

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product.
Be sure to also read the general terms and conditions of the policy.

PHM VIP Medical Plan (Hospitalisation and Surgical Insurance)

1. What is this product about?

This comprehensive policy provides for reimbursements of hospitalization and surgical expenses incurred due to illness and accident. The policy is extended to cover accidental death and permanent disablement.

2. What are the covers or benefits provided?

DESCRIPTION OF BENEFITS (Ringgit Malaysia)	PVM 1 (a)	PVM 2 (a)		
SECTION A - MEDICAL EXPENSES INSURANCE				
1. Hospital Room & Board, daily maximum up to 365 days	500	350		
2. Intensive Care Unit, daily maximum up to 365 days	As Charged (subject to reasonable and customary charges)	As Charged (subject to reasonable and customary charges)		
3. Hospital Supplies & Services				
4. Pre-Surgical Consultation & Diagnosis, within 31 days prior to surgery				
5. Surgical Fees (including Anaesthetist Fee & Operating Theatre) and post-surgery care up to 31 days				
6. Pre-Hospital Specialist Consultation & Diagnostic Tests, within 31 days prior to admission				
7. In-Hospital Physician Visit, daily maximum up to 365 days				
8. Post Hospitalisation Treatment, within 60 days from the date of discharge				
9. Ambulance Fees				
10. Emergency Accidental Outpatient Treatment, per accident including follow-up up to 31 days				
11. Emergency Dental Treatment, per accident including follow-up up to 31 days				
12. Insured Child's Daily Guardian Benefit, daily maximum up to 365 days				
13. Medical Report Fee, per disability			Insured	Insured
14. Government Service Tax			100	100
15. Funeral Expenses			Insured	Insured
16. Hospitalisation Cash Benefit per day payable from the 3 rd day of hospitalisation up to 60 days			5,000	3,000
17. Outpatient Cancer Treatment, per year			500	300
18. Outpatient Kidney Dialysis, per year			60,000	36,000
			60,000	36,000
Limit Per Disability	200,000	150,000		
Overall Annual Limit	600,000	450,000		
Lifetime Limit	600,000	450,000		
SECTION B - PERSONAL ACCIDENT INSURANCE				
1. Accidental Death & Permanent Disablement	200,000	150,000		

Duration of cover is for one year. Once your application has been accepted, The Pacific Insurance Berhad would not change the terms and conditions at the subsequent renewals. You have the option to renew the policy subject to the terms and conditions of the policy.

3. How much premium do I have to pay?

The premium payable is based on age of next birthday but a premium loading may apply depending on underwriting requirements of The Pacific Insurance Berhad. The premium for standard risks are as follows:

Age Next Birthday	In Ringgit Malaysia	
	PVM 1 (a)	PVM 2 (a)
30 days – 18 years	692	446
19 years – 25 years	766	456
26 years – 35 years	870	471
36 years – 45 years	960	562
46 years – 55 years	1,155	752
56 years – 60 years	1,589	1,076
61 years – 65 years (renewal only)	2,215	1,603
66 years – 70 years (renewal only)	3,102	2,420
71 years – 75 years (renewal only)	3,523	3,072
76 years – 80 years (renewal only)	4,683	3,744

Terms of Payment: Cash-Before-Cover

The renewal premium is not guaranteed and The Pacific Insurance Berhad reserves the right to revise the premium rate at the time of renewal.

4. Apart from the premium, what other fees and charges that I have to pay?

Commission paid to the insurance agent	15% of Gross Premium
Stamp Duty	RM10.00
Government Tax (non-individual)	5% of Gross Premium

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

You must disclose all material facts such as medical condition and state your age correctly.

Cooling-Off period

If this policy shall have been issued and for any reason whatsoever the insured person shall decide not to take up the policy, the insured person may return the policy to The Pacific Insurance Berhad for cancellation provided such request for cancellation is delivered by the insured person to The Pacific Insurance Berhad within fifteen (15) days from the date of delivery of the policy. The insured person is entitled to the return of the full premium paid less deduction of medical expenses incurred by The Pacific Insurance Berhad in the issue of the policy.

Qualifying or Waiting Period

The eligibility for benefits under the policy will only start thirty (30) days after the effective date of the policy except for accident. Unless renewed, the coverage will cease on expiry date and The Pacific Insurance Berhad shall strictly not be liable for any expenses that take place after the expiry date

Upgraded Room and Board Co-Payment

You will have to pay 20% of the eligible expenses if you are hospitalized at a published room and board rate which is higher than what you are entitled to.

Renewal up to age 80 years next birthday

The policy is renewable at the option of the policyholder. The Pacific Insurance Berhad cannot refuse renewal of the policy or impose new exclusions for renewal. However the product may be withdrawn from the market in accordance with the portfolio withdrawal condition.

Upgrading Insured Plan

Application for upgrading of plan can only be made on renewal and is subject to underwriting and acceptance by The Pacific Insurance Berhad upon renewal.

6. Can I choose to be treated overseas?

The policy provides protection whilst you travel or resides overseas for not more than ninety (90) consecutive days. However no benefit shall be payable if your intention is to seek treatment overseas when treatment is available locally except where it is due to a medical emergency or upon recommendation of a physician for the need to be transferred to a hospital outside Malaysia because of the specialized nature of treatment, aid, information or decision which cannot be rendered, furnished or taken in Malaysia.

Overseas treatment of an illness or accident which is diagnosed in Malaysia and non-emergency or chronic conditions where treatment can reasonably be postponed until return to Malaysia is not covered.

You may request for your policy to be extended to cover elective treatment in Singapore and Brunei by paying a premium loading as imposed by The Pacific Insurance Berhad.

7. What are the major exclusions under this policy

Pre-existing illness.

Any medical or physical conditions arising within the first 30 days of the insured person's cover or date reinstatement whichever is latest except for accidental injuries.

Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the insured and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.

Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.

Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of insurance.

Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC(AIDS Related Complex) and HIV related diseases and any communicable diseases requiring quarantine by law.

Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.

Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.

Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).

Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain.

Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.

Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.

Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.

War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.

Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

Expenses incurred for donation of any body organ by an insured person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.

Expenses incurred for sex change.

Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone-setting, herbalist treatment, massage or aroma therapy or other alternative treatment.

8. Can I cancel my policy?

You may cancel your policy by giving a written notice to The Pacific Insurance Berhad. 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.

<u>Period</u>	<u>Refund of Annual Premium</u>
Not exceeding 15 days	90% (applicable to renewal only)
Not exceeding 1 month	80%
Not exceeding 2 months	70%
Not exceeding 3 months	60%
Not exceeding 4 months	50%
Not exceeding 5 months	40%
Not exceeding 6 months	30%
Not exceeding 7 months	25%
Not exceeding 8 months	20%
Not exceeding 9 months	15%
Not exceeding 10 months	10%
Not exceeding 11 months/	5%
Exceeding 11 months	No refund of Premium

9. How do I make a claim?

There are 2 claim methods:

For admission to The Pacific Insurance Berhad panel of hospitals

The insured is issued with a Hospital Admission Assist (HAA) card to facilitate hospital admission. For hospital admission assistance, just call the 24-hour alarm centre telephone number 03-76283992 or 03-79653992.

For admission to non-panel hospitals

Pay first and file your claim with The Pacific Insurance Berhad by submitting the following supporting claim:

- i. completed claim form
- ii. original medical report
- iii. original hospital invoices or medical bills
- iv. original official receipts
- v. referral letter from the general practitioner, if any
- vi. any other evidence or claim documents

10. What do I need to do if there are changes to my contact or personal details?

It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.

11. 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 The Pacific Insurance Berhad branches or visit www.insuranceinfo.com.my. If you have any other enquiries, please contact:

Pathlab Health Management (M) Sdn Bhd

MXM Tower, Level 1201, Block A,
Pusat Dagangan Phileo Damansara,
No. 15 Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor
Tel: 03-7721 2888 Fax: 03-7721 2889
Website: www.mxm.com.my

or

The Pacific Insurance Bhd,
Level 6 Menara Prudential, 10 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.
Tel: 03-21761188 Fax: 03-20784928 Toll Free line: 1800 88 1629

Email: customerservice@pacificinsurance.com.my Website: www.pacificinsurance.com.my

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 PATHLAB HEALTH MANAGEMENT (M) SDN BHD SERVICING STAFF OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.