stage.

⁴ Please refer to Appendix I for 50 conditions of Early Stage and Advanced Stage of Critical Illnesses.

Frequently Asked Questions

1. What is eCritical Early Care?

This is a non-participating yearly renewable standalone critical illness plan which provides coverage for Early and Advanced Stages of 50 critical illnesses up to age 80 of the Insured.

This plan pays 50% of the basic sum insured if the Insured is diagnosed with any Early Stage critical illnesses. If the Insured is diagnosed with Advanced Stage critical illness, 100% of the basic sum insured will be payable, less any prior approved claims under Early Stage. Only one (1) claim is allowed for each Critical Illness Stage.

This plan will be terminated once 100% of the basic sum insured is fully paid.

2. Who can be insured under eCritical Early Care?

Individual from 15 days old to 60 years old last birthday can be insured under eCritical Early Care.

3. How long is the coverage?

eCritical Early Care is renewable yearly up to age 80 of the Insured, subject to timely premium payments.

4. How much premium do I have to pay?

The insurance premium you have to pay depends on your gender, attained age, smoking status, and basic sum insured chosen. Please refer to Appendix II for the premium rate table.

5. Is there any discount if I choose annual payment mode?

If you pay eCritical Early Care annually, there will be a 5% discount on your annual premium.

6. How long do I need to pay the premiums?

Insurance premiums are payable until age 80.

7. What is the premium frequency and how can I pay the premium for this plan?

You can pay the annual or monthly premium for this plan with your Auto Debit, Credit Card or via online banking.

8. I do not have a credit card. Can I use other person credit card to purchase eCritical Early Care?

Yes, if the relationship of the credit card owner to you is spouse, child or parent.

9. Are the insurance premium payable guaranteed?

Insurance premiums are not guaranteed. We reserve the right to revise the insurance premium at policy anniversary by giving you at least 90 days' early notice.

10. What if I stop paying premium?

All premiums must be made in advance on or before the due date. Please make sure the premiums are paid within a grace period of 31 days to remain covered under your policy. If premiums are not paid, your policy will lapse.

Frequently Asked Questions

11. Can I change the coverage amount?

Changes in coverage amount are allowed subject to a minimum basic sum insured of RM50,000 or maximum basic sum insured of RM250,000* and shall take effect from the anniversary based on anniversary date of the policy.

* The maximum aggregate amount payable on critical illness benefit under this plan is subject to RM2,000,000 per life.

12. When does the cover begin?

The coverage shall begin after the waiting period as shown below:

Waiting Period	Critical Illness Event
60 days	i) Cancer, Heart Attack, Coronary Artery By-Pass Surgery ii) Critical Illness Event defined under Early Stage
30 days	Other covered events not mentioned above

13. Can I purchase multiple policy for eCritical Early Care?

You can only purchase 1 policy for this plan.

14. What is the survival period?

Upon diagnosis of Critical Illnesses, we will only pay claim after you survive at least 7 days and 30 days, for Early Stage and Advanced Stage, respectively.

15. Is there any exclusion applicable to the policy?

We shall not pay any benefit if the Insured's Critical Illness is caused by any one of the following occurrences:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in the Critical Illness Table; or
- any Pre-Existing Illness which has existed prior to the Effective Date or any reinstatement date of this Policy, whichever is later; or
- the signs or symptoms of any Critical Illness Event defined under Advanced Stage is manifested during the:
 - sixty (60) days for Heart Attack, Coronary Artery By-Pass Surgery, Cancer; or
 - thirty (30) days for all other Advanced Stage Critical Illness Events;from the Effective Date or any reinstatement date of this Policy, whichever is later; or
- the signs or symptoms of any Critical Illness Event defined under Early Stage is manifested during the sixty (60) days from the Effective Date or any date of reinstatement of this Policy, whichever is later; or
- if the Critical Illness is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The exception is when HIV infection due to Blood Transfusion as defined in this Policy; or
- any Critical Illness Event which is caused by a self-inflicted injury; or

Frequently Asked Questions

- g) any Critical Illness Event resulting directly from alcohol or drug abuse; or
- h) if the Insured is diagnosed of having any Critical Illness arising directly or indirectly due to Congenital Conditions, which was manifested or was diagnosed before the Insured's sixth (6th) birthday; or
- i) the Insured did not survive for at least:
 - (i) seven (7) days after the diagnosis of a Critical Illness Event under Early Stage; or
 - (ii) thirty (30) days after the diagnosis of a Critical Illness Event under Advanced Stage.

16. How do I make a claim?

You will need to complete a claim form which you can obtain by calling Our Customer Service Centre 1 300 13 2121 or +603 3007 2121 or visit our nearest branch (<https://www.general.com.my/contact-us>).

Please submit the following document to us:

- i. Life Claim Form V6 (by claimant)
- ii. Life Critical Illness – Heart Related (by doctor)
- iii. Life Critical Illness – Brain and Nerve (by doctor)
- iv. Life Critical Illness – Other Illnesses (by doctor)
- v. Life Consent Form
- vi. NRIC of the Insured

17. Where can I check my policy coverage and limits?

You can check on MyGeneral Customer Portal or call us at 1 300 13 2121 or +603 3007 2121.

18. What are the consequences of switching policy from one insurer to another?

You may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses or pre-existing conditions of the new plan.

19. What happens if I am diagnosed with more than one covered critical illness at the same time during the policy's term?

We will only pay one claim for each Critical Illness Stage (Early Stage or Advanced Stage). If you submit more than one (1) claims with different critical illness conditions or different stages of critical illness, we will pay one (1) claim, whichever is the highest. This plan will be terminated once 100% of the basic sum insured is fully paid.

20. What happens if I pass away during the policy's term?

If you pass away during the policy's term no benefit will be payable under eCritical Early Care as it does not cover death.

Frequently Asked Questions

21. What happens if I wish to cancel my coverage?

You can cancel your coverage at any time by sending us an email requesting for cancellation. You are also entitled for free-look cancellation whereby you can cancel your coverage within 15 days from the date of your receipt of your Policy Contract and we will refund to you the premiums that you have paid.

However, if you cancel the policy after the 15 days period provided no claim has been made under the policy you will receive the refund of the premium as follows:

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 1st policy year.

22. Can I claim income tax relief from this policy?

Yes, you are eligible for income tax relief subject to the provisions of the Income Tax Act and Inland Revenue Board.

23. Does this product give investment returns?

No, this product does not invest in any investment fund(s).

Appendix I

Table of Critical Illnesses

Critical Illness Stage	Critical Illness Event	
	Early Stage	Advanced Stage
Critical Illness Benefit (% of Basic Sum Insured)	50%	100%
1) Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/ Severe Dementia
2) Aplastic Anaemia	-	Chronic Aplastic Anaemia
3) Brain Surgery	-	Brain Surgery
4) Brain Tumour	-	Benign Brain Tumour
5) Cancer	i) Carcinoma in situ ii) Early Bladder Cancer iii) Early Chronic Lymphocytic Leukemia iv) Early Prostate Cancer v) Early Thyroid Cancer vi) Surgical Excision of a Spinal Meningioma	Cancer
6) Cardiomyopathy	Constrictive Pericarditis with Surgery	Cardiomyopathy
7) Coronary Artery Disease	i) Early Coronary Artery Disease ii) Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) iii) Other Coronary Artery Disease	Coronary Artery By-Pass Surgery
8) Chronic Relapsing Pancreatitis	-	Chronic Relapsing Pancreatitis
9) Encephalitis	-	Encephalitis
10) Full Blown AIDS	-	Full Blown AIDS
11) Fulminant Viral Hepatitis	-	Fulminant Viral Hepatitis
12) Head Trauma	-	Major Head Trauma
13) Heart Attack	i) Insertion of Cardiac Defibrillator ii) Insertion of Pacemaker	Heart Attack
14) Kidney Failure	Chronic Kidney Disease	End Stage Kidney Failure

**Covered
Critical
Illnesses**

Appendix I

Table of Critical Illnesses

Critical Illness Stage	Critical Illness Event	
	Early Stage	Advanced Stage
	50%	100%
15) Liver Disease	Liver Cirrhosis	End Stage Liver Disease
16) Loss of Hearing	-	Deafness
17) Loss of Independent Existence	-	Loss of Independent Existence
18) Loss of Sight	-	Blindness
19) Loss of Use of Limbs	-	Paralysis of Limbs
20) Lung Disease	i) Status Asthmaticus / Severe Asthma ii) Surgical Removal of One Lung	End Stage of Lung Disease
21) Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis
22) Muscular Dystrophy	Moderately Severe Muscular Dystrophy	Muscular Dystrophy
23) Organ / Bone Marrow Transplantation	-	Major Organ / Bone Marrow Transplant
24) Parkinson's Disease	-	Parkinson's Disease
25) Resurgent Poliomyelitis	-	Resurgent Poliomyelitis
26) Progressive Scleroderma	-	Progressive Scleroderma
27) Pulmonary Arterial Hypertension	-	Primary Pulmonary Arterial Hypertension
28) Stroke	Carotid Artery Surgery	Stroke
29) Systemic Lupus Erythematosus With Severe Kidney Complications	-	Systemic Lupus Erythematosus With Severe Kidney Complications
30) Terminal Illness	-	Terminal Illness

**Covered
Critical
Illnesses**

Claim Scenario: 3 Claims

01/12/2020, Encik Ali is a male non-smoker, 31 years old last birthday. He purchased eCritical Early Care and the basic sum insured is RM150,000.

01/03/2021, Encik Ali diagnosed with Liver Cirrhosis. 50% of initial basic sum insured is paid out.



1st Claim Payable
 $50\% \times \text{RM}150,00 = \text{RM}75,000$

Remaining Basic Sum Assured after claim
 $\text{RM}150,000 - \text{RM}75,000 = \text{RM}75,000$

Note: No future claims allowed under Early Stage

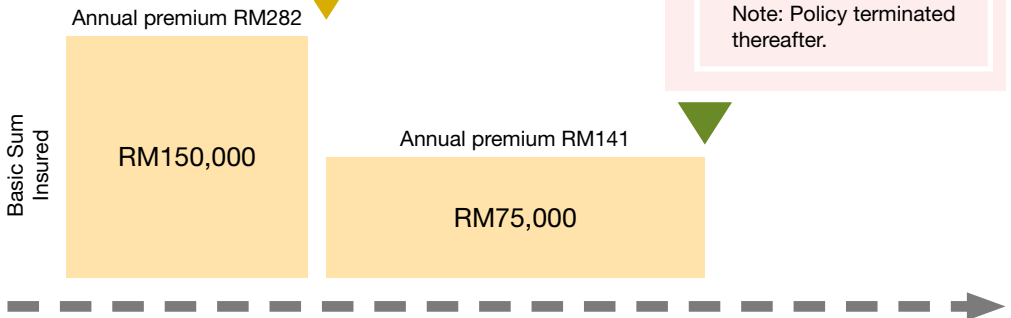
01/09/2021, Encik Ali diagnosed with Advanced Stage Stroke and remaining basic sum insured RM75,000 will be paid out.



2nd Claim Payable
100% of BSI – Previous claims paid = RM150,000
 $– \text{RM}75,000 = \text{RM}75,000$

Remaining Basic Sum Assured after claim
 $\text{RM}75,000 - \text{RM}75,000 = \text{RM}0$

Note: Policy terminated thereafter.



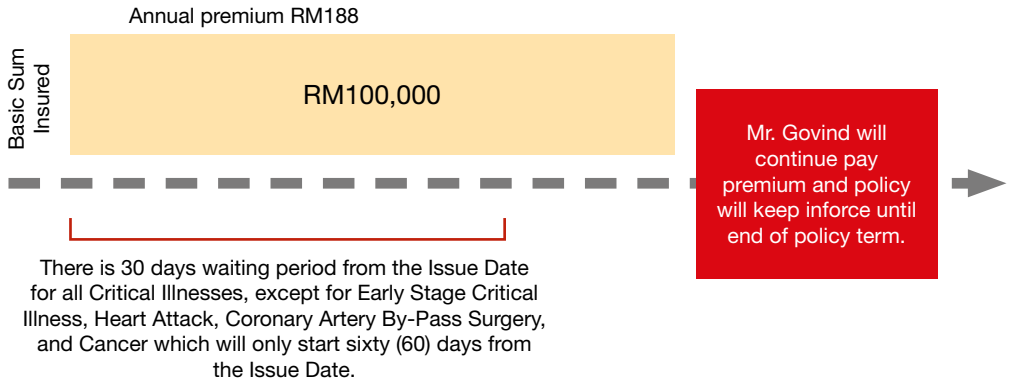
This is a brief claim scenario for illustrative purpose only.
For a detailed explanation of its benefits, exclusions, terms and conditions,
please refer to the product disclosure sheet and policy contract.
The insurance premium you have to pay will increase according to your attained age.

Claim Scenario: Waiting Period

01/12/2020, Mr. Govind is a male non-smoker, 31 years old last birthday. He purchased eCritical Early Care and the basic sum insured is RM100,000.

No claims will be payable because the critical illness condition is diagnosed within Waiting Period

15/01/2021, Mr. Govind diagnosed with Early Prostate Cancer



There is 30 days waiting period from the Issue Date for all Critical Illnesses, except for Early Stage Critical Illness, Heart Attack, Coronary Artery By-Pass Surgery, and Cancer which will only start sixty (60) days from the Issue Date.

This is a brief claim scenario for illustrative purpose only.
For a detailed explanation of its benefits, exclusions, terms and conditions,
please refer to the product disclosure sheet and policy contract.
The insurance premium you have to pay will increase according to your attained age.

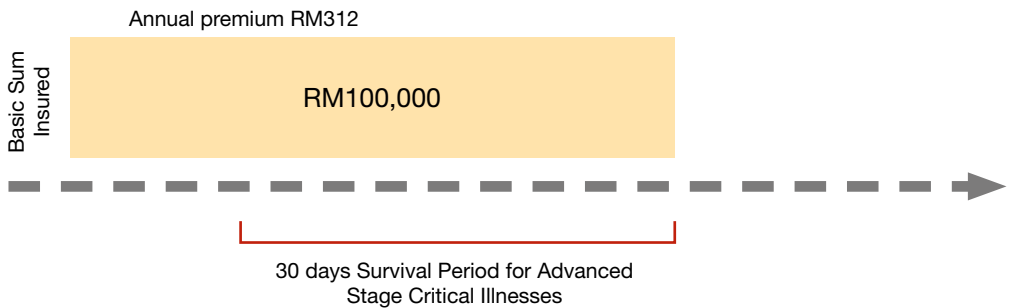
Claim Scenario: Survival Period

01/12/2020, Miss Lily is a female non-smoker, 31 years old last birthday. She purchased eCritical Early Care and the basic sum insured is RM100,000.

01/03/2021, Miss Lily diagnosed with End Stage Kidney Failure

15/03/2021, Miss Lily pass away

No claims will be payable because customer did not survive more than 30 days after diagnosed with Advanced Stage Critical Illness. However, policy will be terminated.



This is a brief claim scenario for illustrative purpose only.
For a detailed explanation of its benefits, exclusions, terms and conditions,
please refer to the product disclosure sheet and policy contract.
The insurance premium you have to pay will increase according to your attained age.

Claim Scenario: 2 Claims Admitted At The Same Time

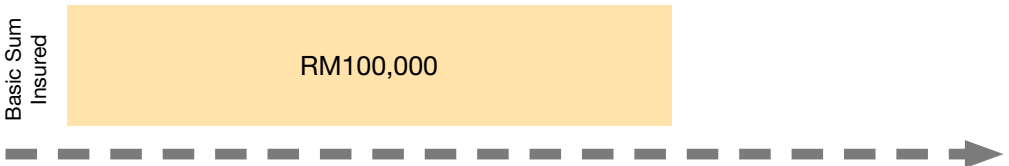
01/12/2020, Cik Siti is a female non-smoker, 31 years old last birthday. She purchased eCritical Early Care and the basic sum insured is RM100,000.

01/05/2021, Cik Siti diagnosed with Carcinoma in situ and Benign Brain Tumour. We will pay the highest claim which is Benign Brain Tumour.



Claim Payout = RM100,000
Basic Sum Insured after 1st claim = RM0 and policy will terminate

Annual premium RM312



This is a brief claim scenario for illustrative purpose only.
For a detailed explanation of its benefits, exclusions, terms and conditions,
please refer to the product disclosure sheet and policy contract.
The insurance premium you have to pay will increase according to your attained age.

Appendix II Premium Table

Male Non-Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	33.00	66.00	99.00	132.00	165.00
18	35.50	71.00	106.50	142.00	177.50
19	36.00	72.00	108.00	144.00	180.00
20	40.00	80.00	120.00	160.00	200.00
21	40.00	80.00	120.00	160.00	200.00
22	41.00	82.00	123.00	164.00	205.00
23	41.00	82.00	123.00	164.00	205.00
24	41.00	82.00	123.00	164.00	205.00
25	46.50	93.00	139.50	186.00	232.50
26	52.50	105.00	157.50	210.00	262.50
27	61.50	123.00	184.50	246.00	307.50
28	71.00	142.00	213.00	284.00	355.00
29	81.00	162.00	243.00	324.00	405.00
30	82.00	164.00	246.00	328.00	410.00
31	94.00	188.00	282.00	376.00	470.00
32	108.00	216.00	324.00	432.00	540.00
33	117.50	235.00	352.50	470.00	587.50
34	129.00	258.00	387.00	516.00	645.00
35	146.00	292.00	438.00	584.00	730.00
36	162.00	324.00	486.00	648.00	810.00
37	177.00	354.00	531.00	708.00	885.00
38	192.00	384.00	576.00	768.00	960.00
39	205.50	411.00	616.50	822.00	1,027.50

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Male Non-Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	210.50	421.00	631.50	842.00	1,052.50
41	261.00	522.00	783.00	1,044.00	1,305.00
42	286.00	572.00	858.00	1,144.00	1,430.00
43	311.50	623.00	934.50	1,246.00	1,557.50
44	338.50	677.00	1,015.50	1,354.00	1,692.50
45	361.50	723.00	1,084.50	1,446.00	1,807.50
46	384.00	768.00	1,152.00	1,536.00	1,920.00
47	407.00	814.00	1,221.00	1,628.00	2,035.00
48	441.50	883.00	1,324.50	1,766.00	2,207.50
49	483.00	966.00	1,449.00	1,932.00	2,415.00
50	533.00	1,066.00	1,599.00	2,132.00	2,665.00
51	587.50	1,175.00	1,762.50	2,350.00	2,937.50
52	643.50	1,287.00	1,930.50	2,574.00	3,217.50
53	699.00	1,398.00	2,097.00	2,796.00	3,495.00
54	764.00	1,528.00	2,292.00	3,056.00	3,820.00
55	837.50	1,675.00	2,512.50	3,350.00	4,187.50
56	906.00	1,812.00	2,718.00	3,624.00	4,530.00
57	982.00	1,964.00	2,946.00	3,928.00	4,910.00
58	1,070.50	2,141.00	3,211.50	4,282.00	5,352.50
59	1,171.00	2,342.00	3,513.00	4,684.00	5,855.00
60	1,280.50	2,561.00	3,841.50	5,122.00	6,402.50
61*	1,383.00	2,766.00	4,149.00	5,532.00	6,915.00
62*	1,464.00	2,928.00	4,392.00	5,856.00	7,320.00
63*	1,547.00	3,094.00	4,641.00	6,188.00	7,735.00
64*	1,635.50	3,271.00	4,906.50	6,542.00	8,177.50
65*	1,726.50	3,453.00	5,179.50	6,906.00	8,632.50
66*	1,809.50	3,619.00	5,428.50	7,238.00	9,047.50
67*	1,897.00	3,794.00	5,691.00	7,588.00	9,485.00
68*	2,001.00	4,002.00	6,003.00	8,004.00	10,005.00
69*	2,111.50	4,223.00	6,334.50	8,446.00	10,557.50
70*	2,258.50	4,517.00	6,775.50	9,034.00	11,292.50
71*	2,391.50	4,783.00	7,174.50	9,566.00	11,957.50
72*	2,510.50	5,021.00	7,531.50	10,042.00	12,552.50
73*	2,646.00	5,292.00	7,938.00	10,584.00	13,230.00
74*	2,746.50	5,493.00	8,239.50	10,986.00	13,732.50
75*	2,854.00	5,708.00	8,562.00	11,416.00	14,270.00
76*	3,024.00	6,048.00	9,072.00	12,096.00	15,120.00
77*	3,162.50	6,325.00	9,487.50	12,650.00	15,812.50
78*	3,283.50	6,567.00	9,850.50	13,134.00	16,417.50
79*	3,406.00	6,812.00	10,218.00	13,624.00	17,030.00

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Male Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	57.00	114.00	171.00	228.00	285.00
18	75.00	150.00	225.00	300.00	375.00
19	77.00	154.00	231.00	308.00	385.00
20	79.50	159.00	238.50	318.00	397.50
21	80.50	161.00	241.50	322.00	402.50
22	83.50	167.00	250.50	334.00	417.50
23	84.50	169.00	253.50	338.00	422.50
24	87.00	174.00	261.00	348.00	435.00
25	90.50	181.00	271.50	362.00	452.50
26	93.00	186.00	279.00	372.00	465.00
27	95.50	191.00	286.50	382.00	477.50
28	102.50	205.00	307.50	410.00	512.50
29	110.50	221.00	331.50	442.00	552.50
30	112.50	225.00	337.50	450.00	562.50
31	125.00	250.00	375.00	500.00	625.00
32	140.50	281.00	421.50	562.00	702.50
33	159.00	318.00	477.00	636.00	795.00
34	180.50	361.00	541.50	722.00	902.50
35	207.50	415.00	622.50	830.00	1,037.50
36	240.50	481.00	721.50	962.00	1,202.50
37	271.50	543.00	814.50	1,086.00	1,357.50
38	299.00	598.00	897.00	1,196.00	1,495.00
39	324.00	648.00	972.00	1,296.00	1,620.00

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Male Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	332.00	664.00	996.00	1,328.00	1,660.00
41	417.50	835.00	1,252.50	1,670.00	2,087.50
42	455.50	911.00	1,366.50	1,822.00	2,277.50
43	496.50	993.00	1,489.50	1,986.00	2,482.50
44	563.50	1,127.00	1,690.50	2,254.00	2,817.50
45	612.00	1,224.00	1,836.00	2,448.00	3,060.00
46	661.50	1,323.00	1,984.50	2,646.00	3,307.50
47	704.00	1,408.00	2,112.00	2,816.00	3,520.00
48	755.50	1,511.00	2,266.50	3,022.00	3,775.00
49	809.00	1,618.00	2,427.00	3,236.00	4,045.00
50	887.00	1,774.00	2,661.00	3,548.00	4,435.00
51	970.50	1,941.00	2,911.50	3,882.00	4,852.50
52	1,054.50	2,109.00	3,163.50	4,218.00	5,272.50
53	1,141.00	2,282.00	3,423.00	4,564.00	5,705.00
54	1,253.00	2,506.00	3,759.00	5,012.00	6,265.00
55	1,352.00	2,704.00	4,056.00	5,408.00	6,760.00
56	1,479.50	2,959.00	4,438.50	5,918.00	7,397.50
57	1,543.00	3,086.00	4,629.00	6,172.00	7,715.00
58	1,632.00	3,264.00	4,896.00	6,528.00	8,160.00
59	1,695.00	3,390.00	5,085.00	6,780.00	8,475.00
60	1,812.00	3,624.00	5,436.00	7,248.00	9,060.00
61*	1,926.00	3,852.00	5,778.00	7,704.00	9,630.00
62*	2,012.00	4,024.00	6,036.00	8,048.00	10,060.00
63*	2,140.50	4,281.00	6,421.50	8,562.00	10,702.50
64*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
65*	2,376.50	4,753.00	7,129.50	9,506.00	11,882.50
66*	2,481.00	4,962.00	7,443.00	9,924.00	12,405.00
67*	2,616.00	5,232.00	7,848.00	10,464.00	13,080.00
68*	2,804.00	5,608.00	8,412.00	11,216.00	14,020.00
69*	2,938.00	5,876.00	8,814.00	11,752.00	14,690.00
70*	3,146.00	6,292.00	9,438.00	12,584.00	15,730.00
71*	3,317.00	6,634.00	9,951.00	13,268.00	16,585.00
72*	3,461.50	6,923.00	10,384.50	13,846.00	17,307.50
73*	3,606.00	7,212.00	10,818.00	14,424.00	18,030.00
74*	3,776.50	7,553.00	11,329.50	15,106.00	18,882.50
75*	3,979.00	7,958.00	11,937.00	15,916.00	19,895.00
76*	4,126.50	8,253.00	12,379.50	16,506.00	20,632.50
77*	4,302.50	8,605.00	12,907.50	17,210.00	21,512.50
78*	4,450.00	8,900.00	13,350.00	17,800.00	22,250.00
79*	4,654.50	9,309.00	13,963.50	18,618.00	23,272.50

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Female Non-Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	40.00	80.00	120.00	160.00	200.00
18	45.00	90.00	135.00	180.00	225.00
19	46.00	92.00	138.00	184.00	230.00
20	55.00	110.00	165.00	220.00	275.00
21	65.00	130.00	195.00	260.00	325.00
22	79.50	159.00	238.50	318.00	397.50
23	84.50	169.00	253.50	338.00	422.50
24	90.50	181.00	271.50	362.00	452.50
25	97.00	194.00	291.00	388.00	485.00
26	108.00	216.00	324.00	432.00	540.00
27	123.00	246.00	369.00	492.00	615.00
28	134.00	268.00	402.00	536.00	670.00
29	145.00	290.00	435.00	580.00	725.00
30	148.00	296.00	444.00	592.00	740.00
31	156.00	312.00	468.00	624.00	780.00
32	166.00	332.00	498.00	664.00	830.00
33	183.00	366.00	549.00	732.00	915.00
34	197.00	394.00	591.00	788.00	985.00
35	205.00	410.00	615.00	820.00	1,025.00
36	216.00	432.00	648.00	864.00	1,080.00
37	245.00	490.00	735.00	980.00	1,225.00
38	276.50	553.00	829.50	1,106.00	1,382.50
39	303.00	606.00	909.00	1,212.00	1,515.00

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Female Non-Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	317.00	634.00	951.00	1,268.00	1,585.00
41	401.50	803.00	1,204.50	1,606.00	2,007.50
42	433.50	867.00	1,300.50	1,734.00	2,167.50
43	458.50	917.00	1,375.50	1,834.00	2,292.50
44	474.00	948.00	1,422.00	1,896.00	2,370.00
45	489.50	979.00	1,468.50	1,958.00	2,447.50
46	502.50	1,005.00	1,507.50	2,010.00	2,512.50
47	515.00	1,030.00	1,545.00	2,060.00	2,575.00
48	532.50	1,065.00	1,597.50	2,130.00	2,662.50
49	544.00	1,088.00	1,632.00	2,176.00	2,720.00
50	554.00	1,108.00	1,662.00	2,216.00	2,770.00
51	566.00	1,132.00	1,698.00	2,264.00	2,830.00
52	583.00	1,166.00	1,749.00	2,332.00	2,915.00
53	599.00	1,198.00	1,797.00	2,396.00	2,995.00
54	625.00	1,250.00	1,875.00	2,500.00	3,125.00
55	652.50	1,305.00	1,957.50	2,610.00	3,262.50
56	694.50	1,389.00	2,083.50	2,778.00	3,472.50
57	740.50	1,481.00	2,221.50	2,962.00	3,702.50
58	784.00	1,568.00	2,352.00	3,136.00	3,920.00
59	844.50	1,689.00	2,533.50	3,378.00	4,222.50
60	898.00	1,796.00	2,694.00	3,592.00	4,490.00
61*	925.00	1,850.00	2,775.00	3,700.00	4,625.00
62*	956.00	1,912.00	2,868.00	3,824.00	4,780.00
63*	977.00	1,954.00	2,931.00	3,908.00	4,885.00
64*	1,016.00	2,032.00	3,048.00	4,064.00	5,080.00
65*	1,079.50	2,159.00	3,238.50	4,318.00	5,397.50
66*	1,152.50	2,305.00	3,457.50	4,610.00	5,762.50
67*	1,218.50	2,437.00	3,655.50	4,874.00	6,092.50
68*	1,274.50	2,549.00	3,823.50	5,098.00	6,372.50
69*	1,314.50	2,629.00	3,943.50	5,258.00	6,572.50
70*	1,419.00	2,838.00	4,257.00	5,676.00	7,095.00
71*	1,524.50	3,049.00	4,573.50	6,098.00	7,622.50
72*	1,636.50	3,273.00	4,909.50	6,546.00	8,182.50
73*	1,750.00	3,500.00	5,250.00	7,000.00	8,750.00
74*	1,891.50	3,783.00	5,674.50	7,566.00	9,457.50
75*	2,025.50	4,051.00	6,076.50	8,102.00	10,127.50
76*	2,195.00	4,390.00	6,585.00	8,780.00	10,975.00
77*	2,379.50	4,759.00	7,138.50	9,518.00	11,897.50
78*	2,568.00	5,136.00	7,704.00	10,272.00	12,840.00
79*	2,774.00	5,548.00	8,322.00	11,096.00	13,870.00

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Female Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	48.00	96.00	144.00	192.00	240.00
18	52.00	104.00	156.00	208.00	260.00
19	53.50	107.00	160.50	214.00	267.50
20	65.00	130.00	195.00	260.00	325.00
21	71.50	143.00	214.50	286.00	357.50
22	88.50	177.00	265.50	354.00	442.50
23	97.00	194.00	291.00	388.00	485.00
24	105.50	211.00	316.50	422.00	527.50
25	113.00	226.00	339.00	452.00	565.00
26	131.00	262.00	393.00	524.00	655.00
27	148.50	297.00	445.50	594.00	742.50
28	169.00	338.00	507.00	676.00	845.00
29	187.50	375.00	562.50	750.00	937.50
30	191.00	382.00	573.00	764.00	955.00
31	209.50	419.00	628.50	838.00	1,047.50
32	224.00	448.00	672.00	896.00	1,120.00
33	246.00	492.00	738.00	984.00	1,230.00
34	267.00	534.00	801.00	1,068.00	1,335.00
35	316.00	632.00	948.00	1,264.00	1,580.00
36	346.50	693.00	1,039.50	1,386.00	1,732.50
37	377.50	755.00	1,132.50	1,510.00	1,887.50
38	417.00	834.00	1,251.00	1,668.00	2,085.00
39	458.00	916.00	1,374.00	1,832.00	2,290.00

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Female Smoker, Annual Mode

Attained Age (Last birthday)	Annual Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	478.00	956.00	1,434.00	1,912.00	2,390.00
41	604.00	1,208.00	1,812.00	2,416.00	3,020.00
42	654.00	1,308.00	1,962.00	2,616.00	3,270.00
43	678.00	1,356.00	2,034.00	2,712.00	3,390.00
44	696.50	1,393.00	2,089.50	2,786.00	3,482.50
45	719.50	1,439.00	2,158.50	2,878.00	3,597.50
46	742.00	1,484.00	2,226.00	2,968.00	3,710.00
47	767.50	1,535.00	2,302.50	3,070.00	3,837.50
48	788.00	1,576.00	2,364.00	3,152.00	3,940.00
49	807.00	1,614.00	2,421.00	3,228.00	4,035.00
50	826.00	1,652.00	2,478.00	3,304.00	4,130.00
51	851.50	1,703.00	2,554.50	3,406.00	4,257.50
52	881.00	1,762.00	2,643.00	3,524.00	4,405.00
53	917.50	1,835.00	2,752.50	3,670.00	4,587.50
54	952.00	1,904.00	2,856.00	3,808.00	4,760.00
55	986.00	1,972.00	2,958.00	3,944.00	4,930.00
56	1,044.00	2,088.00	3,132.00	4,176.00	5,220.00
57	1,110.00	2,220.00	3,330.00	4,440.00	5,550.00
58	1,170.00	2,340.00	3,510.00	4,680.00	5,850.00
59	1,194.00	2,388.00	3,582.00	4,776.00	5,970.00
60	1,260.00	2,520.00	3,780.00	5,040.00	6,300.00
61*	1,295.50	2,591.00	3,886.50	5,182.00	6,477.50
62*	1,354.50	2,709.00	4,063.50	5,418.00	6,772.50
63*	1,394.00	2,788.00	4,182.00	5,576.00	6,970.00
64*	1,501.00	3,002.00	4,503.00	6,004.00	7,505.00
65*	1,576.50	3,153.00	4,729.50	6,306.00	7,882.50
66*	1,693.50	3,387.00	5,080.50	6,774.00	8,467.50
67*	1,824.50	3,649.00	5,473.50	7,298.00	9,122.50
68*	1,939.00	3,878.00	5,817.00	7,756.00	9,695.00
69*	2,025.00	4,050.00	6,075.00	8,100.00	10,125.00
70*	2,119.00	4,238.00	6,357.00	8,476.00	10,595.00
71*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
72*	2,351.00	4,702.00	7,053.00	9,404.00	11,755.00
73*	2,516.00	5,032.00	7,548.00	10,064.00	12,580.00
74*	2,690.50	5,381.00	8,071.50	10,762.00	13,452.50
75*	2,952.00	5,904.00	8,856.00	11,808.00	14,760.00
76*	3,241.00	6,482.00	9,723.00	12,964.00	16,205.00
77*	3,488.50	6,977.00	10,465.50	13,954.00	17,442.50
78*	3,710.50	7,421.00	11,131.50	14,842.00	18,552.50
79*	4,014.50	8,029.00	12,043.50	16,058.00	20,072.50

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Male Non-Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	0.96	1.92	2.89	3.85	4.82
1	0.96	1.92	2.89	3.85	4.82
2	0.96	1.92	2.89	3.85	4.82
3	1.22	2.45	3.68	4.91	6.14
4	1.44	2.89	4.34	5.78	7.23
5	1.79	3.59	5.39	7.19	8.99
6	1.92	3.85	5.78	7.71	9.64
7	2.14	4.29	6.44	8.59	10.74
8	2.28	4.56	6.84	9.12	11.40
9	2.28	4.56	6.84	9.12	11.40
10	2.28	4.56	6.84	9.12	11.40
11	2.41	4.82	7.23	9.64	12.06
12	2.54	5.08	7.63	10.17	12.71
13	2.54	5.08	7.63	10.17	12.71
14	2.63	5.26	7.89	10.52	13.15
15	2.76	5.52	8.28	11.05	13.81
16	2.76	5.52	8.28	11.05	13.81
17	2.89	5.78	8.68	11.57	14.47
18	3.11	6.22	9.34	12.45	15.57
19	3.15	6.31	9.47	12.63	15.78
20	3.50	7.01	10.52	14.03	17.54
21	3.50	7.01	10.52	14.03	17.54
22	3.59	7.19	10.78	14.38	17.98
23	3.59	7.19	10.78	14.38	17.98
24	3.59	7.19	10.78	14.38	17.98
25	4.07	8.15	12.23	16.31	20.39
26	4.60	9.21	13.81	18.42	23.02
27	5.39	10.78	16.18	21.57	26.97
28	6.22	12.45	18.68	24.91	31.14
29	7.10	14.21	21.31	28.42	35.52
30	7.19	14.38	21.57	28.77	35.96
31	8.24	16.49	24.73	32.98	41.22
32	9.47	18.94	28.42	37.89	47.36
33	10.30	20.61	30.92	41.22	51.53
34	11.31	22.63	33.94	45.26	56.57
35	12.80	25.61	38.42	51.22	64.03
36	14.21	28.42	42.63	56.84	71.05
37	15.52	31.05	46.57	62.10	77.63
38	16.84	33.68	50.52	67.36	84.21
39	18.02	36.05	54.07	72.10	90.13

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Male Non-Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	18.46	36.92	55.39	73.85	92.32
41	22.89	45.78	68.68	91.57	114.47
42	25.08	50.17	75.26	100.35	125.43
43	27.32	54.64	81.97	109.29	136.62
44	29.69	59.38	89.07	118.77	148.46
45	31.71	63.42	95.13	126.84	158.55
46	33.68	67.36	101.05	134.73	168.42
47	35.70	71.40	107.10	142.80	178.50
48	38.72	77.45	116.18	154.91	193.63
49	42.36	84.73	127.10	169.47	211.84
50	46.75	93.50	140.26	187.01	233.77
51	51.53	103.06	154.60	206.13	257.67
52	56.44	112.89	169.34	225.78	282.23
53	61.31	122.63	183.94	245.26	306.57
54	67.01	134.03	201.05	268.06	335.08
55	73.46	146.92	220.39	293.85	367.32
56	79.47	158.94	238.42	317.89	397.36
57	86.14	172.28	258.42	344.56	430.70
58	93.90	187.80	281.70	375.61	469.51
59	102.71	205.43	308.15	410.87	513.59
60	112.32	224.64	336.97	449.29	561.62
61*	121.31	242.63	363.94	485.26	606.57
62*	128.42	256.84	385.26	513.68	642.10
63*	135.70	271.40	407.10	542.80	678.50
64*	143.46	286.92	430.39	573.85	717.32
65*	151.44	302.89	454.34	605.78	757.23
66*	158.72	317.45	476.18	634.91	793.63
67*	166.40	332.80	499.20	665.61	832.01
68*	175.52	351.05	526.57	702.10	877.62
69*	185.21	370.43	555.65	740.87	926.09
70*	198.11	396.22	594.34	792.45	990.56
71*	209.77	419.55	629.33	839.11	1,048.89
72*	220.21	440.43	660.65	880.87	1,101.09
73*	232.10	464.20	696.31	928.41	1,160.52
74*	240.92	481.84	722.76	963.68	1,204.60
75*	250.35	500.70	751.05	1,001.40	1,251.75
76*	265.26	530.52	795.78	1,061.04	1,326.31
77*	277.41	554.82	832.23	1,109.64	1,387.05
78*	288.02	576.05	864.07	1,152.10	1,440.12
79*	298.77	597.54	896.31	1,195.08	1,493.85

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Male Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	0.96	1.92	2.89	3.85	4.82
1	0.96	1.92	2.89	3.85	4.82
2	0.96	1.92	2.89	3.85	4.82
3	1.22	2.45	3.68	4.91	6.14
4	1.44	2.89	4.34	5.78	7.23
5	1.79	3.59	5.39	7.19	8.99
6	1.92	3.85	5.78	7.71	9.64
7	2.14	4.29	6.44	8.59	10.74
8	2.28	4.56	6.84	9.12	11.40
9	2.28	4.56	6.84	9.12	11.40
10	2.28	4.56	6.84	9.12	11.40
11	2.41	4.82	7.23	9.64	12.06
12	2.54	5.08	7.63	10.17	12.71
13	2.54	5.08	7.63	10.17	12.71
14	2.63	5.26	7.89	10.52	13.15
15	2.76	5.52	8.28	11.05	13.81
16	2.76	5.52	8.28	11.05	13.81
17	4.99	9.99	14.99	19.99	24.99
18	6.57	13.15	19.73	26.31	32.89
19	6.75	13.50	20.26	27.01	33.77
20	6.97	13.94	20.92	27.89	34.86
21	7.06	14.12	21.18	28.24	35.30
22	7.32	14.64	21.97	29.29	36.62
23	7.41	14.82	22.23	29.64	37.06
24	7.63	15.26	22.89	30.52	38.15
25	7.93	15.87	23.81	31.75	39.69
26	8.15	16.31	24.47	32.63	40.78
27	8.37	16.75	25.13	33.50	41.88
28	8.99	17.98	26.97	35.96	44.95
29	9.69	19.38	29.07	38.77	48.46
30	9.86	19.73	29.60	39.47	49.34
31	10.96	21.92	32.89	43.85	54.82
32	12.32	24.64	36.97	49.29	61.62
33	13.94	27.89	41.84	55.78	69.73
34	15.83	31.66	47.49	63.33	79.16
35	18.20	36.40	54.60	72.80	91.00
36	21.09	42.19	63.28	84.38	105.48
37	23.81	47.63	71.44	95.26	119.07
38	26.22	52.45	78.68	104.91	131.13
39	28.42	56.84	85.26	113.68	142.10

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Male Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	29.12	58.24	87.36	116.49	145.61
41	36.62	73.24	109.86	146.49	183.11
42	39.95	79.91	119.86	159.82	199.78
43	43.55	87.10	130.65	174.20	217.76
44	49.42	98.85	148.28	197.71	247.14
45	53.68	107.36	161.05	214.73	268.42
46	58.02	116.05	174.07	232.10	290.13
47	61.75	123.50	185.26	247.01	308.77
48	66.27	132.54	198.81	265.08	331.35
49	70.96	141.92	212.89	283.85	354.82
50	77.80	155.61	233.42	311.22	389.03
51	85.13	170.26	255.39	340.52	425.65
52	92.49	184.99	277.49	369.99	462.49
53	100.08	200.17	300.26	400.34	500.43
54	109.91	219.82	329.73	439.64	549.55
55	118.59	237.19	355.78	474.38	592.98
56	129.78	259.56	389.34	519.12	648.90
57	135.35	270.70	406.05	541.40	676.75
58	143.15	286.31	429.47	572.62	715.78
59	148.68	297.36	446.05	594.73	743.41
60	158.94	317.89	476.84	635.78	794.73
61*	168.94	337.89	506.84	675.78	844.73
62*	176.49	352.98	529.47	705.96	882.45
63*	187.76	375.52	563.28	751.05	938.81
64*	196.35	392.71	589.07	785.43	981.79
65*	208.46	416.92	625.39	833.85	1,042.32
66*	217.63	435.26	652.89	870.52	1,088.15
67*	229.47	458.94	688.41	917.89	1,147.36
68*	245.96	491.92	737.89	983.85	1,229.82
69*	257.71	515.43	773.15	1,030.87	1,288.59
70*	275.96	551.92	827.89	1,103.85	1,379.81
71*	290.96	581.92	872.89	1,163.85	1,454.81
72*	303.63	607.27	910.91	1,214.55	1,518.19
73*	316.31	632.62	948.94	1,265.25	1,581.57
74*	331.27	662.54	993.81	1,325.08	1,656.35
75*	349.03	698.06	1,047.10	1,396.13	1,745.16
76*	361.97	723.94	1,085.91	1,447.88	1,809.86
77*	377.41	754.82	1,132.23	1,509.64	1,887.05
78*	390.34	780.69	1,171.04	1,561.39	1,951.74
79*	408.28	816.57	1,224.86	1,633.15	2,041.44

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Female Non-Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	1.57	3.15	4.73	6.31	7.89
1	1.57	3.15	4.73	6.31	7.89
2	1.57	3.15	4.73	6.31	7.89
3	1.84	3.68	5.52	7.36	9.21
4	2.06	4.12	6.18	8.24	10.30
5	2.28	4.56	6.84	9.12	11.40
6	2.28	4.56	6.84	9.12	11.40
7	2.41	4.82	7.23	9.64	12.06
8	2.41	4.82	7.23	9.64	12.06
9	2.41	4.82	7.23	9.64	12.06
10	2.54	5.08	7.63	10.17	12.71
11	2.63	5.26	7.89	10.52	13.15
12	2.76	5.52	8.28	11.05	13.81
13	2.89	5.78	8.68	11.57	14.47
14	3.02	6.05	9.07	12.10	15.13
15	3.11	6.22	9.34	12.45	15.57
16	3.24	6.49	9.73	12.98	16.22
17	3.50	7.01	10.52	14.03	17.54
18	3.94	7.89	11.84	15.78	19.73
19	4.03	8.07	12.10	16.14	20.17
20	4.82	9.64	14.47	19.29	24.12
21	5.70	11.40	17.10	22.80	28.50
22	6.97	13.94	20.92	27.89	34.86
23	7.41	14.82	22.23	29.64	37.06
24	7.93	15.87	23.81	31.75	39.69
25	8.50	17.01	25.52	34.03	42.54
26	9.47	18.94	28.42	37.89	47.36
27	10.78	21.57	32.36	43.15	53.94
28	11.75	23.50	35.26	47.01	58.77
29	12.71	25.43	38.15	50.87	63.59
30	12.98	25.96	38.94	51.92	64.91
31	13.68	27.36	41.05	54.73	68.42
32	14.56	29.12	43.68	58.24	72.80
33	16.05	32.10	48.15	64.21	80.26
34	17.28	34.56	51.84	69.12	86.40
35	17.98	35.96	53.94	71.92	89.91
36	18.94	37.89	56.84	75.78	94.73
37	21.49	42.98	64.47	85.96	107.45
38	24.25	48.50	72.76	97.01	121.27
39	26.57	53.15	79.73	106.31	132.89

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Female Non-Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	27.80	55.61	83.42	111.22	139.03
41	35.21	70.43	105.65	140.87	176.09
42	38.02	76.05	114.07	152.10	190.13
43	40.21	80.43	120.65	160.87	201.09
44	41.57	83.15	124.73	166.31	207.89
45	42.93	85.87	128.81	171.75	214.69
46	44.07	88.15	132.23	176.31	220.39
47	45.17	90.35	135.52	180.70	225.87
48	46.71	93.42	140.13	186.84	233.55
49	47.71	95.43	143.15	190.87	238.59
50	48.59	97.19	145.78	194.38	242.98
51	49.64	99.29	148.94	198.59	248.24
52	51.14	102.28	153.42	204.56	255.70
53	52.54	105.08	157.63	210.17	262.71
54	54.82	109.64	164.47	219.29	274.12
55	57.23	114.47	171.70	228.94	286.18
56	60.92	121.84	182.76	243.68	304.60
57	64.95	129.91	194.86	259.82	324.77
58	68.77	137.54	206.31	275.08	343.85
59	74.07	148.15	222.23	296.31	370.39
60	78.77	157.54	236.31	315.08	393.85
61*	81.14	162.28	243.42	324.56	405.70
62*	83.85	167.71	251.57	335.43	419.29
63*	85.70	171.40	257.10	342.80	428.50
64*	89.12	178.24	267.36	356.49	445.61
65*	94.69	189.38	284.07	378.77	473.46
66*	101.09	202.19	303.28	404.38	505.48
67*	106.88	213.77	320.65	427.54	534.42
68*	111.79	223.59	335.39	447.19	558.98
69*	115.30	230.61	345.91	461.22	576.53
70*	124.47	248.94	373.41	497.89	622.36
71*	133.72	267.45	401.18	534.91	668.63
72*	143.55	287.10	430.65	574.20	717.76
73*	153.50	307.01	460.52	614.03	767.54
74*	165.92	331.84	497.76	663.68	829.60
75*	177.67	355.34	533.02	710.69	888.37
76*	192.54	385.08	577.62	770.17	962.71
77*	208.72	417.45	626.18	834.90	1,043.63
78*	225.26	450.52	675.78	901.04	1,126.31
79*	243.33	486.66	729.99	973.33	1,216.66

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Appendix II Premium Table

Female Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
0	1.57	3.15	4.73	6.31	7.89
1	1.57	3.15	4.73	6.31	7.89
2	1.57	3.15	4.73	6.31	7.89
3	1.84	3.68	5.52	7.36	9.21
4	2.06	4.12	6.18	8.24	10.30
5	2.28	4.56	6.84	9.12	11.40
6	2.28	4.56	6.84	9.12	11.40
7	2.41	4.82	7.23	9.64	12.06
8	2.41	4.82	7.23	9.64	12.06
9	2.41	4.82	7.23	9.64	12.06
10	2.54	5.08	7.63	10.17	12.71
11	2.63	5.26	7.89	10.52	13.15
12	2.76	5.52	8.28	11.05	13.81
13	2.89	5.78	8.68	11.57	14.47
14	3.02	6.05	9.07	12.10	15.13
15	3.11	6.22	9.34	12.45	15.57
16	3.24	6.49	9.73	12.98	16.22
17	4.21	8.42	12.63	16.84	21.05
18	4.56	9.12	13.68	18.24	22.80
19	4.69	9.38	14.07	18.77	23.46
20	5.70	11.40	17.10	22.80	28.50
21	6.27	12.54	18.81	25.08	31.35
22	7.76	15.52	23.28	31.05	38.81
23	8.50	17.01	25.52	34.03	42.54
24	9.25	18.50	27.76	37.01	46.27
25	9.91	19.82	29.73	39.64	49.56
26	11.49	22.98	34.47	45.96	57.45
27	13.02	26.05	39.07	52.10	65.13
28	14.82	29.64	44.47	59.29	74.12
29	16.44	32.89	49.34	65.78	82.23
30	16.75	33.50	50.26	67.01	83.77
31	18.37	36.75	55.13	73.50	91.88
32	19.64	39.29	58.94	78.59	98.24
33	21.57	43.15	64.73	86.31	107.89
34	23.42	46.84	70.26	93.68	117.10
35	27.71	55.43	83.15	110.87	138.59
36	30.39	60.78	91.18	121.57	151.97
37	33.11	66.22	99.34	132.45	165.56
38	36.57	73.15	109.73	146.31	182.89
39	40.17	80.35	120.52	160.70	200.87

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

Appendix II Premium Table

Female Smoker, Monthly Mode

Attained Age (Last birthday)	Monthly Premium For Basic Sum Insured (RM)				
	50,000	100,000	150,000	200,000	250,000
40	41.92	83.85	125.78	167.71	209.64
41	52.98	105.96	158.94	211.92	264.91
42	57.36	114.73	172.10	229.47	286.84
43	59.47	118.94	178.42	237.89	297.36
44	61.09	122.19	183.28	244.38	305.48
45	63.11	126.22	189.34	252.45	315.56
46	65.08	130.17	195.26	260.34	325.43
47	67.32	134.64	201.97	269.29	336.62
48	69.12	138.24	207.36	276.49	345.61
49	70.78	141.57	212.36	283.15	353.94
50	72.45	144.91	217.36	289.82	362.27
51	74.69	149.38	224.07	298.77	373.46
52	77.28	154.56	231.84	309.12	386.40
53	80.48	160.96	241.44	321.92	402.41
54	83.50	167.01	250.52	334.03	417.54
55	86.49	172.98	259.47	345.96	432.45
56	91.57	183.15	274.73	366.31	457.89
57	97.36	194.73	292.10	389.47	486.84
58	102.63	205.26	307.89	410.52	513.15
59	104.73	209.47	314.20	418.94	523.68
60	110.52	221.05	331.57	442.10	552.62
61*	113.63	227.27	340.91	454.55	568.19
62*	118.81	237.63	356.44	475.26	594.07
63*	122.28	244.56	366.84	489.12	611.40
64*	131.66	263.33	394.99	526.66	658.33
65*	138.28	276.57	414.86	553.15	691.44
66*	148.55	297.10	445.65	594.20	742.76
67*	160.04	320.08	480.12	640.17	800.21
68*	170.08	340.17	510.26	680.34	850.43
69*	177.63	355.26	532.89	710.52	888.15
70*	185.87	371.75	557.62	743.50	929.38
71*	196.35	392.71	589.07	785.43	981.79
72*	206.22	412.45	618.68	824.90	1,031.13
73*	220.70	441.40	662.10	882.80	1,103.50
74*	236.00	472.01	708.02	944.03	1,180.03
75*	258.94	517.89	776.83	1,035.78	1,294.73
76*	284.29	568.59	852.89	1,137.18	1,421.48
77*	306.00	612.01	918.02	1,224.03	1,530.03
78*	325.48	650.96	976.44	1,301.92	1,627.40
79*	352.14	704.29	1,056.44	1,408.59	1,760.73

Notes:

1. Rates are based on gender, attained age, smoking status, and dependent on basic sum insured chosen.
2. Premiums are not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days notice if the overall claim experience of this class of business is worse than expected.

* The premium rates for Age 61 - 79 are for renewal only.

Important Notes

We believe it is important that you fully appreciate and understand all the benefits and charges under this plan.

1. This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) (“We/Us/Our”), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. eCritical Early Care is a non-participating yearly renewable standalone critical illness plan which provides Early and Advanced Stages of 50 critical illnesses up to age eighty (80) of the Insured. This plan does not participate in the distribution of company surplus.
3. 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.
4. If after purchasing this policy, you realise that it does not best serve your needs, you may cancel your policy within fifteen (15) days from the date the Policy is transmitted to you. The premiums that you have paid will be refunded to you without interest.
5. You are given grace period of thirty-one (31) days after the due date to make your premium payment. If you do not pay your premium at the end of the grace period, your policy will lapse.
6. No commission will be paid under this Policy, as there is no intermediary involved.
7. eCritical Early Care does not cover:
 - a) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in the Critical Illness Table; or
 - b) any Pre-Existing Illness which has existed prior to the Effective Date or any reinstatement date of this Policy, whichever is later; or
 - c) the signs or symptoms of any Critical Illness Event defined under Advanced Stage is manifested during the:
 - (i) sixty (60) days for Heart Attack, Coronary Artery By-Pass Surgery, Cancer; or
 - (ii) thirty (30) days for all other Advanced Stage Critical Illness Events;from the Effective Date or any reinstatement date of this Policy, whichever is later; or
 - d) the signs or symptoms of any Critical Illness Event defined under Early Stage is manifested during the sixty (60) days from the Effective Date or any date of reinstatement of this Policy, whichever is later; or
 - e) if the Critical Illness is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The exception is when HIV infection due to Blood Transfusion as defined in this Policy; or
 - f) any Critical Illness Event which is caused by a self-inflicted injury; or
 - g) any Critical Illness Event resulting directly from alcohol or drug abuse; or
 - h) if the Insured is diagnosed of having any Critical Illness arising directly or indirectly due to Congenital Conditions, which was manifested or was diagnosed before the Insured’s sixth (6th) birthday; or
 - i) the Insured did not survive for at least:
 - (i) seven (7) days after the diagnosis of a Critical Illness Event under Early Stage; or
 - (ii) thirty (30) days after the diagnosis of a Critical Illness Event under Advanced Stage.
8. This brochure contains only general information about the products and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the products please refer to the official policy issued by Us.

Kepentingan kesihatan selalu di fikiran kebanyakan orang dan minat terhadap gaya hidup yang lebih sihat semakin meningkat diperhatikan di kalangan masyarakat masa kini. Kemajuan perubatan dan peningkatan kesedaran mengenai risiko kesihatan telah mengakibatkan perubahan tingkah laku kita menjadi lebih proaktif dalam mendapatkan langkah-langkah pencegahan seperti pemeriksaan awal untuk tanda penyakit kritikal.

Walaupun diagnosis awal dapat meningkatkan peluang untuk sembuh dari penyakit kritikal, kadang-kala kita mungkin mengabaikan keperluan untuk mendapatkan bantuan kewangan untuk menampung keperluan dan tanggungan kita semasa peringkat pemulihan. Untuk memastikan terdapat perlindungan yang mencukupi untuk masa kini dan masa depan yang berkaitan dengan penyakit kritikal, dengan telitinya kami menghasilkan produk baru yang dikenali sebagai eCritical Early Care yang merangkumi semua keperluan ini. Dengan beberapa klik sahaja, anda boleh membeli eCritical Early Care secara online.

Mengapa eCritical Early Care?

1 Pelan penyakit kritikal *online* yang berpatutan!
Perlindungan RM50,000 hanya RM0.96¹/**bulan!**

2 Pelan ini menyediakan 50 keadaan penyakit kritikal yang membayar 50% daripada jumlah asas diinsuranskan untuk penyakit kritikal Tahap Awal dan 100%² daripada jumlah asas diinsuranskan untuk penyakit kritikal Tahap Lanjutan!

3 Pelan Penyakit Kritikal yang mudah tanpa pemeriksaan perubatan! Secara eksklusif *online* sahaja!

¹ Premium ini berdasarkan lelaki tidak merokok berumur 1 tahun dan premium dibayar bulanan.

² Jumlah tuntutan dibayar adalah tertakluk kepada 100% jumlah asas diinsuranskan.

5 Sebab Anda Harus Membeli eCritical Early Care Dari Kami

- Kami menyediakan proses termudah bagi pelanggan seperti anda untuk membeli perlindungan insurans pada bila-bila masa mengikut keselesaan anda.
- eCritical Early Care membayar 50% daripada jumlah asas diinsuranskan pada keadaan Tahap Awal dan 100%³ daripada jumlah asas diinsuranskan pada Tahap Lanjutan⁴. Anda akan mendapat lebih banyak bantuan kewangan untuk perbelanjaan sara hidup anda dan juga memberi anda pilihan yang lebih baik untuk mendapatkan rawatan yang lebih baik.
- Pendaftaran yang mudah! Anda boleh membeli eCritical Early Care secara *online* dengan kami dengan menjawab beberapa soalan yang mudah dan TANPA pemeriksaan perubatan! Hebat betul bukan? Sila layari www.general.com.my untuk mendaftar sekarang!
- Laman web Kami adalah selamat dan terjamin dan anda boleh yakin bahawa maklumat peribadi dan maklumat pembayaran anda dilindungi. Anda boleh mempunyai ketenangan fikiran semasa membuat pembelian dengan kami.

³ Untuk Manfaat Penyakit Kritikal Tahap Lanjutan, 100% daripada jumlah asas diinsuranskan akan dibayar, ditolak sebarang tuntutan yang dibayar di bawah Tahap Awal.

⁴ Sila rujuk Lampiran I untuk 50 keadaan Penyakit Kritikal Tahap Awal dan Tahap Lanjutan.

Soalan Kerap Ditanya

1. Apakah eCritical Early Care?

Ini adalah pelan penyakit kritikal tunggal tanpa penyertaan diperbaharui secara tahunan yang melindungi 50 keadaan penyakit kritikal Tahap Awal dan Tahap Lanjutan, sehingga Orang yang Diinsuranskan berumur 80 tahun.

Sekiranya Orang yang Diinsuranskan didiagnosis dengan penyakit kritikal Tahap Awal, pelan ini akan membayar 50% daripada jumlah asas diinsuranskan. Sekiranya Orang yang Diinsuranskan didiagnosis dengan penyakit kritikal Tahap Lanjutan, 100% daripada jumlah asas diinsuranskan, akan dibayar, ditolak sebarang tuntutan yang dibayar di bawah Tahap Awal. Hanya satu (1) tuntutan dibenarkan untuk setiap Tahap Penyakit Kritikal.

Pelan ini akan ditamatkan setelah 100% daripada jumlah asas diinsuranskan dibayar sepenuhnya.

2. Siapakah yang boleh diinsuranskan di bawah eCritical Early Care?

Individu yang berumur antara 15 hari hingga 60 tahun pada hari lahir terakhir boleh diinsuranskan di bawah eCritical Early Care.

3. Berapa lamakah tempoh perlindungan ini?

eCritical Early Care boleh diperbaharui setiap tahun sehingga Orang yang Diinsuranskan berumur 80 tahun, tertakluk kepada pembayaran premium tepat pada masanya.

4. Berapa lamakah saya perlu membayar premium?

Premium insurans yang perlu anda bayar adalah bergantung kepada jantina, umur tercapai, status merokok anda dan jumlah asas diinsuranskan yang dipilih. Sila rujuk Lampiran II untuk jadual kadar premium.

5. Adakah terdapat sebarang diskaun jika saya memilih mod pembayaran tahunan?

Sekiranya anda membayar eCritical Early Care secara tahunan, premium tahunan anda akan diberikan diskaun 5%.

6. Berapa lamakah saya perlu membayar premium?

Premium insurans perlu dibayar sehingga umur 80 tahun.

7. Apakah frekuensi premium dan bagaimanakah saya boleh membayar premium untuk pelan ini?

Anda boleh membayar premium tahunan atau bulanan untuk pelan ini dengan Auto Debit, Kad Kredit atau melalui perbankan dalam talian.

8. Saya tidak mempunyai kad kredit. Bolehkah saya menggunakan kad kredit orang lain untuk membeli eCritical Early Care?

Ya, jika hubungan pemilik kad kredit dengan anda adalah pasangan, anak atau ibu bapa.

9. Adakah premium insurans yang dibayar terjamin?

Premium insurans adalah tidak terjamin. Kami berhak untuk mengubah premium insurans pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari sebelum ulang tahun polisi.

10. Bagaimanakah jika saya berhenti membayar premium?

Semua premium perlu dibayar lebih awal pada atau sebelum tarikh premium perlu dibayar. Sila pastikan premium dibayar dalam tempoh tangguh 31 hari bagi mengelakkan sebarang gangguan perlindungan di bawah polisi anda. Jika premium tidak dibayar, polisi anda akan luput.

Soalan Kerap Ditanya

11. Bolehkah saya menukar jumlah perlindungan?

Perubahan jumlah perlindungan dibenarkan tertakluk kepada jumlah asas diinsuranskan minimum sebanyak RM50,000 atau jumlah asas diinsuranskan maksimum sebanyak RM250,000* dan akan berkuat kuasa dari ulang tahun berdasarkan tarikh ulang tahun polisi.

* Jumlah agregat maksimum yang perlu dibayar untuk manfaat penyakit kritikal di bawah pelan ini adalah tertakluk kepada RM2,000,000 setiap hayat.

12. Bilakah perlindungan akan bermula?

Perlindungan akan bermula selepas tempoh menunggu seperti yang ditunjukkan di bawah:

Tempoh Menunggu	Kejadian Penyakit Kritikal
60 hari	i) Kanser, Serangan Sakit Jantung, Pembedahan Pintasan Arteri Koronari ii) Tahap Awal Penyakit Kritikal
30 hari	Kejadian penyakit kritikal lain yang tidak disebut di atas

13. Bolehkah saya membeli beberapa polisi eCritical Early Care?

Anda hanya boleh membeli 1 polisi untuk pelan ini.

14. Apakah tempoh bertahan?

Setelah didiagnosis dengan mana-mana Penyakit Kritikal, kami hanya akan membayar tuntutan anda setelah anda bertahan sekurang-kurangnya 7 hari dan 30 hari, untuk Tahap Awal dan Tahap Lanjutan.

15. Apakah pengecualian yang terpakai untuk polisi?

Kami tidak akan membayar apa-apa manfaat jika Penyakit Kritikal Orang yang Diinsuranskan disebabkan oleh mana-mana satu kejadian berikut:

- apa-apa penyakit atau pembedahan selain daripada diagnosis atau pembedahan untuk Kejadian Penyakit Kritikal seperti yang dinyatakan di dalam Jadual Penyakit Kritikal; atau
- apa-apa Penyakit Sedia Ada yang telah wujud sebelum Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; atau
- tanda-tanda atau simptom apa-apa Kejadian Penyakit Kritikal ditakrifkan di bawah Tahap Lanjutan yang ditunjukkan dalam tempoh:
 - enam puluh (60) hari bagi Serangan Jantung, Pembedahan Pintasan Arteri Koronari, Kanser; atau
 - tiga puluh (30) hari bagi semua Tahap Lanjutan Kejadian Penyakit Kritikal lain; dari Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; atau
- tanda-tanda atau simptom apa-apa Kejadian Penyakit Kritikal ditakrifkan di bawah Tahap Awal yang ditunjukkan dalam tempoh enam puluh (60) hari dari Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; atau
- jika Penyakit Kritikal timbul secara langsung atau tidak langsung oleh kewujudan Sindrom Kurang Daya Tahan Penyakit (AIDS) atau dengan kehadiran sebarang jangkitan Virus Kurang Daya Tahan Penyakit Manusia (HIV). Pengecualian adalah apabila jangkitan HIV yang wujud diperolehi daripada Transfusi Darah, seperti yang ditakrifkan di dalam Polisi ini; atau

Soalan Kerap Ditanya

- f) apa-apa Kejadian Penyakit Kritikal yang disebabkan oleh kecederaan yang disengajakan; atau
- g) apa-apa Kejadian Penyakit Kritikal yang disebabkan secara langsung daripada alkohol atau penyalahgunaan dadah; atau
- h) jika Orang yang Diinsuranskan didiagnosis menghidapi mana-mana Penyakit Kritikal secara langsung atau tidak langsung, daripada Keadaan Kongenital, yang berlaku atau didiagnosis sebelum Orang yang Diinsuranskan mencapai umur enam (6) tahun; atau
- i) Orang yang Diinsuranskan tidak bertahan untuk sekurang-kurangnya:
 - (i) tujuh (7) hari selepas dikesan menghidap Kejadian Penyakit Kritikal di bawah Tahap Awal; atau
 - (ii) tiga puluh (30) hari selepas dikesan menghidap Kejadian Penyakit Kritikal di bawah Tahap Lanjutan.

16. Bagaimanakah cara membuat tuntutan?

Anda perlu melengkapkan borang tuntutan yang boleh anda dapatkan dengan menghubungi Khidmat Pelanggan Kami 1 300 13 2121 atau +603 3007 2121 atau kunjungi cawangan terdekat kami (<https://www.general.com.my/contact-us>).

Sila serahkan dokumen berikut kepada kami:

- i. Life Claim Form V6 (oleh pihak menuntut)
- ii. Life Critical Illness – Heart Related (oleh doktor)
- iii. Life Critical Illness – Brain and Nerve (oleh doktor)
- iv. Life Critical Illness – Other Illnesses (oleh doktor)
- v. Life Consent Form
- vi. Kad Pengenalan Orang yang Diinsuranskan

17. Dimanakah saya boleh menyemak perlindungan dan had polisi saya?

Anda boleh menyemak Portal Pelanggan MyGeneral atau hubungi kami di talian 1 300 13 2121 atau +603 3007 2121.

18. Apakah akibat dalam pertukaran polisi dari satu syarikat insurans ke satu syarikat insurans yang lain?

Anda mungkin akan dikenakan syarat pengunderaitan baru, tempoh menunggu penuh dan sebarang tempoh yang berkenaan untuk pengecualian penyakit tertentu atau keadaan sedia ada dari pelan baru.

19. Apakah yang berlaku sekiranya saya didiagnosis dengan lebih daripada satu penyakit kritikal yang dilindungi pada masa yang sama semasa tempoh polisi?

Kami hanya akan membayar satu tuntutan untuk setiap Tahap Penyakit Kritikal (Tahap Awal atau Tahap Lanjutan). Sekiranya anda menyerahkan lebih daripada satu (1) tuntutan dengan keadaan penyakit kritikal yang berbeza atau tahap penyakit kritikal yang berbeza, kami akan membayar satu (1) tuntutan, mana yang paling tinggi. Pelan ini akan ditamatkan setelah 100% daripada jumlah asas diinsuranskan dibayar sepenuhnya.

20. Apakah yang berlaku sekiranya saya meninggal dunia ketika dalam tempoh polisi?

Sekiranya anda meninggal dunia ketika dalam tempoh polisi, tiada manfaat yang akan dibayar di bawah eCritical Early Care kerana ia tidak melindungi kematian.

Soalan Kerap Ditanya

21. Apakah yang akan berlaku sekiranya saya membatalkan perlindungan saya?

Anda boleh membatalkan perlindungan anda pada bila-bila masa dengan menghantar e-mel kepada Kami meminta pembatalan. Anda juga berhak untuk tempoh tenang di mana anda boleh membatalkan perlindungan anda dalam masa 15 hari dari tarikh penerimaan Kontrak Polisi anda dan kami akan mengembalikan kepada anda premium yang telah anda bayar.

Walaupun, jika anda membatalkan polisi selepas tempoh 15 hari dengan syarat tiada tuntutan yang dibuat di bawah polisi, pulangan premium seperti yang dinyatakan di bawah akan dibayar kepada anda:

Tempoh dari Ulang Tahun Polisi, Tidak melebihi	Mod Pembayaran Premium	
	Tahunan	Bulanan
15 hari*	90%	Tiada Pulangan
1 bulan	80%	
2 bulan	70%	
3 bulan	60%	
4 bulan	50%	
5 bulan	40%	
6 bulan	30%	
7 bulan	25%	
8 bulan	20%	
9 bulan	15%	
10 bulan	10%	
11 bulan	5%	
Tempoh melebihi 11 bulan	Tiada Pulangan	

* Tidak terpakai untuk tahun polisi pertama.

22. Bolehkah saya menuntut pelepasan cukai pendapatan dari polisi ini?

Ya, anda layak untuk pelepasan cukai tertakluk kepada peruntukan Akta Cukai Pendapatan dan Lembaga Hasil Dalam Negeri.

23. Adakah produk ini memberikan pulangan pelaburan?

Tidak, produk ini tidak dilaburkan dalam sebarang dana pelaburan.

Lampiran I

Jadual Penyakit Kritikal

Tahap Penyakit Kritikal	Kejadian Penyakit Kritikal	
	Tahap Awal	Tahap Lanjutan
Manfaat Penyakit Kritikal (% Jumlah Asas Diinsuranskan)	50%	100%
1) Penyakit Alzheimer	Penyakit Alzheimer Sederhana Teruk	Penyakit Alzheimer / Demensia Teruk
2) Anemia Aplastik	-	Anemia Aplastik Kronik
3) Pembedahan Otak	-	Pembedahan Otak
4) Tumor Otak	-	Benign Tumor Otak
5) Kanser	i) Karsinoma in situ	Kanser
	ii) Kanser Pundi Tahap Awal	
	iii) Leukemia Limfositik Kronik Tahap Awal	
	iv) Kanser Prostat Tahap Awal	
	v) Kanser Tiroid Tahap Awal	
	vi) Pembedahan Eksisi Meningioma Spina	
6) Kardiomiopati	Perikarditis Konstriktif dengan Pembedahan	Kardiomiopati
7) Penyakit Arteri Koronari	i) Penyakit Arteri Koronari Tahap Awal	Pembedahan Pintasan Arteri Koronari
	ii) Penggrafan Pintasan Arteri Koronari Langsung Invasif Minimum (MIDCAB)	
	iii) Penyakit Arteri Koronari	
8) Pankreatitis Kronik Berulang	-	Pankreatitis Kronik Berulang
9) Ensefalitis	-	Ensefalitis
10) AIDS Dengan Gejala Penuh	-	AIDS Dengan Gejala Penuh
11) Hepatitis Viral Fulminan	-	Hepatitis Viral Fulminan
12) Trauma Kepala	-	Trauma Kepala Major (teruk)
13) Serangan Sakit Jantung	i) Penyisipan Defibrilator Jantung	Pembedahan Pintasan Arteri Koronari
	ii) Penyisipan Perentak Jantung	
14) Kegagalan Buah Pinggang	Penyakit Buah Pinggang Kronik	Kegagalan Buah Pinggang Tahap Akhir

Penyakit Kritikal yang Dilindungi

Lampiran I

Jadual Penyakit Kritikal

Tahap Penyakit Kritikal	Kejadian Penyakit Kritikal	
	Tahap Awal	Tahap Lanjutan
Manfaat Penyakit Kritikal (% Jumlah Asas Diinsurankan)	50%	100%
15) Penyakit Hati	Sirosis Hati	Kegagalan Hati Tahap Akhir
16) Hilang Pendengaran	-	Pekak
17) Kehilangan Upaya Hidup Sendiri (Berdikari)	-	Kehilangan Upaya Hidup Sendiri (Berdikari)
18) Hilang Penglihatan	-	Buta
19) Kelumpuhan Anggota	-	Kelumpuhan Anggota
20) Penyakit Paru-paru	i) Status Asmatikus/Asma Teruk ii) Pembedahan untuk Membuang Satu Paru	Penyakit Paru-paru Tahap Akhir
21) Sklerosis Multipel	Sklerosis Multipel Sederhana	Sklerosis Multipel
22) Distrofi Otot	Distrofi Otot Sederhana Teruk	Distrofi Otot
23) Transplan Organ / Sumsum Tulang	-	Transplan Organ / Sumsum Tulang Major (teruk)
24) Penyakit Parkinson	-	Penyakit Parkinson
25) Poliomyelitis Berbangkit	-	Poliomyelitis Berbangkit
26) Skleroderma Progresif	-	Skleroderma Progresif
27) Hipertensi Arteri Pulmonari	-	Hipertensi Arteri Pulmonari Utama
28) Strok / Angin Ahmar	Pembedahan Arteri Karotid	Strok / Angin Ahmar
29) Lupus Eritematosus Sistemik dengan Komplikasi Buah Pinggang yang Teruk	-	Lupus Eritematosus Sistemik dengan Komplikasi Buah Pinggang yang Teruk
30) Penyakit Terminal	-	Penyakit Terminal

Penyakit Kritikal yang Dilindungi

Senario Tuntutan: 3 Tuntutan

01/12/2020, Encik Ali adalah lelaki yang tidak merokok, berumur 31 tahun pada hari jadi yang lalu. Dia membeli eCritical Early Care dan jumlah asas diinsuranskan adalah RM150,000.

01/03/2021, Encik Ali menghidap Sirosis Hati. 50% daripada jumlah asas diinsuranskan dibayar.



Tuntutan Pertama Dibayar

$50\% \times \text{RM}150,00 = \text{RM}75,000$

Jumlah Asas Diinsuranskan yang masih ada selepas tuntutan

$\text{RM}150,000 - \text{RM}75,000 = \text{RM}75,000$

Catatan: Tiada tuntutan lebih lanjut yang dibenarkan di Tahap Awal.

01/09/2021, Encik Ali menghidap Strok Tahap Lanjutan dan baki jumlah asas diinsuranskan RM75,000 akan dibayar.

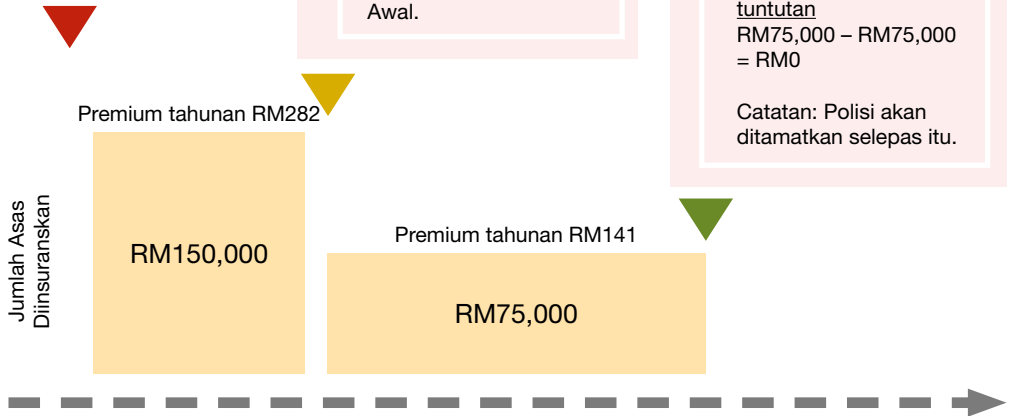


Tuntutan Kedua Dibayar

100% daripada Jumlah Asas Diinsuranskan – Tuntutan Dibayar
Sebelum = $\text{RM}150,000 - \text{RM}75,000 = \text{RM}75,000$

Baki Jumlah Asas Diinsuranskan selepas tuntutan
 $\text{RM}75,000 - \text{RM}75,000 = \text{RM}0$

Catatan: Polisi akan ditamatkan selepas itu.



Ini adalah senario tuntutan ringkas untuk tujuan ilustrasi sahaja. Untuk penjelasan terperinci mengenai manfaat, pengecualian, terma dan syarat, sila rujuk helaian pendedahan produk dan kontrak polisi. Premium insurans yang anda perlu bayar akan meningkat mengikut umur anda.

Senario Tuntutan: Tempoh Menunggu

01/12/2020, En. Govind adalah seorang lelaki yang tidak merokok, berumur 31 tahun pada hari jadi yang lalu. Dia membeli eCritical Early Care dan jumlah asas diinsuranskan adalah RM100,000.

Tiada tuntutan akan dibayar kerana keadaan penyakit kritikal didiagnosis dalam Tempoh Menunggu

15/01/2021, En. Govind menghidap Kanser Prostat Tahap Awal



Ini adalah senario tuntutan ringkas untuk tujuan ilustrasi sahaja. Untuk penjelasan terperinci mengenai manfaat, pengecualian, terma dan syarat, sila rujuk helaian pendedahan produk dan kontrak polisi. Premium insurans yang anda perlu bayar akan meningkat mengikut umur anda.

Senario Tuntutan: Tempoh Bertahan

01/12/2020, Cik Lily adalah seorang wanita yang tidak merokok, berumur 31 tahun hari jadi yang lalu. Dia membeli eCritical Early Care dan jumlah asas diinsuranskan adalah RM100,000.

01/03/2021, Cik Lily didiagnosis dengan Kegagalan Buah Pinggang Tahap Akhir

Tiada tuntutan akan dibayar kerana pelanggan tidak dapat bertahan selama lebih dari 30 hari setelah didiagnosis dengan Penyakit Kritikal Tahap Lanjutan. Walau bagaimanapun, polisi akan ditamatkan

15/03/2021, Cik Lily meninggal dunia



Ini adalah senario tuntutan ringkas untuk tujuan ilustrasi sahaja. Untuk penjelasan terperinci mengenai manfaat, pengecualian, terma dan syarat, sila rujuk helaian pendedahan produk dan kontrak polisi. Premium insurans yang anda perlu bayar akan meningkat mengikut umur anda.

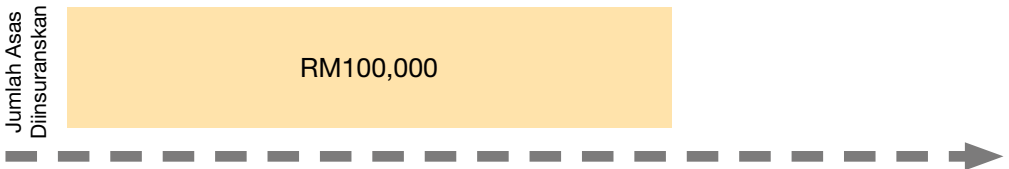
Senario Tuntutan: 2 Tuntutan Diterima Pada Masa Yang Sama

01/12/2020, Cik Siti adalah wanita yang tidak merokok, berumur 31 tahun pada hari jadi yang lalu. Dia membeli eCritical Early Care dan jumlah asas diinsuranskan adalah RM100,000.

01/05/2021, Cik Siti didiagnosis dengan Karsinoma in situ dan Tumor Otak Benigna. Kami akan membayar tuntutan tertinggi iaitu Tumor Otak Benigna.



Tuntutan Dibayar = RM100,000 Jumlah Asas Diinsuranskan selepas tuntutan pertama = RM0 dan polisi akan tamat



Ini adalah senario tuntutan ringkas untuk tujuan ilustrasi sahaja. Untuk penjelasan terperinci mengenai manfaat, pengecualian, terma dan syarat, sila rujuk helaian pendedahan produk dan kontrak polisi. Premium insurans yang anda perlu bayar akan meningkat mengikut umur anda.

Lampiran II Kadar Premium

Lelaki Tidak Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	33.00	66.00	99.00	132.00	165.00
18	35.50	71.00	106.50	142.00	177.50
19	36.00	72.00	108.00	144.00	180.00
20	40.00	80.00	120.00	160.00	200.00
21	40.00	80.00	120.00	160.00	200.00
22	41.00	82.00	123.00	164.00	205.00
23	41.00	82.00	123.00	164.00	205.00
24	41.00	82.00	123.00	164.00	205.00
25	46.50	93.00	139.50	186.00	232.50
26	52.50	105.00	157.50	210.00	262.50
27	61.50	123.00	184.50	246.00	307.50
28	71.00	142.00	213.00	284.00	355.00
29	81.00	162.00	243.00	324.00	405.00
30	82.00	164.00	246.00	328.00	410.00
31	94.00	188.00	282.00	376.00	470.00
32	108.00	216.00	324.00	432.00	540.00
33	117.50	235.00	352.50	470.00	587.50
34	129.00	258.00	387.00	516.00	645.00
35	146.00	292.00	438.00	584.00	730.00
36	162.00	324.00	486.00	648.00	810.00
37	177.00	354.00	531.00	708.00	885.00
38	192.00	384.00	576.00	768.00	960.00
39	205.50	411.00	616.50	822.00	1,027.50

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Lelaki Tidak Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	210.50	421.00	631.50	842.00	1,052.50
41	261.00	522.00	783.00	1,044.00	1,305.00
42	286.00	572.00	858.00	1,144.00	1,430.00
43	311.50	623.00	934.50	1,246.00	1,557.50
44	338.50	677.00	1,015.50	1,354.00	1,692.50
45	361.50	723.00	1,084.50	1,446.00	1,807.50
46	384.00	768.00	1,152.00	1,536.00	1,920.00
47	407.00	814.00	1,221.00	1,628.00	2,035.00
48	441.50	883.00	1,324.50	1,766.00	2,207.50
49	483.00	966.00	1,449.00	1,932.00	2,415.00
50	533.00	1,066.00	1,599.00	2,132.00	2,665.00
51	587.50	1,175.00	1,762.50	2,350.00	2,937.50
52	643.50	1,287.00	1,930.50	2,574.00	3,217.50
53	699.00	1,398.00	2,097.00	2,796.00	3,495.00
54	764.00	1,528.00	2,292.00	3,056.00	3,820.00
55	837.50	1,675.00	2,512.50	3,350.00	4,187.50
56	906.00	1,812.00	2,718.00	3,624.00	4,530.00
57	982.00	1,964.00	2,946.00	3,928.00	4,910.00
58	1,070.50	2,141.00	3,211.50	4,282.00	5,352.50
59	1,171.00	2,342.00	3,513.00	4,684.00	5,855.00
60	1,280.50	2,561.00	3,841.50	5,122.00	6,402.50
61*	1,383.00	2,766.00	4,149.00	5,532.00	6,915.00
62*	1,464.00	2,928.00	4,392.00	5,856.00	7,320.00
63*	1,547.00	3,094.00	4,641.00	6,188.00	7,735.00
64*	1,635.50	3,271.00	4,906.50	6,542.00	8,177.50
65*	1,726.50	3,453.00	5,179.50	6,906.00	8,632.50
66*	1,809.50	3,619.00	5,428.50	7,238.00	9,047.50
67*	1,897.00	3,794.00	5,691.00	7,588.00	9,485.00
68*	2,001.00	4,002.00	6,003.00	8,004.00	10,005.00
69*	2,111.50	4,223.00	6,334.50	8,446.00	10,557.50
70*	2,258.50	4,517.00	6,775.50	9,034.00	11,292.50
71*	2,391.50	4,783.00	7,174.50	9,566.00	11,957.50
72*	2,510.50	5,021.00	7,531.50	10,042.00	12,552.50
73*	2,646.00	5,292.00	7,938.00	10,584.00	13,230.00
74*	2,746.50	5,493.00	8,239.50	10,986.00	13,732.50
75*	2,854.00	5,708.00	8,562.00	11,416.00	14,270.00
76*	3,024.00	6,048.00	9,072.00	12,096.00	15,120.00
77*	3,162.50	6,325.00	9,487.50	12,650.00	15,812.50
78*	3,283.50	6,567.00	9,850.50	13,134.00	16,417.50
79*	3,406.00	6,812.00	10,218.00	13,624.00	17,030.00

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Lelaki Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	11.00	22.00	33.00	44.00	55.00
1	11.00	22.00	33.00	44.00	55.00
2	11.00	22.00	33.00	44.00	55.00
3	14.00	28.00	42.00	56.00	70.00
4	16.50	33.00	49.50	66.00	82.50
5	20.50	41.00	61.50	82.00	102.50
6	22.00	44.00	66.00	88.00	110.00
7	24.50	49.00	73.50	98.00	122.50
8	26.00	52.00	78.00	104.00	130.00
9	26.00	52.00	78.00	104.00	130.00
10	26.00	52.00	78.00	104.00	130.00
11	27.50	55.00	82.50	110.00	137.50
12	29.00	58.00	87.00	116.00	145.00
13	29.00	58.00	87.00	116.00	145.00
14	30.00	60.00	90.00	120.00	150.00
15	31.50	63.00	94.50	126.00	157.50
16	31.50	63.00	94.50	126.00	157.50
17	57.00	114.00	171.00	228.00	285.00
18	75.00	150.00	225.00	300.00	375.00
19	77.00	154.00	231.00	308.00	385.00
20	79.50	159.00	238.50	318.00	397.50
21	80.50	161.00	241.50	322.00	402.50
22	83.50	167.00	250.50	334.00	417.50
23	84.50	169.00	253.50	338.00	422.50
24	87.00	174.00	261.00	348.00	435.00
25	90.50	181.00	271.50	362.00	452.50
26	93.00	186.00	279.00	372.00	465.00
27	95.50	191.00	286.50	382.00	477.50
28	102.50	205.00	307.50	410.00	512.50
29	110.50	221.00	331.50	442.00	552.50
30	112.50	225.00	337.50	450.00	562.50
31	125.00	250.00	375.00	500.00	625.00
32	140.50	281.00	421.50	562.00	702.50
33	159.00	318.00	477.00	636.00	795.00
34	180.50	361.00	541.50	722.00	902.50
35	207.50	415.00	622.50	830.00	1,037.50
36	240.50	481.00	721.50	962.00	1,202.50
37	271.50	543.00	814.50	1,086.00	1,357.50
38	299.00	598.00	897.00	1,196.00	1,495.00
39	324.00	648.00	972.00	1,296.00	1,620.00

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Lelaki Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	332.00	664.00	996.00	1,328.00	1,660.00
41	417.50	835.00	1,252.50	1,670.00	2,087.50
42	455.50	911.00	1,366.50	1,822.00	2,277.50
43	496.50	993.00	1,489.50	1,986.00	2,482.50
44	563.50	1,127.00	1,690.50	2,254.00	2,817.50
45	612.00	1,224.00	1,836.00	2,448.00	3,060.00
46	661.50	1,323.00	1,984.50	2,646.00	3,307.50
47	704.00	1,408.00	2,112.00	2,816.00	3,520.00
48	755.50	1,511.00	2,266.50	3,022.00	3,777.50
49	809.00	1,618.00	2,427.00	3,236.00	4,045.00
50	887.00	1,774.00	2,661.00	3,548.00	4,435.00
51	970.50	1,941.00	2,911.50	3,882.00	4,852.50
52	1,054.50	2,109.00	3,163.50	4,218.00	5,272.50
53	1,141.00	2,282.00	3,423.00	4,564.00	5,705.00
54	1,253.00	2,506.00	3,759.00	5,012.00	6,265.00
55	1,352.00	2,704.00	4,056.00	5,408.00	6,760.00
56	1,479.50	2,959.00	4,438.50	5,918.00	7,397.50
57	1,543.00	3,086.00	4,629.00	6,172.00	7,715.00
58	1,632.00	3,264.00	4,896.00	6,528.00	8,160.00
59	1,695.00	3,390.00	5,085.00	6,780.00	8,475.00
60	1,812.00	3,624.00	5,436.00	7,248.00	9,060.00
61*	1,926.00	3,852.00	5,778.00	7,704.00	9,630.00
62*	2,012.00	4,024.00	6,036.00	8,048.00	10,060.00
63*	2,140.50	4,281.00	6,421.50	8,562.00	10,702.50
64*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
65*	2,376.50	4,753.00	7,129.50	9,506.00	11,882.50
66*	2,481.00	4,962.00	7,443.00	9,924.00	12,405.00
67*	2,616.00	5,232.00	7,848.00	10,464.00	13,080.00
68*	2,804.00	5,608.00	8,412.00	11,216.00	14,020.00
69*	2,938.00	5,876.00	8,814.00	11,752.00	14,690.00
70*	3,146.00	6,292.00	9,438.00	12,584.00	15,730.00
71*	3,317.00	6,634.00	9,951.00	13,268.00	16,585.00
72*	3,461.50	6,923.00	10,384.50	13,846.00	17,307.50
73*	3,606.00	7,212.00	10,818.00	14,424.00	18,030.00
74*	3,776.50	7,553.00	11,329.50	15,106.00	18,882.50
75*	3,979.00	7,958.00	11,937.00	15,916.00	19,895.00
76*	4,126.50	8,253.00	12,379.50	16,506.00	20,632.50
77*	4,302.50	8,605.00	12,907.50	17,210.00	21,512.50
78*	4,450.00	8,900.00	13,350.00	17,800.00	22,250.00
79*	4,654.50	9,309.00	13,963.50	18,618.00	23,272.50

Nota:

- Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
- Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Perempuan Tidak Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	40.00	80.00	120.00	160.00	200.00
18	45.00	90.00	135.00	180.00	225.00
19	46.00	92.00	138.00	184.00	230.00
20	55.00	110.00	165.00	220.00	275.00
21	65.00	130.00	195.00	260.00	325.00
22	79.50	159.00	238.50	318.00	397.50
23	84.50	169.00	253.50	338.00	422.50
24	90.50	181.00	271.50	362.00	452.50
25	97.00	194.00	291.00	388.00	485.00
26	108.00	216.00	324.00	432.00	540.00
27	123.00	246.00	369.00	492.00	615.00
28	134.00	268.00	402.00	536.00	670.00
29	145.00	290.00	435.00	580.00	725.00
30	148.00	296.00	444.00	592.00	740.00
31	156.00	312.00	468.00	624.00	780.00
32	166.00	332.00	498.00	664.00	830.00
33	183.00	366.00	549.00	732.00	915.00
34	197.00	394.00	591.00	788.00	985.00
35	205.00	410.00	615.00	820.00	1,025.00
36	216.00	432.00	648.00	864.00	1,080.00
37	245.00	490.00	735.00	980.00	1,225.00
38	276.50	553.00	829.50	1,106.00	1,382.50
39	303.00	606.00	909.00	1,212.00	1,515.00

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Perempuan Tidak Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	317.00	634.00	951.00	1,268.00	1,585.00
41	401.50	803.00	1,204.50	1,606.00	2,007.50
42	433.50	867.00	1,300.50	1,734.00	2,167.50
43	458.50	917.00	1,375.50	1,834.00	2,292.50
44	474.00	948.00	1,422.00	1,896.00	2,370.00
45	489.50	979.00	1,468.50	1,958.00	2,447.50
46	502.50	1,005.00	1,507.50	2,010.00	2,512.50
47	515.00	1,030.00	1,545.00	2,060.00	2,575.00
48	532.50	1,065.00	1,597.50	2,130.00	2,662.50
49	544.00	1,088.00	1,632.00	2,176.00	2,720.00
50	554.00	1,108.00	1,662.00	2,216.00	2,770.00
51	566.00	1,132.00	1,698.00	2,264.00	2,830.00
52	583.00	1,166.00	1,749.00	2,332.00	2,915.00
53	599.00	1,198.00	1,797.00	2,396.00	2,995.00
54	625.00	1,250.00	1,875.00	2,500.00	3,125.00
55	652.50	1,305.00	1,957.50	2,610.00	3,262.50
56	694.50	1,389.00	2,083.50	2,778.00	3,472.50
57	740.50	1,481.00	2,221.50	2,962.00	3,702.50
58	784.00	1,568.00	2,352.00	3,136.00	3,920.00
59	844.50	1,689.00	2,533.50	3,378.00	4,222.50
60	898.00	1,796.00	2,694.00	3,592.00	4,490.00
61*	925.00	1,850.00	2,775.00	3,700.00	4,625.00
62*	956.00	1,912.00	2,868.00	3,824.00	4,780.00
63*	977.00	1,954.00	2,931.00	3,908.00	4,885.00
64*	1,016.00	2,032.00	3,048.00	4,064.00	5,080.00
65*	1,079.50	2,159.00	3,238.50	4,318.00	5,397.50
66*	1,152.50	2,305.00	3,457.50	4,610.00	5,762.50
67*	1,218.50	2,437.00	3,655.50	4,874.00	6,092.50
68*	1,274.50	2,549.00	3,823.50	5,098.00	6,372.50
69*	1,314.50	2,629.00	3,943.50	5,258.00	6,572.50
70*	1,419.00	2,838.00	4,257.00	5,676.00	7,095.00
71*	1,524.50	3,049.00	4,573.50	6,098.00	7,622.50
72*	1,636.50	3,273.00	4,909.50	6,546.00	8,182.50
73*	1,750.00	3,500.00	5,250.00	7,000.00	8,750.00
74*	1,891.50	3,783.00	5,674.50	7,566.00	9,457.50
75*	2,025.50	4,051.00	6,076.50	8,102.00	10,127.50
76*	2,195.00	4,390.00	6,585.00	8,780.00	10,975.00
77*	2,379.50	4,759.00	7,138.50	9,518.00	11,897.50
78*	2,568.00	5,136.00	7,704.00	10,272.00	12,840.00
79*	2,774.00	5,548.00	8,322.00	11,096.00	13,870.00

Nota:

- Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
- Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Perempuan Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	18.00	36.00	54.00	72.00	90.00
1	18.00	36.00	54.00	72.00	90.00
2	18.00	36.00	54.00	72.00	90.00
3	21.00	42.00	63.00	84.00	105.00
4	23.50	47.00	70.50	94.00	117.50
5	26.00	52.00	78.00	104.00	130.00
6	26.00	52.00	78.00	104.00	130.00
7	27.50	55.00	82.50	110.00	137.50
8	27.50	55.00	82.50	110.00	137.50
9	27.50	55.00	82.50	110.00	137.50
10	29.00	58.00	87.00	116.00	145.00
11	30.00	60.00	90.00	120.00	150.00
12	31.50	63.00	94.50	126.00	157.50
13	33.00	66.00	99.00	132.00	165.00
14	34.50	69.00	103.50	138.00	172.50
15	35.50	71.00	106.50	142.00	177.50
16	37.00	74.00	111.00	148.00	185.00
17	48.00	96.00	144.00	192.00	240.00
18	52.00	104.00	156.00	208.00	260.00
19	53.50	107.00	160.50	214.00	267.50
20	65.00	130.00	195.00	260.00	325.00
21	71.50	143.00	214.50	286.00	357.50
22	88.50	177.00	265.50	354.00	442.50
23	97.00	194.00	291.00	388.00	485.00
24	105.50	211.00	316.50	422.00	527.50
25	113.00	226.00	339.00	452.00	565.00
26	131.00	262.00	393.00	524.00	655.00
27	148.50	297.00	445.50	594.00	742.50
28	169.00	338.00	507.00	676.00	845.00
29	187.50	375.00	562.50	750.00	937.50
30	191.00	382.00	573.00	764.00	955.00
31	209.50	419.00	628.50	838.00	1,047.50
32	224.00	448.00	672.00	896.00	1,120.00
33	246.00	492.00	738.00	984.00	1,230.00
34	267.00	534.00	801.00	1,068.00	1,335.00
35	316.00	632.00	948.00	1,264.00	1,580.00
36	346.50	693.00	1,039.50	1,386.00	1,732.50
37	377.50	755.00	1,132.50	1,510.00	1,887.50
38	417.00	834.00	1,251.00	1,668.00	2,085.00
39	458.00	916.00	1,374.00	1,832.00	2,290.00

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Perempuan Merokok, Mod Tahunan

Umur Tercapai (Hari lahir yang terakhir)	Premium Tahunan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	478.00	956.00	1,434.00	1,912.00	2,390.00
41	604.00	1,208.00	1,812.00	2,416.00	3,020.00
42	654.00	1,308.00	1,962.00	2,616.00	3,270.00
43	678.00	1,356.00	2,034.00	2,712.00	3,390.00
44	696.50	1,393.00	2,089.50	2,786.00	3,482.50
45	719.50	1,439.00	2,158.50	2,878.00	3,597.50
46	742.00	1,484.00	2,226.00	2,968.00	3,710.00
47	767.50	1,535.00	2,302.50	3,070.00	3,837.50
48	788.00	1,576.00	2,364.00	3,152.00	3,940.00
49	807.00	1,614.00	2,421.00	3,228.00	4,035.00
50	826.00	1,652.00	2,478.00	3,304.00	4,130.00
51	851.50	1,703.00	2,554.50	3,406.00	4,257.50
52	881.00	1,762.00	2,643.00	3,524.00	4,405.00
53	917.50	1,835.00	2,752.50	3,670.00	4,587.50
54	952.00	1,904.00	2,856.00	3,808.00	4,760.00
55	986.00	1,972.00	2,958.00	3,944.00	4,930.00
56	1,044.00	2,088.00	3,132.00	4,176.00	5,220.00
57	1,110.00	2,220.00	3,330.00	4,440.00	5,550.00
58	1,170.00	2,340.00	3,510.00	4,680.00	5,850.00
59	1,194.00	2,388.00	3,582.00	4,776.00	5,970.00
60	1,260.00	2,520.00	3,780.00	5,040.00	6,300.00
61*	1,295.50	2,591.00	3,886.50	5,182.00	6,477.50
62*	1,354.50	2,709.00	4,063.50	5,418.00	6,772.50
63*	1,394.00	2,788.00	4,182.00	5,576.00	6,970.00
64*	1,501.00	3,002.00	4,503.00	6,004.00	7,505.00
65*	1,576.50	3,153.00	4,729.50	6,306.00	7,882.50
66*	1,693.50	3,387.00	5,080.50	6,774.00	8,467.50
67*	1,824.50	3,649.00	5,473.50	7,298.00	9,122.50
68*	1,939.00	3,878.00	5,817.00	7,756.00	9,695.00
69*	2,025.00	4,050.00	6,075.00	8,100.00	10,125.00
70*	2,119.00	4,238.00	6,357.00	8,476.00	10,595.00
71*	2,238.50	4,477.00	6,715.50	8,954.00	11,192.50
72*	2,351.00	4,702.00	7,053.00	9,404.00	11,755.00
73*	2,516.00	5,032.00	7,548.00	10,064.00	12,580.00
74*	2,690.50	5,381.00	8,071.50	10,762.00	13,452.50
75*	2,952.00	5,904.00	8,856.00	11,808.00	14,760.00
76*	3,241.00	6,482.00	9,723.00	12,964.00	16,205.00
77*	3,488.50	6,977.00	10,465.50	13,954.00	17,442.50
78*	3,710.50	7,421.00	11,131.50	14,842.00	18,552.50
79*	4,014.50	8,029.00	12,043.50	16,058.00	20,072.50

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Lelaki Tidak Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	0.96	1.92	2.89	3.85	4.82
1	0.96	1.92	2.89	3.85	4.82
2	0.96	1.92	2.89	3.85	4.82
3	1.22	2.45	3.68	4.91	6.14
4	1.44	2.89	4.34	5.78	7.23
5	1.79	3.59	5.39	7.19	8.99
6	1.92	3.85	5.78	7.71	9.64
7	2.14	4.29	6.44	8.59	10.74
8	2.28	4.56	6.84	9.12	11.40
9	2.28	4.56	6.84	9.12	11.40
10	2.28	4.56	6.84	9.12	11.40
11	2.41	4.82	7.23	9.64	12.06
12	2.54	5.08	7.63	10.17	12.71
13	2.54	5.08	7.63	10.17	12.71
14	2.63	5.26	7.89	10.52	13.15
15	2.76	5.52	8.28	11.05	13.81
16	2.76	5.52	8.28	11.05	13.81
17	2.89	5.78	8.68	11.57	14.47
18	3.11	6.22	9.34	12.45	15.57
19	3.15	6.31	9.47	12.63	15.78
20	3.50	7.01	10.52	14.03	17.54
21	3.50	7.01	10.52	14.03	17.54
22	3.59	7.19	10.78	14.38	17.98
23	3.59	7.19	10.78	14.38	17.98
24	3.59	7.19	10.78	14.38	17.98
25	4.07	8.15	12.23	16.31	20.39
26	4.60	9.21	13.81	18.42	23.02
27	5.39	10.78	16.18	21.57	26.97
28	6.22	12.45	18.68	24.91	31.14
29	7.10	14.21	21.31	28.42	35.52
30	7.19	14.38	21.57	28.77	35.96
31	8.24	16.49	24.73	32.98	41.22
32	9.47	18.94	28.42	37.89	47.36
33	10.30	20.61	30.92	41.22	51.53
34	11.31	22.63	33.94	45.26	56.57
35	12.80	25.61	38.42	51.22	64.03
36	14.21	28.42	42.63	56.84	71.05
37	15.52	31.05	46.57	62.10	77.63
38	16.84	33.68	50.52	67.36	84.21
39	18.02	36.05	54.07	72.10	90.13

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Lelaki Tidak Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	18.46	36.92	55.39	73.85	92.32
41	22.89	45.78	68.68	91.57	114.47
42	25.08	50.17	75.26	100.35	125.43
43	27.32	54.64	81.97	109.29	136.62
44	29.69	59.38	89.07	118.77	148.46
45	31.71	63.42	95.13	126.84	158.55
46	33.68	67.36	101.05	134.73	168.42
47	35.70	71.40	107.10	142.80	178.50
48	38.72	77.45	116.18	154.91	193.63
49	42.36	84.73	127.10	169.47	211.84
50	46.75	93.50	140.26	187.01	233.77
51	51.53	103.06	154.60	206.13	257.67
52	56.44	112.89	169.34	225.78	282.23
53	61.31	122.63	183.94	245.26	306.57
54	67.01	134.03	201.05	268.06	335.08
55	73.46	146.92	220.39	293.85	367.32
56	79.47	158.94	238.42	317.89	397.36
57	86.14	172.28	258.42	344.56	430.70
58	93.90	187.80	281.70	375.61	469.51
59	102.71	205.43	308.15	410.87	513.59
60	112.32	224.64	336.97	449.29	561.62
61*	121.31	242.63	363.94	485.26	606.57
62*	128.42	256.84	385.26	513.68	642.10
63*	135.70	271.40	407.10	542.80	678.50
64*	143.46	286.92	430.39	573.85	717.32
65*	151.44	302.89	454.34	605.78	757.23
66*	158.72	317.45	476.18	634.91	793.63
67*	166.40	332.80	499.20	665.61	832.01
68*	175.52	351.05	526.57	702.10	877.62
69*	185.21	370.43	555.65	740.87	926.09
70*	198.11	396.22	594.34	792.45	990.56
71*	209.77	419.55	629.33	839.11	1,048.89
72*	220.21	440.43	660.65	880.87	1,101.09
73*	232.10	464.20	696.31	928.41	1,160.52
74*	240.92	481.84	722.76	963.68	1,204.60
75*	250.35	500.70	751.05	1,001.40	1,251.75
76*	265.26	530.52	795.78	1,061.04	1,326.31
77*	277.41	554.82	832.23	1,109.64	1,387.05
78*	288.02	576.05	864.07	1,152.10	1,440.12
79*	298.77	597.54	896.31	1,195.08	1,493.85

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Lelaki Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	0.96	1.92	2.89	3.85	4.82
1	0.96	1.92	2.89	3.85	4.82
2	0.96	1.92	2.89	3.85	4.82
3	1.22	2.45	3.68	4.91	6.14
4	1.44	2.89	4.34	5.78	7.23
5	1.79	3.59	5.39	7.19	8.99
6	1.92	3.85	5.78	7.71	9.64
7	2.14	4.29	6.44	8.59	10.74
8	2.28	4.56	6.84	9.12	11.40
9	2.28	4.56	6.84	9.12	11.40
10	2.28	4.56	6.84	9.12	11.40
11	2.41	4.82	7.23	9.64	12.06
12	2.54	5.08	7.63	10.17	12.71
13	2.54	5.08	7.63	10.17	12.71
14	2.63	5.26	7.89	10.52	13.15
15	2.76	5.52	8.28	11.05	13.81
16	2.76	5.52	8.28	11.05	13.81
17	4.99	9.99	14.99	19.99	24.99
18	6.57	13.15	19.73	26.31	32.89
19	6.75	13.50	20.26	27.01	33.77
20	6.97	13.94	20.92	27.89	34.86
21	7.06	14.12	21.18	28.24	35.30
22	7.32	14.64	21.97	29.29	36.62
23	7.41	14.82	22.23	29.64	37.06
24	7.63	15.26	22.89	30.52	38.15
25	7.93	15.87	23.81	31.75	39.69
26	8.15	16.31	24.47	32.63	40.78
27	8.37	16.75	25.13	33.50	41.88
28	8.99	17.98	26.97	35.96	44.95
29	9.69	19.38	29.07	38.77	48.46
30	9.86	19.73	29.60	39.47	49.34
31	10.96	21.92	32.89	43.85	54.82
32	12.32	24.64	36.97	49.29	61.62
33	13.94	27.89	41.84	55.78	69.73
34	15.83	31.66	47.49	63.33	79.16
35	18.20	36.40	54.60	72.80	91.00
36	21.09	42.19	63.28	84.38	105.48
37	23.81	47.63	71.44	95.26	119.07
38	26.22	52.45	78.68	104.91	131.13
39	28.42	56.84	85.26	113.68	142.10

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Lelaki Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	29.12	58.24	87.36	116.49	145.61
41	36.62	73.24	109.86	146.49	183.11
42	39.95	79.91	119.86	159.82	199.78
43	43.55	87.10	130.65	174.20	217.76
44	49.42	98.85	148.28	197.71	247.14
45	53.68	107.36	161.05	214.73	268.42
46	58.02	116.05	174.07	232.10	290.13
47	61.75	123.50	185.26	247.01	308.77
48	66.27	132.54	198.81	265.08	331.35
49	70.96	141.92	212.89	283.85	354.82
50	77.80	155.61	233.42	311.22	389.03
51	85.13	170.26	255.39	340.52	425.65
52	92.49	184.99	277.49	369.99	462.49
53	100.08	200.17	300.26	400.34	500.43
54	109.91	219.82	329.73	439.64	549.55
55	118.59	237.19	355.78	474.38	592.98
56	129.78	259.56	389.34	519.12	648.90
57	135.35	270.70	406.05	541.40	676.75
58	143.15	286.31	429.47	572.62	715.78
59	148.68	297.36	446.05	594.73	743.41
60	158.94	317.89	476.84	635.78	794.73
61*	168.94	337.89	506.84	675.78	844.73
62*	176.49	352.98	529.47	705.96	882.45
63*	187.76	375.52	563.28	751.05	938.81
64*	196.35	392.71	589.07	785.43	981.79
65*	208.46	416.92	625.39	833.85	1,042.32
66*	217.63	435.26	652.89	870.52	1,088.15
67*	229.47	458.94	688.41	917.89	1,147.36
68*	245.96	491.92	737.89	983.85	1,229.82
69*	257.71	515.43	773.15	1,030.87	1,288.59
70*	275.96	551.92	827.89	1,103.85	1,379.81
71*	290.96	581.92	872.89	1,163.85	1,454.81
72*	303.63	607.27	910.91	1,214.55	1,518.19
73*	316.31	632.62	948.94	1,265.25	1,581.57
74*	331.27	662.54	993.81	1,325.08	1,656.35
75*	349.03	698.06	1,047.10	1,396.13	1,745.16
76*	361.97	723.94	1,085.91	1,447.88	1,809.86
77*	377.41	754.82	1,132.23	1,509.64	1,887.05
78*	390.34	780.69	1,171.04	1,561.39	1,951.74
79*	408.28	816.57	1,224.86	1,633.15	2,041.44

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Perempuan Tidak Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	1.57	3.15	4.73	6.31	7.89
1	1.57	3.15	4.73	6.31	7.89
2	1.57	3.15	4.73	6.31	7.89
3	1.84	3.68	5.52	7.36	9.21
4	2.06	4.12	6.18	8.24	10.30
5	2.28	4.56	6.84	9.12	11.40
6	2.28	4.56	6.84	9.12	11.40
7	2.41	4.82	7.23	9.64	12.06
8	2.41	4.82	7.23	9.64	12.06
9	2.41	4.82	7.23	9.64	12.06
10	2.54	5.08	7.63	10.17	12.71
11	2.63	5.26	7.89	10.52	13.15
12	2.76	5.52	8.28	11.05	13.81
13	2.89	5.78	8.68	11.57	14.47
14	3.02	6.05	9.07	12.10	15.13
15	3.11	6.22	9.34	12.45	15.57
16	3.24	6.49	9.73	12.98	16.22
17	3.50	7.01	10.52	14.03	17.54
18	3.94	7.89	11.84	15.78	19.73
19	4.03	8.07	12.10	16.14	20.17
20	4.82	9.64	14.47	19.29	24.12
21	5.70	11.40	17.10	22.80	28.50
22	6.97	13.94	20.92	27.89	34.86
23	7.41	14.82	22.23	29.64	37.06
24	7.93	15.87	23.81	31.75	39.69
25	8.50	17.01	25.52	34.03	42.54
26	9.47	18.94	28.42	37.89	47.36
27	10.78	21.57	32.36	43.15	53.94
28	11.75	23.50	35.26	47.01	58.77
29	12.71	25.43	38.15	50.87	63.59
30	12.98	25.96	38.94	51.92	64.91
31	13.68	27.36	41.05	54.73	68.42
32	14.56	29.12	43.68	58.24	72.80
33	16.05	32.10	48.15	64.21	80.26
34	17.28	34.56	51.84	69.12	86.40
35	17.98	35.96	53.94	71.92	89.91
36	18.94	37.89	56.84	75.78	94.73
37	21.49	42.98	64.47	85.96	107.45
38	24.25	48.50	72.76	97.01	121.27
39	26.57	53.15	79.73	106.31	132.89

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Perempuan Tidak Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	27.80	55.61	83.42	111.22	139.03
41	35.21	70.43	105.65	140.87	176.09
42	38.02	76.05	114.07	152.10	190.13
43	40.21	80.43	120.65	160.87	201.09
44	41.57	83.15	124.73	166.31	207.89
45	42.93	85.87	128.81	171.75	214.69
46	44.07	88.15	132.23	176.31	220.39
47	45.17	90.35	135.52	180.70	225.87
48	46.71	93.42	140.13	186.84	233.55
49	47.71	95.43	143.15	190.87	238.59
50	48.59	97.19	145.78	194.38	242.98
51	49.64	99.29	148.94	198.59	248.24
52	51.14	102.28	153.42	204.56	255.70
53	52.54	105.08	157.63	210.17	262.71
54	54.82	109.64	164.47	219.29	274.12
55	57.23	114.47	171.70	228.94	286.18
56	60.92	121.84	182.76	243.68	304.60
57	64.95	129.91	194.86	259.82	324.77
58	68.77	137.54	206.31	275.08	343.85
59	74.07	148.15	222.23	296.31	370.39
60	78.77	157.54	236.31	315.08	393.85
61*	81.14	162.28	243.42	324.56	405.70
62*	83.85	167.71	251.57	335.43	419.29
63*	85.70	171.40	257.10	342.80	428.50
64*	89.12	178.24	267.36	356.49	445.61
65*	94.69	189.38	284.07	378.77	473.46
66*	101.09	202.19	303.28	404.38	505.48
67*	106.88	213.77	320.65	427.54	534.42
68*	111.79	223.59	335.39	447.19	558.98
69*	115.30	230.61	345.91	461.22	576.53
70*	124.47	248.94	373.41	497.89	622.36
71*	133.72	267.45	401.18	534.91	668.63
72*	143.55	287.10	430.65	574.20	717.76
73*	153.50	307.01	460.52	614.03	767.54
74*	165.92	331.84	497.76	663.68	829.60
75*	177.67	355.34	533.02	710.69	888.37
76*	192.54	385.08	577.62	770.17	962.71
77*	208.72	417.45	626.18	834.90	1,043.63
78*	225.26	450.52	675.78	901.04	1,126.31
79*	243.33	486.66	729.99	973.33	1,216.66

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Lampiran II Kadar Premium

Lelaki Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
0	1.57	3.15	4.73	6.31	7.89
1	1.57	3.15	4.73	6.31	7.89
2	1.57	3.15	4.73	6.31	7.89
3	1.84	3.68	5.52	7.36	9.21
4	2.06	4.12	6.18	8.24	10.30
5	2.28	4.56	6.84	9.12	11.40
6	2.28	4.56	6.84	9.12	11.40
7	2.41	4.82	7.23	9.64	12.06
8	2.41	4.82	7.23	9.64	12.06
9	2.41	4.82	7.23	9.64	12.06
10	2.54	5.08	7.63	10.17	12.71
11	2.63	5.26	7.89	10.52	13.15
12	2.76	5.52	8.28	11.05	13.81
13	2.89	5.78	8.68	11.57	14.47
14	3.02	6.05	9.07	12.10	15.13
15	3.11	6.22	9.34	12.45	15.57
16	3.24	6.49	9.73	12.98	16.22
17	4.21	8.42	12.63	16.84	21.05
18	4.56	9.12	13.68	18.24	22.80
19	4.69	9.38	14.07	18.77	23.46
20	5.70	11.40	17.10	22.80	28.50
21	6.27	12.54	18.81	25.08	31.35
22	7.76	15.52	23.28	31.05	38.81
23	8.50	17.01	25.52	34.03	42.54
24	9.25	18.50	27.76	37.01	46.27
25	9.91	19.82	29.73	39.64	49.56
26	11.49	22.98	34.47	45.96	57.45
27	13.02	26.05	39.07	52.10	65.13
28	14.82	29.64	44.47	59.29	74.12
29	16.44	32.89	49.34	65.78	82.23
30	16.75	33.50	50.26	67.01	83.77
31	18.37	36.75	55.13	73.50	91.88
32	19.64	39.29	58.94	78.59	98.24
33	21.57	43.15	64.73	86.31	107.89
34	23.42	46.84	70.26	93.68	117.10
35	27.71	55.43	83.15	110.87	138.59
36	30.39	60.78	91.18	121.57	151.97
37	33.11	66.22	99.34	132.45	165.56
38	36.57	73.15	109.73	146.31	182.89
39	40.17	80.35	120.52	160.70	200.87

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

Lampiran II Kadar Premium

Lelaki Merokok, Mod Bulanan

Umur Tercapai (Hari lahir yang terakhir)	Premium Bulanan bagi Jumlah Asas Diinsuranskan (RM)				
	50,000	100,000	150,000	200,000	250,000
40	41.92	83.85	125.78	167.71	209.64
41	52.98	105.96	158.94	211.92	264.91
42	57.36	114.73	172.10	229.47	286.84
43	59.47	118.94	178.42	237.89	297.36
44	61.09	122.19	183.28	244.38	305.48
45	63.11	126.22	189.34	252.45	315.56
46	65.08	130.17	195.26	260.34	325.43
47	67.32	134.64	201.97	269.29	336.62
48	69.12	138.24	207.36	276.49	345.61
49	70.78	141.57	212.36	283.15	353.94
50	72.45	144.91	217.36	289.82	362.27
51	74.69	149.38	224.07	298.77	373.46
52	77.28	154.56	231.84	309.12	386.40
53	80.48	160.96	241.44	321.92	402.41
54	83.50	167.01	250.52	334.03	417.54
55	86.49	172.98	259.47	345.96	432.45
56	91.57	183.15	274.73	366.31	457.89
57	97.36	194.73	292.10	389.47	486.84
58	102.63	205.26	307.89	410.52	513.15
59	104.73	209.47	314.20	418.94	523.68
60	110.52	221.05	331.57	442.10	552.62
61*	113.63	227.27	340.91	454.55	568.19
62*	118.81	237.63	356.44	475.26	594.07
63*	122.28	244.56	366.84	489.12	611.40
64*	131.66	263.33	394.99	526.66	658.33
65*	138.28	276.57	414.86	553.15	691.44
66*	148.55	297.10	445.65	594.20	742.76
67*	160.04	320.08	480.12	640.17	800.21
68*	170.08	340.17	510.26	680.34	850.43
69*	177.63	355.26	532.89	710.52	888.15
70*	185.87	371.75	557.62	743.50	929.38
71*	196.35	392.71	589.07	785.43	981.79
72*	206.22	412.45	618.68	824.90	1,031.13
73*	220.70	441.40	662.10	882.80	1,103.50
74*	236.00	472.01	708.02	944.03	1,180.03
75*	258.94	517.89	776.83	1,035.78	1,294.73
76*	284.29	568.59	852.89	1,137.18	1,421.48
77*	306.00	612.01	918.02	1,224.03	1,530.03
78*	325.48	650.96	976.44	1,301.92	1,627.40
79*	352.14	704.29	1,056.44	1,408.59	1,760.73

Nota:

1. Kadar adalah berdasarkan jantina, umur tercapai, status merokok, dan bergantung kepada jumlah asas diinsuranskan.
2. Premium adalah tidak terjamin. Kami berhak untuk mengubah premium pada ulang tahun polisi dengan memberi anda notis sekurang-kurangnya 90 hari jika pengalaman tuntutan keseluruhan bagi kelas perniagaan ini adalah lebih teruk daripada yang dijangka.

*Kadar premium bagi Umur 61 – 79 tahun adalah untuk pembaharuan sahaja.

Nota Penting

Kami percaya adalah penting untuk anda menyedari dan memahami kesemua manfaat dan caj di bawah pelan ini.

1. Pelan insurans ini diunderait oleh Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) ("Kami"), syarikat berlesen di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
2. eCritical Early Care adalah pelan penyakit kritikal tunggal tanpa penyertaan diperbaharui secara tahunan yang melindungi 50 keadaan penyakit kritikal Tahap Awal dan Tahap Lanjutan, sehingga Orang yang Diinsuranskan berumur 80 tahun. Pelan ini tidak mengambil bahagian dalam pengagihan lebihan syarikat.
3. Anda hendaklah berpuas hati bahawa pelan ini adalah yang terbaik untuk memenuhi keperluan anda dan premium yang perlu dibayar adalah jumlah yang mampu anda bayar.
4. Jika setelah membeli polisi ini, anda menyedari bahawa ia tidak memenuhi keperluan anda, anda boleh membatalkan polisi anda dalam tempoh lima belas (15) hari dari tarikh Polisi diterima. Kami akan memulangkan premium yang telah dibayar tanpa faedah.
5. Anda diberi tempoh tangguh tiga puluh satu (31) hari selepas tarikh akhir bagi membuat bayaran premium anda. Jika anda tidak membayar premium pada akhir tempoh tangguh, polisi anda akan luput.
6. Tiada komisen akan dibayar di bawah Polisi ini, kerana tidak ada perantara yang terlibat.
7. eCritical Early Care tidak melindungi:
 - a) apa-apa penyakit atau pembedahan selain daripada diagnosis atau pembedahan untuk Kejadian Penyakit Kritikal seperti yang dinyatakan di dalam Jadual Penyakit Kritikal; atau
 - b) apa-apa Penyakit Sedia Ada yang telah wujud sebelum Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; atau
 - c) tanda-tanda atau simptom apa-apa Kejadian Penyakit Kritikal ditakrifkan di bawah Tahap Lanjutan yang ditunjukkan dalam tempoh:
 - (i) enam puluh (60) hari bagi Serangan Jantung, Pembedahan Pintasan Arteri Koronari, Kanser; atau
 - (ii) tiga puluh (30) hari bagi semua Tahap Lanjutan Kejadian Penyakit Kritikal lain; dari Tarikh Berkuat Kuasa atau mana-mana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; atau
 - d) tanda-tanda atau simptom apa-apa Kejadian Penyakit Kritikal ditakrifkan di bawah Tahap Awal yang ditunjukkan dalam tempoh enam puluh (60) hari dari Tarikh Berkuat Kuasa atau manamana tarikh pengembalian semula Polisi ini, mengikut yang mana terkemudian; atau
 - e) jika Penyakit Kritikal timbul secara langsung atau tidak langsung oleh kewujudan Sindrom Kurang Daya Tahan Penyakit (AIDS) atau dengan kehadiran sebarang jangkitan Virus Kurang Daya Tahan Penyakit Manusia (HIV). Pengecualian adalah apabila jangkitan HIV yang wujud diperolehi daripada Transfusi Darah, seperti yang ditakrifkan di dalam Polisi ini; atau
 - f) apa-apa Kejadian Penyakit Kritikal yang disebabkan oleh kecederaan yang disengajakan; atau
 - g) apa-apa Kejadian Penyakit Kritikal yang disebabkan secara langsung daripada alkohol atau penyalahgunaan dadah; atau

Nota Penting

- h) jika Orang yang Diinsuranskan didiagnosis menghidapi mana-mana Penyakit Kritikal secara langsung atau tidak langsung, daripada Keadaan Kongenital, yang berlaku atau didiagnosis sebelum Orang yang Diinsuranskan mencapai umur enam (6) tahun; atau
 - i) Orang yang Diinsuranskan tidak bertahan untuk sekurang-kurangnya:
 - (i) tujuh (7) hari selepas dikesan menghidap Kejadian Penyakit Kritikal di bawah Tahap Awal; atau
 - (ii) tiga puluh (30) hari selepas dikesan menghidap Kejadian Penyakit Kritikal di bawah Tahap Lanjutan.
8. Risalah ini hanya mengandungi maklumat umum mengenai produk dan tidak mewakili polisi dalam apa jua cara sekalipun. Untuk penerangan terperinci tentang terma-terma dan syarat-syarat dan pengecualian produk ini, sila rujuk kepada helaian pendedahan produk, ilustrasi jualan dan polisi rasmi yang dikeluarkan oleh Kami.

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