

**PRODUCT DISCLOSURE SHEET for Individual Hospitalization and Surgical Insurance**  
MediGuard Premier, MediGuard Family, MediGuard Lady and MediGuard Senior

**IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Individual Hospitalization and Surgical Insurance policy. Be sure to also read through the general terms and conditions.**

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

This policy provides for hospitalization and surgical expenses incurred due to illnesses or injuries covered under the policy.

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

Please refer to Schedule of Benefit in the product brochure.

Duration of cover is for one year. You need to renew your cover annually unless you have signed up a recurring/installment payment plan with us.

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

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company. Please refer to Premium Table in product brochure.

The renewal premium payable is not guaranteed and the Company reserves the right to revise the premium rate applicable at the time of renewal and renewal is subject to conditional renewal.

*Note: Please refer to the brochure for the full details of the premium table.*

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

The fees and charges that you will have to pay are:

| Type                                                     | Amount             |
|----------------------------------------------------------|--------------------|
| Goods & Service Tax (GST)                                | 6% of the premium  |
| Stamp duty                                               | RM10.00            |
| Agent commission where there is an intermediary involved | 15% of the premium |

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

- STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- Cooling-Off Period – you may cancel your policy by returning the policy within 15 days from the date of delivery of the Policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting or Qualifying Period – the eligibility for benefits under the policy will only start 30 days after the effective date of the policy except for accidental injury.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- Upgraded Room and Board Co-Payment – if the Insured Person is hospitalized at a published Room & Board rate which is higher than his eligible benefit, the Insured Person shall bear 20% of the other eligible benefits described in the Schedule of Benefit but subject to a maximum limit of RM 3,000 per Disability for plans described in the Schedule of Benefit with Overall Annual Limit not exceeding RM 100,000 or subject to a maximum limit of RM 5,000 per Disability for plans described in the Schedule of Benefit with Overall Annual Limit exceeding RM 100,000.
- Please keep your receipt for proof of payment.
- Policy will be issued within 7 working days upon full and complete documents.
- Please note that if a plan has been switched from or to another insurer/plan, the similar benefits and terms may not be given depending on the assessment

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

The policy shall not cover unless specifically waived:

- Pre-existing illness/condition
- Specified illness occurring during the first 120 days of continuous cover
- Waiting period – any medical or physical conditions arising within the first 30 days except for accidental injuries

*Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

7. **Can I cancel my policy and how do I cancel it?**

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the policy.

| Period Not Exceeding       | Refund of Annual Premium          |
|----------------------------|-----------------------------------|
| 15 days                    | 90 % (applicable to renewal only) |
| 1 months                   | 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                         |

*Note: The above is not applicable if premium payment is on monthly basis.*

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

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

Should you require additional information about medical and health insurance please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at any of our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**AmGeneral Insurance Berhad**

Level 13, Menara Shell,  
No. 211, Jalan Tun Sambanthan,  
50470, Kuala Lumpur,  
Malaysia

Toll Free : 1-800-886-333  
Fax : 03-2268-2222  
E-mail : [corporate@kurnia.com](mailto:corporate@kurnia.com)  
Website : [www.kurnia.com](http://www.kurnia.com)

10. **Other types of Similar Insurance Cover Available**

- MediGuard Supreme (*Hospitalization and Surgical Insurance*) applicable for an individual and family.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 October 2015.