

PRODUCT DISCLOSURE SHEET

Hospitalisation Benefit

Plan Description

This policy offers additional coverage on hospitalisation. It pays a hospitalisation benefit of RM <Amount> per week if you are warded in a Licensed Hospital worldwide during the term of the policy of <Term> years.

Notes:

- If Life Assured is at aged 1 and 2 on next birthday, 50% and 75% respectively of Hospitalisation Benefit or ICU Benefit is payable.
- Hospitalisation Benefit is subject to a limit of 52 weeks for any one admission to Licensed hospital.

Rider's premium duration is <Term> years and the estimated rider's premium that you have to pay is shown below:

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Rider's premium (RM)	<Amount>	<Amount>	<Amount>	<Amount>

- The premium rate is level and applicable to standard risks only.
- The premium rate for this rider is not guaranteed. We reserve the right to revise the premium rate by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary.
- This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium.
- Commissions - amount payable to the agents which is 10% of the premium.

Exclusion

This rider does not cover hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Any pre-existing conditions and specified illness.
- Any medical or physical conditions arising within the first thirty (30) days from the effective date or reinstatement date except for accidental injuries.
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established route.

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

Other Conditions

- Waiting period - the eligibility for benefits under this rider will only start thirty (30) days after the Issue date or Reinstatement Date of this rider, whichever is later.
- This rider shall be terminated upon death of Life Assured, expiry of this rider or surrender/cancellation/lapse of this rider/basic policy.

**Note: Please refer to the policy contract for the terms and conditions applied.**

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER(S) WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.