

SPE3

Smart Protect Essential 3



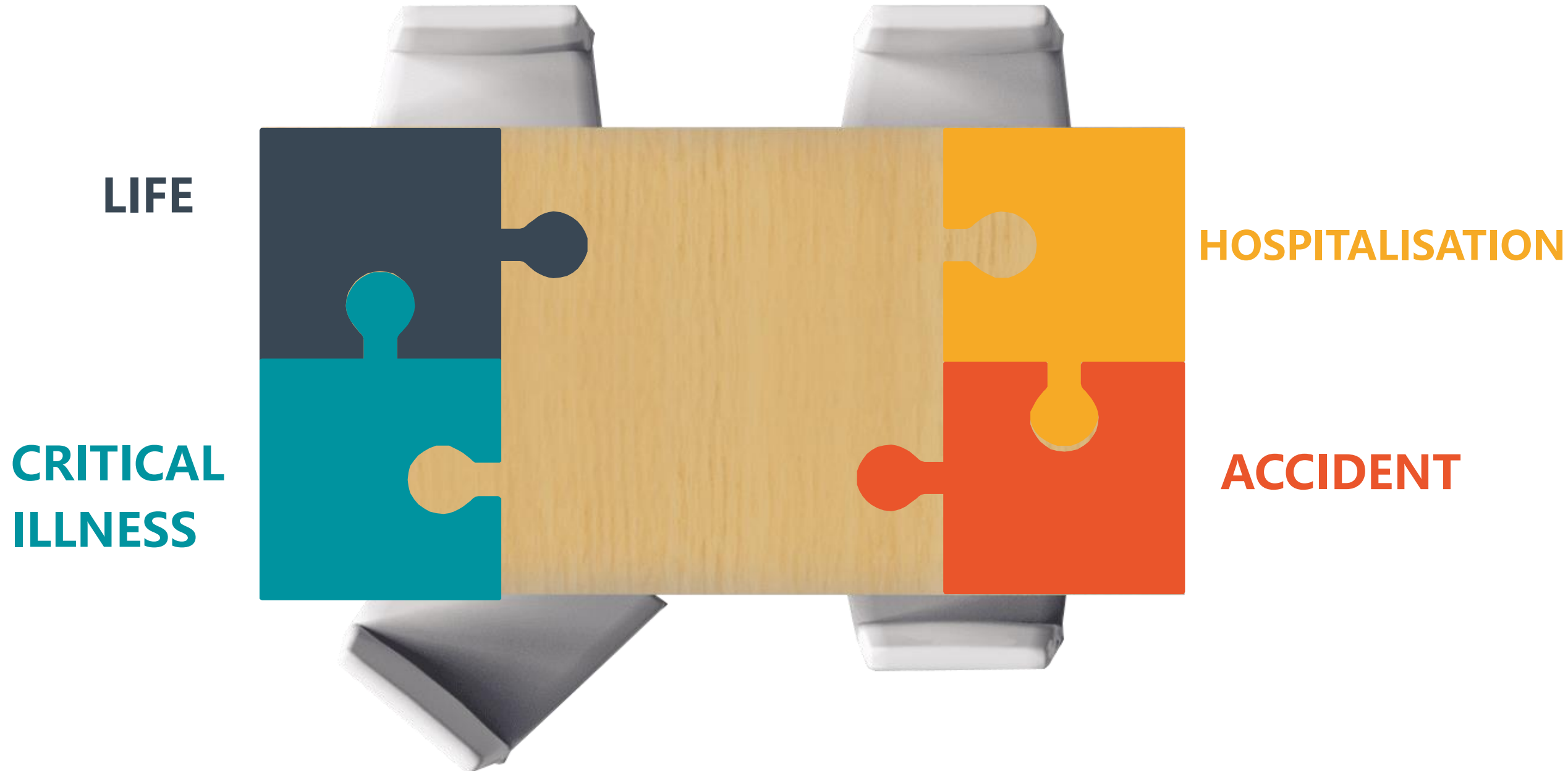


桌子概念

Table Concept

Smart Protect Essential 3

TABLE CONCEPT



LIFE

- Death
- Total Permanent Disability





● 基本保额 Basic Benefit

保额
Sum Assured

- 保证每一年增加1%基本保额
Guarantee Additional 1% Sum Assured
Every year (Max Up to) *Please refer to policy contract
- 基本保额应用于儿童留置权
Child lien is applicable to this Death and TPD Benefit

年龄 (下一个生日)
Age (Next Birthday)

基本保额 儿童留置权
Death Benefit after Child Lien

1
2
3
4

20% BSA
40% BSA
60% BSA
80% BSA

- 从下一个生日5岁开始正式全保
Full life cover will be given from age 5 years next birthday

* Age at Entry
Minimum : 30 days attained age
Maximum : 70 years next birthday

* Golden Age Enhancer
Minimum : 55 years next birthday
Maximum : 70 years next birthday

● 死亡利益 Death Benefit

- 自然死亡
Natural Death
- 意外死亡
Accidentally Death

- 疾病死亡
Illness Death
- 自杀 (等待期1年)
Committed Suicide
(waiting period 1 year)



● 永久性残废 Total Permanent Disability

(attains age 70 next birthday)

- 失去一对手臂
Loss a Pair of Arm
- 失去一对眼睛
Loss a Pair of Eyes
- 失去单臂和单眼
Loss Arm and Eye
- 失去一对腿
Loss a Pair of Legs
- 失去单臂和单腿
Loss Arm and Leg
- 失去单腿和单眼
Loss Leg and Eye

* Child lien is applicable to this additional Death and TPD Benefit.

- 无法执行日常起居至少3种活动
Unable to perform at least 3 Activities of Daily Living

上下床

Transfer Getting in and out of a chair without requiring physical assistance

转移

Mobility The ability to move from room to room without requiring any physical assistance

如厕

Continence The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene

更衣

Dressing Putting on and taking off all necessary items of clothing without requiring assistance another person

沐浴

Bathing/Washing The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other mean



饮食

Eating All tasks of getting food into the body once it has been prepared

Smart Protect Essential 3

BASIC LIFE

Basic Sum Assured (BSA) 基本保额: RM 100,000

<div>死亡</div> <div></div>	✓ 不幸意外死亡, 家属可领取安家费	100,000 + TIV
	✓ 不幸非意外死亡, 家属可领取安家费	100,000+TIV
<div>终生全残 (<70岁)</div> <div></div>	✓ 意外终生残废, 可领取	100,000
	✓ 非意外终生残废, 可领取	100,000

TIV : Total Investment Value



附加利益

Riders

基本计划
BASIC

+

附加利益
RIDERS



Life

Critical Illness

Hospitalisation & Medical

Accident

TPD Income

Waiver

基本计划
BASIC



附加利益
RIDERS



Life

Critical Illness

IL CRITICAL ILLNESS BENEFIT RIDER (ILCIBR)

Accelerate with Basic Plan 与人寿共用

IL CRITICAL ILLNESS PLUS RIDER (ILCIPR)

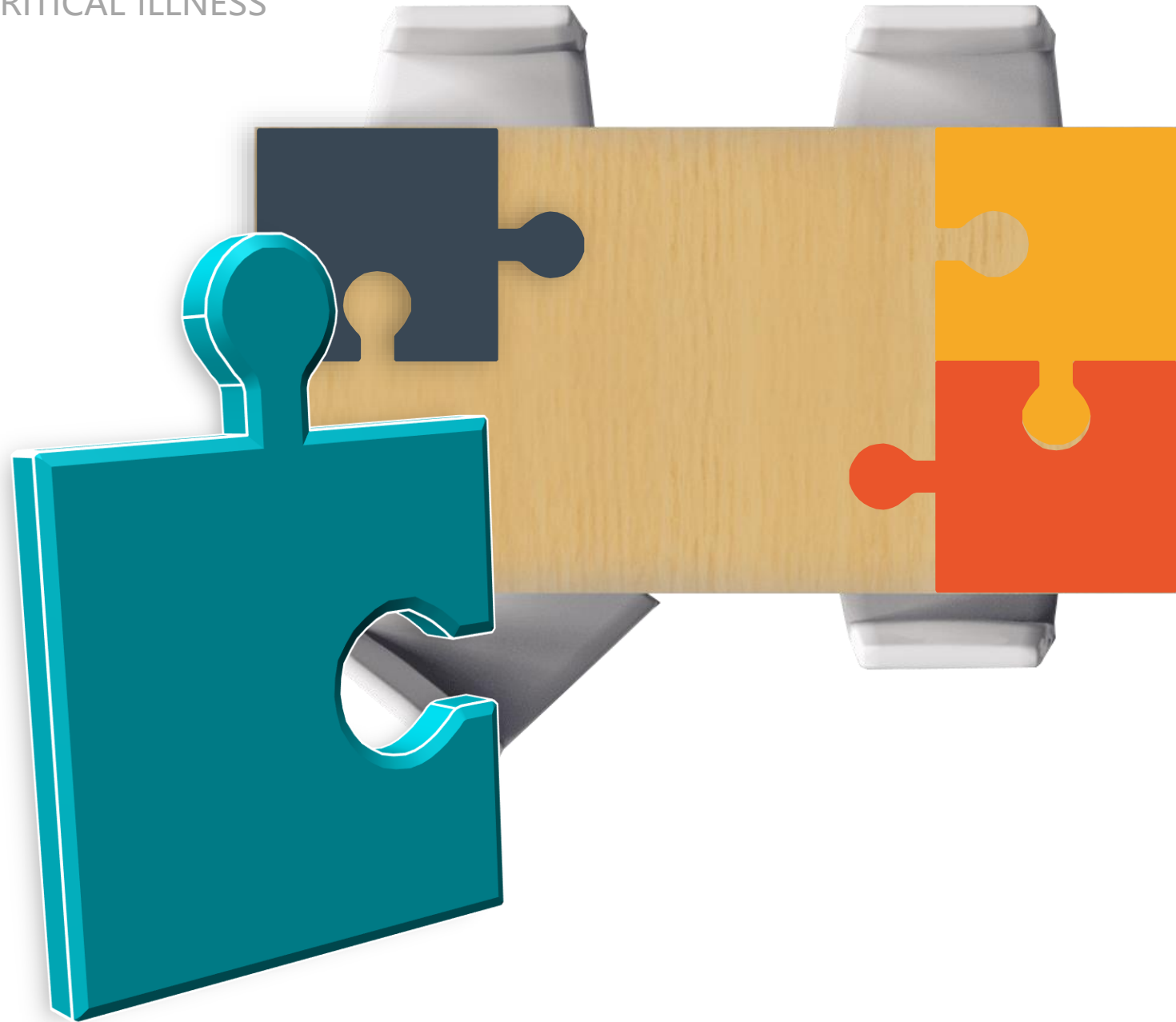
Non Accelerate with Basic Plan 非与人寿共用

Smart Multi Critical Care (SMCC)

Non Accelerate with Basic Plan 非与人寿共用

CRITICAL ILLNESS

- Living Cost
- Critical Illness Recovery Fund



02

章节
PART

IL CRITICAL ILLNESS BENEFIT RIDER (ILCIBR)

Accelerate with Basic Plan 与人寿共用

IL CRITICAL ILLNESS PLUS RIDER (ILCIPR)

Non Accelerate with Basic Plan 非与人寿共用

Smart Protect Essential 3

45 CRITICAL ILLNESSES

✱ Age at Entry Minimum : 30 days attained age
Maximum : 65 years next birthday

45种严重疾病 45 Critical Illness

保额
Sum Assured

心脏疾病 Heart Disease

* Child lien is applicable to this IL Critical Illness Benefit Rider

*Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease whereby the claim payout is subject to a maximum of RM25,000 per life or 10% of rider sum assured, whichever is lower.

- | | | |
|---|--|-----------------------------------|
| 1. 心脏病
Heart Attack | 5. 主动脉手术
Surgery To Aorta | 8. 严重心肌病
Severe Cardiomyopathy |
| 2. 冠状动脉绕道手术
Coronary Artery By -Pass Surgery | 6. 暴發性肺动脉高压症
Primary Pulmonary Arterial Hypertension | |
| 3. 严重性冠状动脉疾病
Serious Coronary Artery Disease | 7. 冠状动脉疾病的血管成形术
和其他微创治疗
Angioplasty & Other Invasive Treatments
for Major Coronary Artery Disease | |
| 4. 心脏瓣膜置换
Heart Valve Surgery | | |

脑部疾病 Brain Disease

- | | | |
|------------------------------------|-------------------------------------|---------------------------------------|
| 9. 瘫痪性中风
Stroke | 14. 帕金森氏病
Parkinson's Disease | 19. 脑部手术
Brain Surgery |
| 10. 脑炎
Encephalitis | 15. 老年痴呆症
Alzheimer's Disease | 20. 昏迷
Coma |
| 11. 细菌性脑膜炎
Bacterial Meningitis | 16. 多发性血管硬化症
Multiple Sclerosis | 21. 肌肉营养障碍症
Muscular Dystrophy |
| 12. 主要脑部受伤
Major Head Trauma | 17. 良性脑瘤
Benign Brain Tumor | 22. 麻痹 / 截瘫
Paralysis / Paraplegia |
| 13. 植物人
Apallic Syndrome | 18. 运动神经之疾病
Motor Neuron Disease | |

Smart Protect Essential 3

45 CRITICAL ILLNESSES

慢性疾病 Chronic Disease

- | | | |
|--|---|------------------------------------|
| 23. 末期肝衰竭
End Stage Liver Failure | 30. 暴发性肝炎
Fulminant Viral Hepatitis | 37. 绝症
Terminal Illness |
| 24. 末期肺病
End Stage Lung Disease | 31. 慢性复发性胰腺炎
Chronic Relapsing Pancreatitis | 38. 脊髓灰质炎
Poliomyelitis |
| 25. 末期肾衰竭
End Stage Kidney Failure | 32. 临床全面发作的爱滋病
Full Blown Aids | 39. 硬皮病
progressive scleroderma |
| 26. 再生障碍性贫血
Aplastic Anemia | 33. 因输血导致爱滋病
HIV Due To Blood Transfusion | 40. 癌症
Cancer |
| 27. 重要器官移植手术
Major Organ Transplant | 34. 髓质囊性疾病
Medullary Cystic Disease | 41. 象皮病
Elephantiasis |
| 28. 丧失独立生活能力
Loss of Independent Existence (LIE) | 35. 疯牛症
Creutzfeldt-Jakob Disease | |
| 29. 因职业感染艾滋病
Occupationally Acquired
Human Immunodeficiency
Virus (HIV) Infection | 36. 系统性红斑狼疮 (含狼疮肾炎)
Systemic Lupus Erythematosus with
Lupus Nephritis (SLE) | |

其他疾病 Other Disease



- | | | |
|-------------------------|------------------------|------------------------------|
| 42. 全面永久失明
Blindness | 44. 全面永久失聪
Deafness | 45. 丧失语言能力
Loss of Speech |
| 43. 严重烧伤
Major Burns | | |

IL CRITICAL ILLNESS BENEFIT RIDER (ILCIBR)

Accelerate with Basic Plan 与人寿共用

Sum Assured 保额: RM 50,000

SPE3 : 100k
ILCIBR : 50k

<div>死亡</div> <div></div>	✓不幸意外死亡，家属可领取安家费	100,000
	✓不幸非意外死亡，家属可领取安家费	100,000 +TIV
<div>终生全残 (<70岁)</div> <div></div>	✓意外终生残废，可领取	100,000
	✓非意外终生残废，可领取	100,000
<div>188 疾病</div> <div></div>	✓若被诊患上 45 种疾病，可先领取	50,000

过后不幸死亡呢？




BSA 将随之减少

IL CRITICAL ILLNESS PLUS RIDER (ILCIPR)

Non Accelerate with Basic Plan 非与人寿共用

Sum Assured 保额: RM 50,000

SPE3 : 100k
ILCIBR : 50k

<div>死亡</div> <div></div>	✓不幸意外死亡，家属可领取安家费	100,000
	✓不幸非意外死亡，家属可领取安家费	100,000 +TIV
<div>终生全残 (<70岁)</div> <div></div>	✓意外终生残废，可领取	100,000
	✓非意外终生残废，可领取	100,000
<div>188 疾病</div> <div></div>	✓若被诊患上 45 种疾病，可先领取	50,000

过后不幸死亡呢？

BSA 将不会减少

Smart Protect Essential 3

SMART MULTI CRITICAL CARE (SMCC)

02

章节
PART

Smart Multi Critical Care (SMCC)

Non Accelerate with Basic Plan 非与人寿共用

Smart Multi Critical Care

SELLING POINTS

50% RSA claim payout for **early or intermediate stage**, which will be **accelerated** from the Advanced Stage 100% RSA

Multiple benefit payouts of up to **860%** of the Rider's Sum Assured **800%** from Covered Events, **60%** from special benefits)

Double coverage for Cancer Heart Attack & Stroke (Aggregated Max 40% of RSA)

Max **4 times** claims from **early and intermediate** stages, subject to **RM300,000** per claim under the rider

188 conditions; including 178 early, intermediate, advanced stage or covered events and 10 Special Benefits.

Mental Illness Benefit - Additional 20% of Rider Sum Assured subject to a maximum of **RM150,000* per life**

Smart Multi Critical Care

WHY SMCC

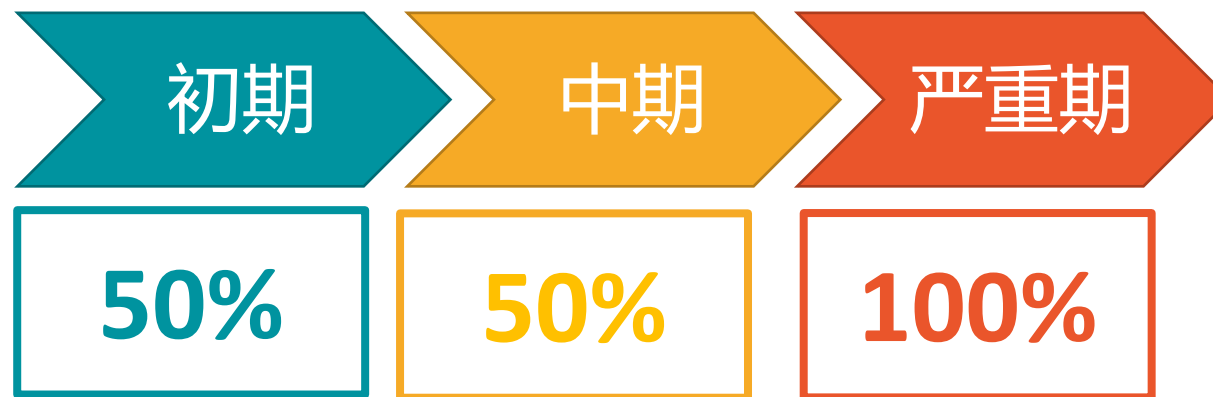
疾病保障赔了再赔重要吗？ ？ ？

BENEFIT DETAILS													
Benefit	Term	Sum Assured	Std Installment Premium	GST Amount	Cover Start Date	Cover End Date	Premium End Date	Status/Reason	Wellness Reward Indicator	Status Date	Car Registration Number	Annual Limit Balance	Lifetime Limit Balance
SMARTPROTECT ESSENTIAL INSURANCE 2	0	35,000.00	270.00		03/08/2016	09/09/9999	09/09/9999	Inforce	N				
IL CRITICAL ILLNESS BENEFIT RIDER	61	35,000.00	7.96		03/08/2016	01/02/2021	02/08/2077	Terminated(Living Assurance)	N				
SMARTMEDIC XTRA	42	150.00	75.42		03/08/2016	02/08/2058	02/08/2058	Inforce	N			51778.75	unlimited
SMARTMEDIC XTRA 99	61	150.00	0.00		03/08/2016	02/08/2077	02/08/2077	Inforce	N				
SMART EXTENDER 90K (R&B150)	42	150.00	11.42		03/08/2016	02/08/2058	02/08/2058	Inforce	N			900000	unlimited
SMART EXTENDER 90K (R&B150) - 99	61	150.00	0.00		03/08/2016	02/08/2077	02/08/2077	Inforce	N				
IL PREMIUM WAIVER EXTRA RIDER	61	49,844.00	16.28		03/08/2016	01/02/2021	02/08/2077	Terminated(Living Assurance)	N				

ILP FUND DETAILS						
Fund Name	Fund Units	Price Eff.Date	Bid Price	*Fund Value	Apportionment Rate(%)	Fund Due Date
Lion Balanced Fund	185.46	17/06/2021	4.652	862.76	100.0	03/07/2021

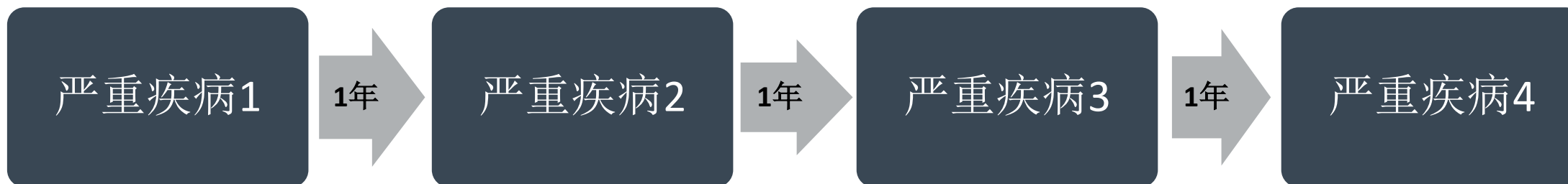
Smart Multi Critical Care

WHY SMCC



**Multiple
Claim**

赔了 再赔，什么那么重要？



Smart Multi Critical Care

FEATURES

阶段 疾病	初期	中期	严重期	最高% RSA	最高累积 RSA
癌症	50%	50%	100%	200%	400%
心脏病	50%	50%	100%	200%	
中风	50%	50%	100%	200%	
其他 严重疾病	50%	50%	100%	100%	-
最高800%累积 RSA					

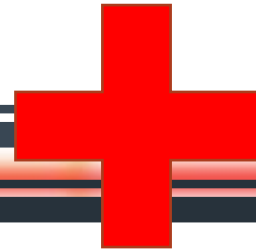
* RSA= Rider Sum Assured

Smart Multi Critical Care

FEATURES

178
Conditions

800%
RSA



10
Special Benefits

60%
RSA

After Rider Term Assured

Smart Multi Critical Care

FEATURES AT A GLANCE



69 Illnesses

E	I	A
50%	50%	100%

原位癌，第0期，
例如：乳房或子宫颈。

前列腺癌 第1期

2条心血管阻塞至少
60%， 60%

因乳房原位癌而需
做出乳房切除

因前列腺癌 第1期而
需要切除前列腺

3条心血管阻塞至少
60%， 60%， 50%

癌症，第1期以上，
除了一些被指定的。

心血管阻塞，
3条心血管阻塞至少
60%， 60%， 60%

178 种疾病的状况

Definition of 178 Covered Events

178 种疾病的状况

Definition of 178 Covered Events

No	Category	Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured 附加保单保额的50%	50% of Rider Sum Assured 附加保单保额的50%	100% of Rider Sum Assured 附加保单保额的100%
1	阿尔茨海默氏病/严重痴呆 Alzheimer's Disease / Severe Dementia	早期阿尔兹海默氏痴呆症 Early Alzheimer's Disease	中度严重阿尔兹海默氏痴呆症 Moderately Severe Alzheimer's Disease	阿尔兹海默氏痴呆症/严重痴呆 Alzheimer's Disease / Severe Dementia
2	冠状动脉疾病的血管成形术和其他侵入性治疗 Angioplasty and other invasive treatments for coronary artery disease	N/A	N/A	血管成形手术及其他有侵略性的冠状动脉疾病治疗 Angioplasty and other invasive treatments for coronary artery disease
3	骨质疏松症 Apallic Syndrome	运动障碍 Akinetic Mutism	锁定综合症 Locked In Syndrome	去皮质综合症 (持续的植物人状态) Apallic Syndrome (ie. Persistent Vegetative State (PVS))
4	细菌性脑膜炎 Bacterial Meningitis	完全复原细菌脑膜炎 Bacterial Meningitis with Full Recovery	轻微细菌脑膜炎 Mild Bacterial Meningitis	细菌脑膜炎一导致永久性无法履行日常生活活动 Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
5	失明 Blindness	一只眼睛失明 Loss of Sight in One Eye	视神经萎缩 Optic Nerve Atrophy 色素性视网膜炎 Retinitis Pigmentosa	失明一永久及不可逆转 Blindness-Permanent and Irreversible
6	脑动脉瘤或动静脉畸形手术 (通过血管内手术) Brain Aneurysm or Arterio-Venous Malformation Surgery (via Endovascular procedures)	大脑动脉瘤手术或动静脉畸形手术 (通过血管腔内手术) Brain Aneurysm Surgery or Arterio-Venous Malformation Surgery (via Endovascular procedures)	N/A	N/A
7	脑部手术 Brain Surgery	硬膜下血肿手术 Surgery for Subdural Haematoma	经蝶窦手术切除脑瘤 Removal of brain tumour via transphenoidal route	脑部手术 Brain Surgery
		海绵窦血栓性静脉炎并发 Cavernous Sinus Thrombosis Surgery	手术切除脑垂体腺瘤 Surgical Removal of Pituitary Tumour	
		脑室分流植入 Cerebral Shunt Insertion	因意外而导致需要开颅手术的头部创伤 Head Trauma Due To Accident Requiring Open Craniotomy	

No	Category	Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured 附加保单保额的50%	50% of Rider Sum Assured 附加保单保额的50%	100% of Rider Sum Assured 附加保单保额的100%
8	癌症 Cancer	原位癌 Carcinoma in situ 早期前列腺癌 Early Prostate Cancer 早期甲状腺癌 Early Thyroid Cancer 早期膀胱癌 Early Bladder Cancer 早期慢性淋巴细胞白血病 Early Chronic Lymphocytic Leukaemia	乳房原位癌之乳房切除术或早期前列腺癌之前列腺切除术 Mastectomy for CIS Breast or Prostatectomy for Early Prostate Cancer	癌症- 特定严重程度及不包括最早期癌症 Cancer - of specified severity and does not cover very early cancers
9	慢性肾上腺功能不全 Chronic Adrenal Insufficiency	肾上腺切除术治疗肾上腺腺瘤 Adrenalectomy For Adrenal Adenoma 嗜铬细胞瘤手术 Pheochromocytoma with Surgery	N/A	慢性肾上腺功能不全 Chronic Adrenal Insufficiency
10	慢性再生障碍性贫血 Chronic Aplastic Anemia	可逆性再生障碍性贫血 Reversible Aplastic Anaemia 单纯红细胞再生障碍 Pure Red Cell Aplasia (PRCA)	骨髓增生异常综合症或骨髓纤维化 Myelodysplastic Syndrome or Myelofibrosis	慢性再生障碍性贫血一导致永久性的骨髓造血功能衰竭 Chronic Aplastic Anemia - resulting in Permanent Bone Marrow Failure
11	慢性自身免疫性肝炎 Chronic Autoimmune Hepatitis	早期慢性自身免疫性肝炎 Early Chronic Autoimmune Hepatitis	N/A	慢性自身免疫性肝炎 Chronic Autoimmune Hepatitis
12	慢性复发性胰腺炎 Chronic Relapsing Pancreatitis	N/A	中度慢性复发性胰腺炎导致常年依赖胰岛素的糖尿病 Moderately Chronic Relapsing Pancreatitis resulting in Diabetes Mellitus requiring lifelong Insulin	慢性复发性胰腺炎 Chronic Relapsing Pancreatitis 急性坏死性出血性胰腺炎伴有胰腺手术 Acute Necrohemorrhagic Pancreatitis with Pancreatic Surgery
13	良性脑肿瘤 Benign Brain Tumour	N/A	N/A	良性脑肿瘤一特定的严重程度 Benign Brain Tumour - of specified severity

178 种疾病的状况 Definition of 178 Covered Events

No	Category	Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured 附加保单保额的50%	50% of Rider Sum Assured 附加保单保额的50%	100% of Rider Sum Assured 附加保单保额的100%
14	埃博拉出血热 Ebola Hemorrhagic Fever	N/A	N/A	埃博拉出血热 Ebola Haemorrhagic Fever
15	慢性溃疡性结肠炎 Chronic Ulcerative Colitis	慢性溃疡性结肠炎-特定严重程度 Chronic Ulcerative Colitis - of specified severity	N/A	慢性溃疡性结肠炎伴有全结肠切除术和回肠造口术 Chronic Ulcerative Colitis with total colectomy and ileostomy
16	昏迷 Coma	昏迷48小时 Coma for 48 hours	严重癫痫症 Severe Epilepsy	昏迷—导致永久性神经缺损并持续存在临床症状 Coma - resulting in Permanent neurological deficit with persisting clinical symptoms
			昏迷72小时 Coma for 72 hours	
17	冠状动脉绕道手术 Coronary Artery By-Pass Surgery	心包切除术或锁孔心脏手术 Pericardectomy or Keyhole Cardiac Surgery 激光新机血运重建手术或增强型体外反搏装置 Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use	微创冠状动脉搭桥术 Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	冠状动脉绕道手术 Coronary Artery By-Pass Surgery
18	克雅氏病（疯牛病） Creutzfeldt-Jakob Disease (Mad Cow Disease)		中度克雅氏病（疯牛症） Moderate Creutzfeldt-Jakob Disease(Mad Cow Disease)	克雅氏病（疯牛症） Creutzfeldt - Jakob Disease (Mad Cow Disease)
19	失聪/ 失去听力 Deafness / Loss of Hearing	丧失部分听力 Partial Loss of Hearing	人工耳蜗植入手术 Cochlear Implant Surgery	失聪-永久及不可逆转 Deafness - Permanent and Irreversible
20	艾森曼格综合征 Eisenmenger's Syndrome	次级严重艾森曼格综合症 Less Severe Eisenmenger's Syndrome	N/A	严重艾森曼格综合症 Severe Eisenmenger's Syndrome
21	象皮病 Elephantiasis	N/A	N/A	象皮病 Elephantiasis
22	脑炎 Encephalitis	完全复原之脑炎 Encephalitis with Full Recovery	轻微脑炎 Mild Encephalitis	脑炎—导致永久性无法履行日常生活活动 Encephalitis - resulting in Permanent inability to perform Activities of Daily Living
23	慢性克罗恩氏病 Chronic Crohn's Disease	慢性克罗恩氏病—特定严重程度 Chronic Crohn's Disease - of specified severity	N/A	克罗恩氏病伴有肠痿管，阻塞或穿孔手术 Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation with Surgery

178 种疾病的状况 Definition of 178 Covered Events

No	Category	Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured 附加保单保额的50%	50% of Rider Sum Assured 附加保单保额的50%	100% of Rider Sum Assured 附加保单保额的100%
24	临面全面发作的爱滋病 Full Blown AIDS	应遭袭而感染人类免疫缺陷病毒 HIV due to Assault	N/A	临床全面发作的爱滋病 Full-blown AIDS
25	末期肾衰竭 End-Stage Kidney Failure	手术切除单肾 Surgical Removal of One Kidney 慢性肾小球肾炎 Chronic Glomerulonephritis	慢性肾病 Chronic Kidney Disease	肾衰竭—需要洗肾或肾移植 Kidney Failure - requiring dialysis or kidney transplant
26	末期肝病 End-Stage Liver Disease	肝脏手术 Liver Surgery 胆管外科手术 Biliary Tract Reconstruction Surgery	肝硬化 Liver Cirrhosis 慢性原发性硬化性胆管炎 Chronic Primary Sclerosing Cholangitis	末期肝脏衰竭 End-Stage Liver Failure
27	末期肺病 End-Stage Lung Disease	严重哮喘 Severe Asthma 永久性（或暂时性的）气管切开术 Permanent (or Temporary) Tracheostomy	手术切除一肺 Surgical Removal of One Lung	末期肺病 End-Stage Lung Disease 严重肺纤维化 Severe Pulmonary Fibrosis
28	爆发性病毒肝炎 Fulminant Viral Hepatitis	因职业而感染的B型或C型肝炎 Occupationally Acquired Hepatitis B or C 肝硬化肝炎 Hepatitis with Cirrhosis	N/A	爆发性病毒肝炎 Fulminant Viral Hepatitis
29	广泛性破伤风 Generalised Tetanus	N/A	N/A	广泛性破伤风 Generalised Tetanus
30	格林-巴利综合征 Guillain-Barre Syndrome	N/A	格林-巴利综合征—特定严重程度 Guillain-Barre Syndrome - of specified severity	N/A
31	心脏病 Heart Attack	植入心脏起搏器 Cardiac Pacemaker Insertion 次级心脏病发作 Less Severe Heart Attack	植入除颤器 Cardiac Defibrillator Insertion	心脏病—特定严重程度 Heart Attack - of specified severity
32	心脏瓣膜手术 Heart Valve Surgery	经皮心脏瓣膜成形术/瓣膜切开术 Percutaneous Cardiac Valvuloplasty / Valvotomy	经皮心脏瓣膜替换术 Percutaneous Cardiac Valve Replacement	心脏瓣膜手术 Heart Valve Surgery

178 种疾病的状况 Definition of 178 Covered Events

No	Category	Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured 附加保单保额的50%	50% of Rider Sum Assured 附加保单保额的50%	100% of Rider Sum Assured 附加保单保额的100%
33	因输血而感染人类免疫缺陷病毒 HIV Infection Due to Blood Transfusion	N/A	N/A	因输血而感染人类免疫缺陷病毒 HIV Infection Due To Blood Transfusion
34	因器官移植而感染人类免疫缺陷病毒 HIV Infection Due to Organ Transplant	N/A	因器官移植而感染的艾滋病 HIV Infection Due To Organ Transplant	N/A
35	川崎病伴有心脏并发症 Kawasaki Disease with Heart Complications	川崎病伴有心脏并发症 Kawasaki Disease with Heart Complications	N/A	N/A
36	失去独立生活能力 Loss of Independent Existence	早期失去独立生活能力 Early Loss of Independent Existence 失去手指 Loss of Fingers	N/A	失去独立生活能力 Loss of Independent Existence
37	失去说话能力 Loss of Speech	N/A	失声 (声带受伤或生病除外) Loss of Speech (other than injury or illness to the vocal cords) 因声带麻痹而丧失说话能力且需进行手术 Loss of Speech due to Vocal Cord Paralysis and with surgery	失去说话能力 Loss of Speech
38	严重烧伤 Major Burns	轻微严重烧伤 Mild Severe Burns	中度严重烧伤 Moderately Severe Burns	第三级烧伤 一特定严重程度 Third Degree Burns – of specified severity
39	严重头部创伤 Major Head Trauma	面部重塑手术 Facial Reconstructive Surgery	轻度头部创伤 Mild Head Trauma	严重头部创伤—导致永久性无法履行日常生活活动 Major Head Trauma - resulting in Permanent inability to perform Activities of Daily Living
40	主要器官移植 Major Organ Transplant	小肠移植 Small Bowel Transplant 眼角膜移植 Corneal Transplant	N/A	主要器官/骨髓移植 Major Organ / Bone Marrow Transplant

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41	感染性心内膜炎 Infective Endocarditis	次级感染性心内膜炎 Less Severe Infective Endocarditis	N/A	感染性心内膜炎 Infective Endocarditis
42	肾脊的囊肿病症 Medullary Cystic Disease	早期肾脊的囊肿病症 Early Stage Medullary Cystic Disease	N/A	肾脊的囊肿病症 Medullary Cystic Disease
43	结核性脑膜炎 Meningeal Tuberculosis	结核性脊髓炎 Tuberculous Myelitis	N/A	结核性脑膜炎 Meningeal Tuberculosis
44	运动神经元疾病 Motor Neuron Disease	周边运动神经病变导致的永久性需要行动辅助 Peripheral Motor Neuropathy resulting in permanent need of mobility aid	N/A	运动神经元疾病—导致永久性神经缺损并持续存在临床症状 Motor Neuron Disease - Permanent neurological deficit with persisting clinical symptoms
45	多发性硬化症 Multiple Sclerosis	早期多发性硬化症 Early Multiple Sclerosis	轻度多发性硬化症 Mild Multiple Sclerosis	多发性硬化症 Multiple Sclerosis
46	肌肉营养障碍症 Muscular Dystrophy	N/A	中度严重肌肉营养障碍症 Moderately Severe Muscular Dystrophy	肌肉营养障碍症 Muscular Dystrophy
47	重症肌无力症 Myasthenia Gravis	次级严重重症肌无力症 Less Severe Myasthenia Gravis	重症肌无力症伴有重症肌无力危像 Myasthenia Gravis with Myasthenic Crisis	重症肌无力症 Myasthenia Gravis
48	坏死性筋膜炎 Necrotising Fasciitis	早期坏死性筋膜炎 Early Stage Necrotising Fasciitis	N/A	坏死性筋膜炎 Necrotising Fasciitis
49	因职业感染人类免疫缺陷病毒 Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	N/A	N/A	因职业感染人类免疫缺陷病毒 Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
50	成骨不全症 Osteogenesis Imperfecta	严重骨质疏松症伴有骨折 Severe Osteoporosis With Fractures	N/A	成骨不全症 Osteogenesis Imperfecta
51	其他严重的冠状动脉疾病 Other Serious Coronary Artery Disease	早期冠状动脉疾病 Early Coronary Artery Disease	中期冠状动脉疾病 Moderate Coronary Artery Disease	严重冠状动脉疾病 Serious Coronary Artery Disease

42 This book is for internal circulation and training purposes only.
Please refer to the policy contract for the actual and complete details of insurance coverage.

178 种疾病的状况 Definition of 178 Covered Events

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52	脊髓灰质炎 (小儿麻痹症) Poliomylclitis	N/A	中度脊髓灰质炎 (小儿麻痹症) Moderate Poliomylclitis	脊髓灰质炎 (小儿麻痹症) Poliomylclitis
53	渐进性肌肉萎缩症 Progressive Muscular Atrophy	N/A	N/A	渐进性肌肉萎缩症 Progressive Muscular Atrophy
54	严重血友病 Severe Haemophilia	N/A	N/A	严重血友病 Severe Haemophilia
55	瘫痪/截瘫 Paralysis / Paraplegia	一肢丧失功能 Loss of Use of One Limb 意外颈髓损伤 Accidental Cervical Spinal Cord Injury 脊髓疾病或伤害导致的肠道和膀胱功能障碍 Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	失去一肢需要装上义肢 Loss of One Limb requiring Prosthesis	肢体瘫痪 Paralysis of limbs
56	帕金森氏病 Parkinson's Disease	早期帕金森氏症 Early Parkinson's Disease	中度严重帕金森氏症 Moderately Severe Parkinson's Disease	帕金森氏病—导致永久性无法履行日常生活活动 Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
57	原发性肺动脉循环高血压 Primary Pulmonary Arterial Hypertension	继发性肺动脉高血压—III级 Secondary Pulmonary Hypertension – Class III 植入腔静脉滤器 Insertion of a Vena- cava filter	继发性肺动脉高压 - IV级 Secondary Pulmonary Hypertension – Class IV	原发性肺动脉循环高血压—特定严重程度 Primary Pulmonary Arterial Hypertension - of specified severity
58	渐行性硬皮病 Progressive Scleroderma	早期进行性硬皮病 Early Progressive Scleroderma	进行性硬皮病伴有CREST综合症 Progressive Scleroderma With CREST Syndrome	渐进行性硬皮病 Progressive Scleroderma
59	进行性核上性麻痹 Progressive Supranuclear Palsy	早期进行性核上性麻痹 Early Progressive Supranuclear Palsy	N/A	进行性核上性麻痹 Progressive Supranuclear Palsy
60	狂犬病 Rabies	N/A	N/A	狂犬病 Rabies

178 种疾病的状况 Definition of 178 Covered Events

No	Category	Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured 附加保单保额的50%	50% of Rider Sum Assured 附加保单保额的50%	100% of Rider Sum Assured 附加保单保额的100%
61	严重心脏病 Severe Cardiomyopathy	肥厚型心脏病 Hypertrophic Cardiomyopathy		心脏病—特定严重程度 Cardiomyopathy - of specified severity
62	严重类风湿性关节炎 Severe Rheumatoid Arthritis	N/A	轻微严重类风湿性关节炎 Mild Rheumatoid Arthritis	严重类风湿性关节炎 Severe Rheumatoid Arthritis
63	中风 Stroke	通过颈动脉血管成形术和支架置入中风治疗 Stroke Treatment By Carotid Angioplasty And Stent Placement	颈动脉手术 Carotid Artery Surgery	中风—导致永久性神经缺损并持续存在临床症状 Stroke - resulting in Permanent neurological deficit with persisting clinical symptoms 需要进行颈动脉内膜切除术的中风 Stroke Treatment by Carotid Endarterectomy Surgery
64	特发性脊柱侧弯的手术 Surgery for Idiopathic Scoliosis	特发性脊柱侧弯手术 Surgery for Idiopathic Scoliosis	N/A	N/A
65	主动脉手术 Surgery to Aorta	大型无症状主动脉瘤或夹层 Large Asymptomatic Aortic Aneurysm or Dissection	主动脉微创手术 Minimally Invasive Surgery to Aorta	主动脉手术 Surgery To Aorta
66	系统性红斑狼疮伴有肾炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	系统性红斑狼疮 Systemic Lupus Erythematosus	中度严重系统性红斑狼疮附带的肾脏并发症 Moderately Severe Systemic Lupus Erythematosus With Kidney Complications	系统性红斑狼疮伴有严重肾脏并发症 Systemic Lupus Erythematosus With Severe Kidney Complications
67	末期疾病 Terminal Illness	N/A	N/A	末期疾病 Terminal Illness
68	瘤或脊柱骨折 Tumour or Fracture of Spinal Column	N/A	N/A	意外导致脊柱骨折 Accidental Fracture of Spinal Column
69	威尔森氏症 Wilson's Disease	N/A	N/A	威尔森氏症 Wilson's Disease
70	奥利尔氏病 Ollier's Disease	N/A	奥利尔氏病 Ollier's Disease	N/A
71	马富西综合征 Maffucci Syndrome	N/A	马富西综合征 Maffucci Syndrome	N/A

特殊利益高达附加保单保额 60% 的额外保障

Special Benefit with additional coverage up to 60% of the rider sum assured

10 种疾病的状况 10 Conditions

糖尿病康复利益 Diabetes Recovery Benefit	i. Surgery for Type 2 Diabetic Retinopathy 第2型糖尿病视网膜病变手术 ii. Limb Amputation due to Type 2 Diabetic Complications 因第2型糖尿病并发症而截肢 iii. Severe Diabetic Nephropathy resulting in Kidney Failure 严重糖尿病肾病导致肾衰竭 iv. Diabetic Coma 糖尿病昏迷	The diabetes recovery benefit will cease at age 85 years next birthday. 糖尿病康复利益将会在下个生日年龄为85岁时终止。	An additional 20% of your rider sum assured will be 一笔额外20%的附加保单保额将获得支付 The maximum amount payable for the special benefit is up to 60% of the rider sum assured 最高累计赔额为附加保单保额的60%
精神疾病利益 Mental Illness Benefit	i. Severe Major Depressive Disorder (MDD) 严重重度抑郁症 ii. Bipolar Disorder I I 型躁郁症 iii. Severe Obsessive-Compulsive Disorder (OCD) 严重强迫症 iv. Schizophrenia 精神分裂症分裂 v. Schizoaffective Disorder 情感性障碍	The mental illness benefit is subject to a maximum of RM150,000 per life 精神疾病利益每人最高赔额限于RM150,000	Only one claim is allowed under each conditions 各自仅允许索赔一次
脊髓损伤导致四肢完全瘫痪 Total Quadriplegia As A Result Of Spinal Cord Injury			

摘一颗肾索赔遭拒 保险公司：割两颗才赔

2020年10月31日  134441点阅

（新加坡31日讯）妻子因肾衰竭动手术摘除一颗肾，阿叔欲申请理赔时才得知，“割掉一颗肾不能赔，要两颗肾才行”。

商人许先生（67岁）指出，一名女保险经纪在20多年前向他推销保险，为了一家人未来有个保障，因此跟对方购买多个保单，包括本身的终生保险以及妻子的重疾保险等。

为什么会这样？

News

Early stage breast cancer

She has 3 policies, but no coverage

She says gaps in her insurance policy were not explained to her

REPORTS: SHREE ANN MATHAVAN
shreann@sph.com.sg

WITH three critical illness policies under her belt, she assumed her insurance coverage was comprehensive enough.

Ms Theresa Tan's policies with Prudential saw her dutifully forking out a total of \$600 in insurance premiums every month.

She believed she had forked out about \$77,000 for them over the years.

But when it came to coverage, the mother of three, 42, thought wrong.

She was diagnosed with early stage breast cancer, or stage 0, in June.

That same month, she went through a 12-hour operation at Gleneagles Hospital to remove her right breast and to have reconstructive surgery done, using skin and fat from her stomach.

The operation and hospitalisation cost \$30,000 and was covered by another insurance policy she had with Aviva.

Ms Tan then tried submitting her claim to Prudential this month for loss or potential loss of income.

She thought she could claim up to \$100,000 for one policy and up to \$107,000 for another policy.

But her claims were rejected by Prudential, which explained to her in a letter that her condition was non-invasive and "does not fulfil the definition of cancer".

Ms Tan's condition is known as ductal carcinoma in situ (DCIS) in her right breast.

This is a condition where the cancer starts in the milk ducts of the breast. It was considered non-invasive at that stage as the cancer had not spread beyond the milk ducts into the surrounding breast tissue.

In Ms Tan's case, she had a mastectomy because the cancer cells were located in various parts of her breast.

Prudential's decision has surprised Ms Tan, especially since her family's medical history was known to her insurance agents.

Her mother was diagnosed with breast cancer when she was 19 years old. She subsequently died in 2003 after a long battle against cancer.

Her mother's illness was what made Ms Tan buy her first insurance policy when she was 22.

Said Ms Tan, who is the co-partner of nanzinc.com, an online portal set up with her friend, entrepreneur Nanz Chong-Komo: "Fortunately, my mum had a pension plan so her treatment was covered."

"But seeing what she went through and given I was not under pension, I wanted to make sure that I was provided for."



HER LESSON:

Ms Theresa Tan, who set up a blog about her battle with breast cancer, said she later found out that most insurers do not pay out for non-invasive, early stage cancers.

PICTURE COURTESY OF THERESA TAN

"I thought by buying three policies I was covering myself in every circumstance, but it didn't work out that way."

She claimed the gaps in her policy – it did not cover early stage cancer – was not explained to her by her insurance agents.

Neither was the option of a rider to supplement her existing policies offered.

Did she think she should have read the fine print in her policy documents?

She said: "Even if I had read the fine print, I don't think I would have understood what DCIS meant as a layman."

Ms Tan, who set up a blog – A Clean Breast of It – about her battle with breast cancer, said she later found out that most insurers do not pay out for non-invasive, early stage cancers. (See report on facing page.)

Critical illness coverage typically covers the loss of income that comes from up to 30 critical diseases. These include major cancers, heart attack, coronary artery bypass, stroke and kidney failure.

Fortunately, Ms Tan, who is on three months' medical leave since her operation, has not suffered loss of income as she is still being paid.

Apart from the online portal, Ms Tan also runs a writing agency, earning on average \$5,500 per month.

But she said: "It does limit my options. I can't continue to keep being paid if I'm not working. What happens if I still don't feel well after three months? Or if I need to take a six-month break to rest?"

Currently, she suffers from stomach cramps and can barely sit up for two hours at a go, she said.

Ms Tan said: "I hope telling my story will create more awareness. I tell my friends to check their coverage and to make sure they are covered in full."

What she wishes is for the insurance industry to broaden its definition of critical illness to include non-invasive and early stage cancers.

Or to at least make it compulsory to offer to customers other options which cover the gaps in any policy, she said.

Ms Tan lives in the east with her husband, 43, a civil servant, their son, 11, two daughters, four and nine, and her parents-in-law, both retirees in their 70s.

A spokesman for Prudential Singapore said Ms Tan's policies "unfortunately do not qualify for stage 0 cancer."

Why most standard policies don't include non-invasive cancer

WHY do the bulk of standard critical illness policies not include non-invasive cancer?

Ms Pauline Lim, executive director of Life Insurance Association (LIA), explained: "Carcinoma in situ is specifically excluded from cover as these cancers can be treated and is not viewed as a 'critical' condition."

She said: "Insurers base their premiums on the extent of coverage."

"There is a much higher incidence of the less serious cancers, so if they are also covered, it means premiums will cost much more and become less affordable for most ordinary people."

"This is not beneficial from a public policy perspective. LIA reviews its standard CI definitions from time to time."

The LIA standardises the definitions of critical illnesses.

Ms Lim said consumers should look out for the following:

- The scope of coverage and the circumstances under which policy

will pay out.

- Whether the amount of critical illness (CI) payout is sufficient.
- If the CI premiums are fixed or if they increase as the policy holder gets older.
- If there are exclusions for any of the CI conditions

Recent policies

Recent policies in the market do offer early stage coverage or multiple critical illness coverage.

These typically cost more than policies based on LIA's standard definitions, said the spokesman.

One such policy is Great Eastern's Early-Payout CriticalCare (EPCC), which provides payouts at earlier stages of critical illness.

Its Great Eastern PinkLife plan pays out 25 per cent of the sum assured for carcinoma in situ, for cancers in the female organs.

She said coverage of early stage cancers depend on the kind of policy purchased and the definition of cancer in that particular policy.

She said: "Standard critical illness (CI) policies typically do not cover stage 0 cancer... It is important to know that each and every critical illness stated in the CI policy is precisely defined."

"They are based on standard definitions given by the Life Insurance Association (LIA). Unless the person's disease or surgery has fully satisfied the definition in the policy, no claim is payable."

But the spokesman pointed out that Prudential has policies like PruSmart Lady, which provide coverage for female-related illnesses that are non-critical in nature such as DCIS.

Policy booklet

She added that all information pertaining to a specific policy is provided in the policy booklet given to customers.

Dr Wong Seng Weng, 40, consultant oncologist at The Cancer Centre, drew a distinction between cancers where the person's longevity is compromised versus conditions which are treatable.

He said: "DCIS, if diagnosed and treated early, usually the survival rate is 100 per cent."

"Usually life insurers pay out when a person's longevity is compromised."

But this doesn't mean that life carriers has to be very advanced, before a claim can be made, he clarified.

Even if the cancer is at stage 1, the insurer can pay out if it is an invasive form that spreads, he said.

Ms Tan is grateful she caught her cancer early.

She said: "I'm thankful I caught it earlier so I didn't need to go through chemotherapy and radiation."

"But I believe cancer is cancer, whether in the early or late stages."

"I hope telling my story will create more awareness. I tell my friends to check their coverage and to make sure they are covered in full."

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"I thought myself in even that way."

She claimed early stage breast cancer insurance.

Neither existing policy did she have her policy.

She said she thought I was a layman.

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This is a condition where the cancer starts in the milk ducts of the breast. It was considered non-invasive at that stage as the cancer had not spread beyond the milk ducts into the surrounding breast tissue.

In Ms Tan's case, she had a mastectomy because the cancer cells were located in various parts of her breast.

Prudential's decision has surprised Ms Tan, especially since her family's medical history was known to her insurance agents.

Her mother was diagnosed with breast cancer when she was 19 years old. She subsequently died in 2003 after a long battle against cancer.

Her mother's illness was what made Ms Tan buy her first insurance policy when she was 22.

Said Ms Tan, who is the co-partner of nanzinc.com, an online portal set up with her friend, entrepreneur Nanz Chong-Komo: "Fortunately, my mum had a pension plan so her treatment was covered."

"But seeing what she went through and given I was not under pension, I wanted to make sure that I was provided for."

"I thought by buying three policies I was covering myself in every circumstance, but it didn't work out that way."

She claimed the gaps in her policy – it did not cover early stage cancer – was not explained to her by her insurance agents.

Neither was the option of a rider to supplement her existing policies offered.

Did she think she should have read the fine print in her policy documents?

She said: "Even if I had read the fine print, I don't think I would have understood what DCIS meant as a layman."

Ms Tan, who set up a blog – A Clean Breast of It – about her battle with breast cancer, said she later found out that most insurers do not pay out for non-invasive, early stage cancers. (See report on facing page.)

Critical illness coverage typically covers the loss of income that comes from up to 30 critical diseases. These include major cancers, heart attack, coronary artery bypass, stroke and kidney failure.

Fortunately, Ms Tan, who is on three months' medical leave since her operation, has not suffered loss of income as she is still being paid.

Apart from the online portal, Ms Tan also runs a writing agency, earning on average \$5,500 per month.

But she said: "It does limit my options. I can't continue to keep being paid if I'm not working. What happens if I still don't feel well after three months? Or if I need to take a six-month break to rest?"

Currently, she suffers from stomach cramps and can barely sit up for two hours at a go, she said.

Ms Tan said: "I hope telling my story will create more awareness and tell my friends to check their coverage and to make sure they are covered in full."

What she wishes is for the insurance industry to broaden its definition of critical illness to include non-invasive and early stage cancers.

Or to at least make it compulsory to offer to customers other options which cover the gaps in any policy, she said.

Ms Tan lives in the east with her husband, 43, a civil servant, the son, 11, two daughters, four and nine, and her parents-in-law, both retirees in their 70s.

A spokesman for Prudential Singapore said Ms Tan's policies "unfortunately do not qualify for stage 0 cancer."

Why most standard policies don't include non-invasive cancer

WHY do the bulk of standard critical illness policies not include non-invasive cancer?

Ms Pauline Lim, executive director of Life Insurance Association (LIA),

will pay out.

■ Whether the amount of critical illness (CI) payout is sufficient.

If the CI premiums are fixed or if increase as the policyholder grows older.

There are exclusions for any of the conditions

Critical policies

Most policies in the market do not offer coverage or multiple critical illness coverage.

Typically cost more than policies in LIA's standard definitions, said Lim.

One such policy is Great Eastern's Early-Payout CriticalCare (EPCC), which provides payouts at earlier stages of critical illness.

Its Great Eastern PinkLife plan pays out 25 per cent of the sum assured for carcinoma in situ, for cancers in the female organs.

She said coverage of early stage cancers depend on the kind of policy purchased and the definition of cancer in that particular policy.

She said: "Standard critical illness (CI) policies typically do not cover stage 0 cancer... It is important to know that each and every critical illness stated in the CI policy is precisely defined."

"They are based on standard definitions given by the Life Insurance Association (LIA). Unless the person's disease or surgery has fully satisfied the definition in the policy, no claim is payable."

But the spokesman pointed out that Prudential has policies like PruSmart Lady, which provide coverage for female-related illnesses that are non-critical in nature such as DCIS.

Policy booklet

She added that all information pertaining to a specific policy is provided in the policy booklet given to customers.

Dr Wong Seng Weng, 40, consultant oncologist at The Cancer Centre, drew a distinction between cancers where the person's longevity is compromised versus conditions which are treatable.

He said: "DCIS, if diagnosed and treated early, usually the survival rate is 100 per cent."

"Usually life insurers pay out when a person's longevity is compromised."

But Lim doesn't agree that life insurers have to be very advanced, before a claim can be made, he clarified.

Even if the cancer is at stage 1, the insurer can pay out if it is an invasive form that spreads, he said.

Ms Tan is grateful she caught her cancer early.

She said: "I'm thankful I caught it earlier so I didn't need to go through chemotherapy and radiation."

"But I believe cancer is cancer, whether in the early or late stages."

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— Ms Theresa Tan

News

Early stage breast cancer

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Recent policies

Recent policies in the market do offer early stage coverage or multiple critical illness coverage.

These typically cost more than policies based on LIA's standard definitions, said the spokesman.

One such policy is Great Eastern's Early-Payout CriticalCare (EPCC), which provides payouts at earlier stages of critical illness.

Its Great Eastern PinkLife plan pays out 25 per cent of the sum assured for carcinoma in situ, for cancers in the female organs.

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		SPE 3	IL CIBR	IL CIPR	SMCC
1	Min Entry Age	ANB 16	30 days	30 days	30 days
2	Max Entry Age	ANB 70	ANB 65	ANB 65	ANB 70
3	Max Term	ANB 90 (TPD 70)	Follow basic	Follow basic term or 80 age (which ever is lower)	Max ANB 100
4	Minimum Premium	1200/yr	N/A	N/A	N/A
5	Maximum Premium	No Limit	N/A	N/A	N/A
6	Minimum SA	12,000	12,000	100,000	NIL
7	Max SA	Subject to UW	Lower (BSA 12k, RM 4mil / life)	Lower (BSA 100k, RM 4mil / life)	Unborn Child 60k 30 days-15ANB 250k 16ANB -70 ANB 1.5m
8	Occupation Class Premium	N/A	N/A	N/A	N/A
9	Gender Premium	Yes	Yes	Yes	Yes
10	Smoker Premium	Yes	Yes	Yes	Yes

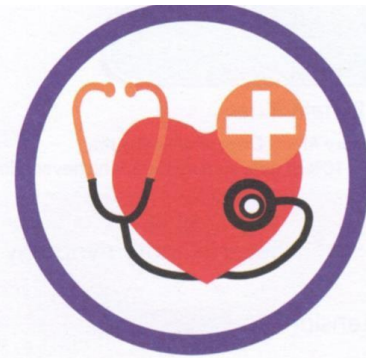
- Waiting period 30 / 60 days period shall apply
- Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease ,
Max (10% of rider sum assured or RM25K) whichever is lower

IL CIPR & SMCC the claims payout **WILL NOT ACCELERATE NOR REDUCE** the BSA

Smart Protect Essential 3

SMART EARLY PAYOUT CRITICAL ILLNESS (EPCC)

Early Payout Critical Illness (EPCC)



精明早期保障 Smart Early Payout

保额
Sum Assured

注: 需符合规则和条款。

Note: Terms and conditions apply

* Child lien is applicable to this Smart Early Payout CriticalCare

* Option to BuyBack Applicable

No.	严重疾病 Critical Illness	严重程度 10	严重程度 25
		Severity 10	Severity 25
严重程度 1 级别的严重疾病 Critical Illnesses with 1 Severity Level			
I	冠状动脉疾病(血管成形手术及其他有侵略性的严重冠状动脉疾病治疗) Coronary Artery Disease Requiring Surgery (Angioplasty And Other Invasive Treatments For Coronary Artery Disease)	保额的10% , 每位受保人的最高限额 是RM25,000 10% of Sum Assured, up to maximum of RM25,000 per Life Assured	N/A
II	良性脑肿瘤 Benign Brain Tumour	N/A	保额的25% , 25% of Sum 每位受保人的 Assured, up to 最高限额是 maximum of RM50,000 RM50,000 per Life Assured
III	心脏瓣膜手术 Heart Valve Surgery		
IV	主动脉手术 Surgery To Aorta		
V	肾衰竭 Kidney Failure		每位受保人保额 25% 25% of Sum Assured per Life Assured
VI	严重烧伤 Major Burns		
VII	重大头部创伤 Major Head Trauma		
VIII	主要器官移植手术 Major Organ Transplant		
IX	瘫痪/ 截瘫 Paralysis / Paraplegia		
X	帕金森氏症 Parkinson's Disease		

Smart Protect Essential 3

SMART EARLY PAYOUT CRITICAL ILLNESS (EPCC)

严重程度 2 级别的严重疾病 Critical Illnesses with 2 Severity Levels		严重程度 25 Severity 25	严重程度 50 Severity 50
XI	癌症 Cancer	保额的25% , 每位受保人的 最高限额是 RM50,000 25% of Sum Assured, up to maximum of RM50,000 per Life Assured	保额的50% , 每位受保人的 最高限额是 RM100,000 50% of Sum Assured, up to maximum of RM100,000 per Life Assured
XII	失明 Blindness		每位受保人保额 50% 50% of Sum Assured per Life Assured
XIII	末期肝病 Chronic Liver Disease		
XIV	心脏病 Heart Attack		
XV	失去听觉/失聪 Loss Of Hearing / Deafness		
XVI	其他严重冠状动脉疾病 Other Serious Coronary Artery Disease		
XVII	末期肺疾病 Chronic Lung Disease	每位受保人保额 25% 25% of Sum Assured per Life Assured	
XVIII	昏迷 Coma		
XIX	原发性肺动脉循环血压过高 Primary Pulmonary Arterial Hypertension		
XX	中风 Stroke		

Smart Protect Essential 3

SMART EARLY PAYOUT CRITICAL ILLNESS (EPCC)

EPCC		
1	Min Entry Age	ANB 16
2	Max Entry Age	ANB 65
3	Max Term	Up to ANB 70
4	Minimum Premium	n/a
5	Maximum Premium	n/a
6	Minimum SA	12,000
7	Max SA	Lower (BSA, RM 4mil /life)
8	Occupation Class Premium	Depends
9	Gender Premium	Yes
10	Smoker Premium	Yes

回购权利

** 爱滋病相关 *[AIDS related]* 除外




***若在首年不幸死亡，大东方将不做出赔偿，但将把已付保费加上利息退还。可受保保额最高与 *CIBR* 相同

Smart Multi Critical Care (SMCC)

Non Accelerate with Basic Plan 非与人寿共用

Sum Assured 保额: RM 100,000

SPE3 : 100k
SMCC : 100k

死亡 	✓ 不幸意外死亡, 家属可领取安家费	100,000
	✓ 不幸非意外死亡, 家属可领取安家费	100,000 +TIV
终生全残 (<70岁) 	✓ 意外终生残废, 可领取	100,000
	✓ 非意外终生残废, 可领取	100,000
188 疾病 	✓ 若被诊患上 70 种严重疾病, 可领取	100,000
	✓ 若被诊患上 67 种初期 或 44 中期疾病, 可先领取50% + 50%	50,000

过后不幸死亡呢?

BSA 不会减少

RIDERS

基本计划

BASIC

+

附加利益

RIDERS



Life

Critical Illness

Hospitalisation & Medical

Accident

TPD Income

Waiver

基本计划
BASIC



附加利益
RIDERS



Life

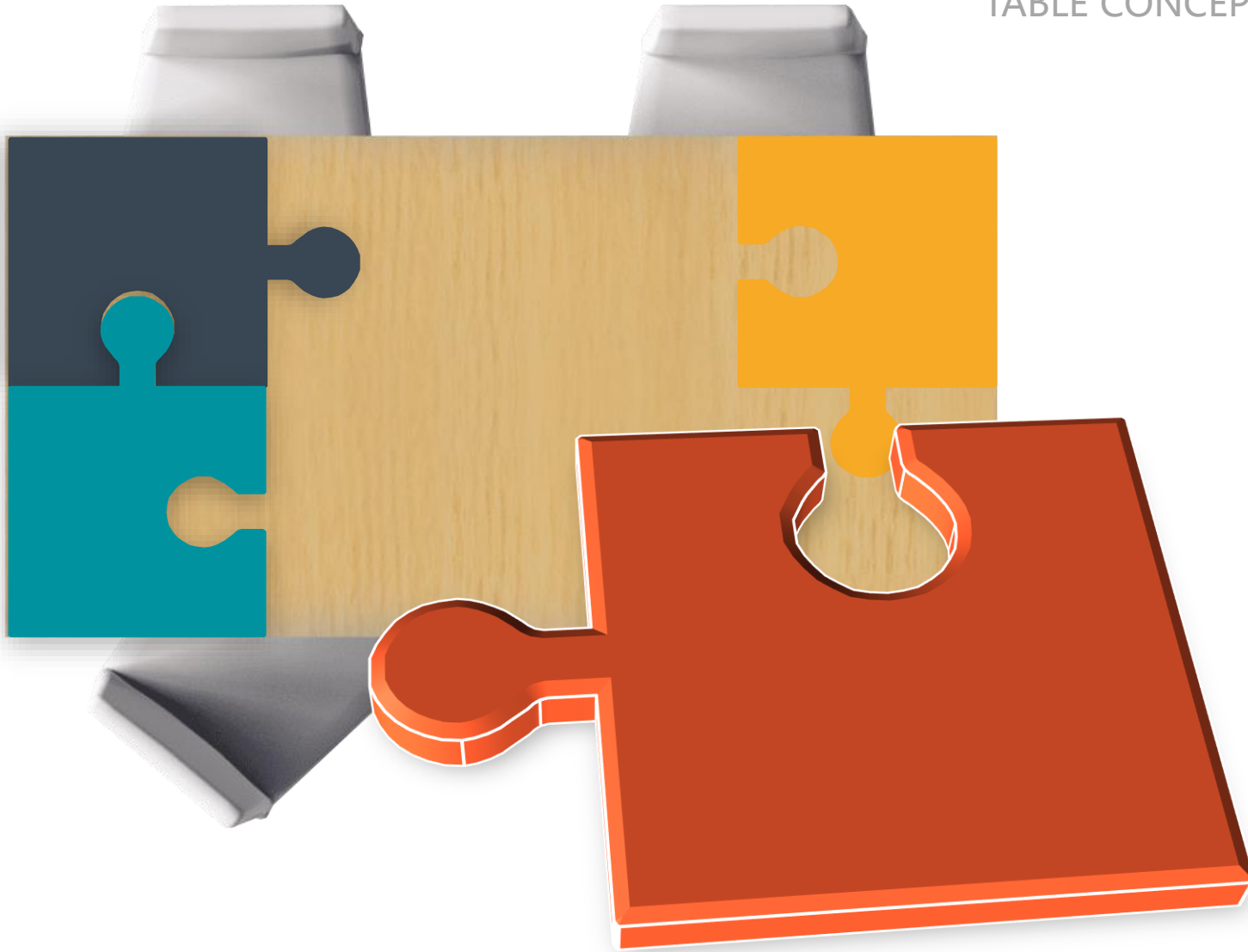
Accident

IL Comprehensive Accident Benefit Xtra (IL CABX)

IL Accidental Death & Dismemberment (IL ADD)

Smart Protect Essential 3

TABLE CONCEPT



Accident

- Accident Death & TPD
- Accident Death & TPD with Medical Fee Reimbursement
- Comprehensive Accident Plan (with MC)

Smart Protect Essential 3

IL COMPREHENSIVE ACCIDENT BENEFIT XTRA (IL CABX)

IL Comprehensive Accident Benefit Xtra (IL CABX)

全面化的意外事故赔偿

Comprehensive Accident Benefits Xtra Rider

保额

Sum Assured

暂时性完全残废

Temporary Total Disability

weekly payment RM7.50 per RM1,000

maximum 52 weeks per accident

暂时性局部残废

Temporary Partial Disability

weekly payment RM1.75 per RM1,000

maximum 52 weeks per accident

医药治疗费

Medical Expenses

(Accidental cause only) RM25 per RM1,000

maximum of RM3,000 per accident

双眼失明

Total loss of sight of both eyes

100%

单眼失明

Total loss of sight of one eye

100%

失去双臂或双臂失去功用

Loss of or total loss of use of two limbs

100%

失去一肢或一肢失去功用

Loss of or total loss of use of one limb

100%

完全失去语言和听觉能力

Total loss of speech and hearing

100%

完全瘫痪

Total paralysis

100%

in complete details of insurance coverage.

Smart Protect Essential 3

IL COMPREHENSIVE ACCIDENT BENEFIT XTRA (IL CABX)

● 完全失去听觉能力	Total loss of hearing	
双耳	Both ears	75%
一耳	One ear	25%
● 完全失去语言能力	Total loss of speech	50%
● 一只眼睛的晶状体失去功用	Total loss of the lens of one eye	50%
● 完全失去四个手指以及拇指或失去功用	Loss of or total loss of use of four fingers and thumb	70%
● 完全失去四个手指或其功用	Loss of or total loss of use of four fingers	40%
● 完全失去一只拇指或其功用	Loss of or total loss of use of one thumb	
2节	Both phalanges	30%
1节	One phalanx	15%
● 完全失去手指或其功用	Loss of or total loss of use of fingers	
3节	Three phalanges	10%
2节	Two phalange	7.5%
1节	One phalanx	5%
● 完全失去脚趾	Loss of or total loss of use of toes	
全部，一只脚	All – one foot	15%
大脚趾两节	Great toe – two phalanges	5%
大脚趾一节	Great toe – one phalanx	3%
任何其他脚趾	Any other toe, each	2%
● 小腿骨折或膝盖骨破裂(意外发生后26个星期还未愈合)	Fractured leg or patella with established non-union after 26 weeks from the date of accident	10%
● 腿因意外而缩短至少5cm	Shortening of leg by at least 5 cm	7.5%

*Age at Entry

Minimum: 17 years next birthday

Maximum: 60 years next birthday

IL Comprehensive Accident Benefit Xtra (IL CABX)

Sum Assured 保额: RM 50,000




SPE3 : 100k ILCABX : 50k
SMCC : 100k

死亡 	✓ 不幸 <u>意外</u> 死亡, 家属可领取安家费	150k
	✓ 不幸 <u>非意外</u> 死亡, 家属可领取安家费	100k
终生全残 	✓ <u>意外</u> 终生残废, 可领取	150k
	✓ <u>非意外</u> 终生残废, 可领取	100k
188 种疾病 	✓ 若被诊患上 70 种疾病, 可先领取	100k
	✓ 111 种初/中期疾病提早赔偿[最高赔偿]	100k
个人意外 	✓ 局部永久性残缺	50k
	✓ 意外暂时性重伤[每周]	375
	✓ 意外暂时性轻伤[每周]	87.50
	✓ 医药费 (每宗)	1,250

IL Accidental Death & Dismemberment (IL ADD)

Sum Assured 保额: RM 50,000

SPE3 : 100k ILCABX : 50k
SMCC : 100k ILADD : 50k

死亡 	✓ 不幸 <u>意外</u> 死亡，家属可领取安家费	200k
	✓ 不幸 <u>非意外</u> 死亡，家属可领取安家费	100k
终生全残 	✓ <u>意外</u> 终生残废，可领取	200k
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	✓ 111 种初/中期疾病提早赔偿[最高赔偿]	100k
个人意外 	✓ 局部永久性残缺	100k
	✓ 意外暂时性重伤[每周]	375
	✓ 意外暂时性轻伤[每周]	87.50
	✓ 医药费（每宗）	1,250

		ILADD	ILCABX
1	Min Entry Age	30 Days	ANB 17
2	Max Entry Age	ANB 60	ANB 60
3	Max Term	Up to ANB 70	Up to ANB 70
4	Minimum Premium	n/a	n/a
5	Maximum Premium	n/a	n/a
6	Minimum SA	20,000	10,000
7	Max SA	Lower [500k, or BSA x5]	Lower [500k, or BSA x5]
8	Renewal bonus	5% SA, max 50%	5% SA, max 50%
9	Occupation Class Premium	Yes	Yes
10	Gender Premium	No	No
11	Smoker Premium	No	No

Occupation Classification

RIDERS

基本计划

BASIC

+

附加利益

RIDERS



Life

Critical Illness

Hospitalisation & Medical

Accident

TPD Income

Waiver

基本计划
BASIC



附加利益
RIDERS



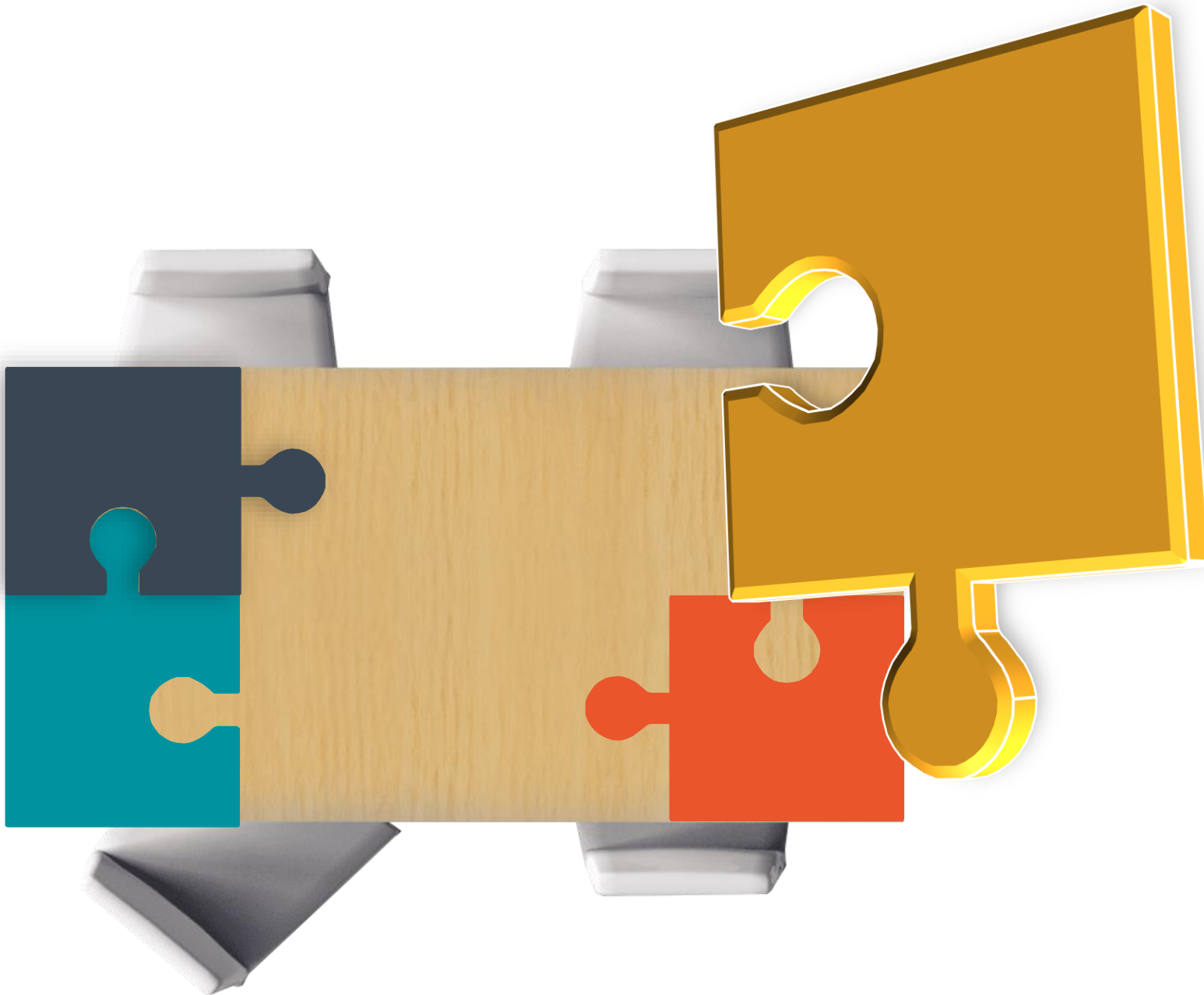
Life

Hospitalisation & Medical

Hospital Benefit
Medical Card

Hospitalisation & Medical

- Hospitalisation Medical Fee
- Hospital Daily Income





第一代的医药卡

- 单1医药卡。
- 只提供住院利益。
- 低保额

90
年代



第二代的医药卡

- 每年限额: RM50,000
- 终生限额: RM150,000
- 门诊癌症治疗: RM15,000
- 门诊肾透彻: RM15,000
- 受保年龄至: 70岁

2008
年之前



第三代的医药卡

- 每年限额: RM90,000
- 终生限额: RM900,000
- 共同承担费: 10%
- 受保年龄至: 80岁

2008
年之后



第四代的医药卡

- 每年限额: RM990,000
- 终生限额: 无限
- 门诊癌症治疗: RM990,000
- 门诊肾透彻: RM990,000
- 受保年龄至: 99岁

2014
年之后

Hospitalisation & Medical Riders

RIDERS

Medical Card

SmartMedic Million (SMM)

SmartMedic Million Extender
(SMME)

SmartMedic Million Plus (SMMP)

SmartMedic Million (SMM)



病房及膳食 (最高180天/ 保单年)

Hospital Room and Board (Max. 180 days per policy year)

加护病房 (最高180天/ 保单年)

Intensive Care Unit (Max. 180 days per policy year)

计划 Plan	SMM-150-D	SMM-200-D	SMM-300-D	SMM-400-D
利益 Benefit	RM 150	RM 200	RM 300	RM 400

提供医院房间住宿和膳食

Medically Necessary Room Accommodation and Meals

自付额 (每项索赔事故)

Deductible Amount (per disability)

计划 Plan	SMM-150-D	SMM-200-D	SMM-300-D	SMM-400-D
利益 Benefit	RM 300	RM 300	RM 300	RM 300

病房及膳食的限额提升

Increase to the Hospital Room and Board Limit

于每3个保单年度提升医院病房及膳食的限额的10%，
最高累积至总额100%的医院病房及膳食的限额

10% of the Hospital Room and Board limit every 3 policy years,
up to a cumulative total of 100% Hospital Room and Board Limit

医院用品及服务 Hospital Supplies and Services

As Charged



- 一般护理
General Nursing
- 心电图
Electrocardiograms
- 基础代谢测试
Basal metabolism tests
- 敷料、夹板和石膏模型
Dressing, splints and plaster casts
- 实验室检查
Laboratory examinations
- X-射线
X-Ray
- 物理治疗
Physiotherapy
- 静脉注射
Intravenous injections
- 药物及药品
Prescribed and consumed drugs and medicines
- 血液和血浆
Administration of blood and blood plasma



手术费和手术室 Surgical Fees & Operating Theatre

麻醉师费 Anaesthetist Fees

在住院期间医生拜访 In Hospital Physician Visit

每天拜访限为2次

subject to a maximum of two (2) visits per day

As Charged



入院前诊断测试

Pre-Hospital Diagnostic Tests

住院前90天的费用

Within ninety (90) days preceding Hospitalisation

医疗必需的心电图，X射线和实验室检查

Medically Necessary ECG, X-ray and laboratory tests



入院前专科咨询，治疗，处方药及第二医疗意见

Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion

住院前90天的费用

Within ninety (90) days preceding Hospitalisation

*Second Medical Opinion by another Specialist
(excluding treatment and prescribed medicines)

出院后的治疗

Post-Hospitalisation Treatment

在出院后的90天内，所有的复诊与治疗 (必须要同一个主治医生)

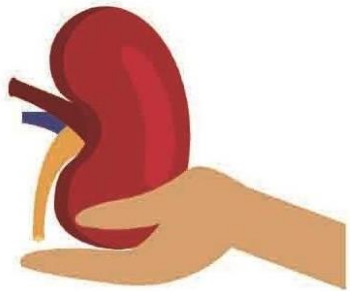
Within ninety (90) days discharge from Hospital for a Disability, for Medically Necessary follow-up treatment by the same attending Physician

出院后的治疗

Post-Hospitalisation Treatment

在出院后的90天内，所有的复诊与治疗 (必须要同一个主治医生)

Within ninety (90) days discharge from Hospital for a Disability, for Medically Necessary follow-up treatment by the same attending Physician



器官移植 **Organ Transplant**

终生只能使用一次

只限于肾、心、肺、肝或骨髓移植

Only once per lifetime

Kidney, Heart, Lung, Liver or Bone Marrow

As Charged



救护车费 **Ambulance Fees**

投保人必须送进院

No payment shall be made if the Life Assured is not hospitalised

As Charged



日间手术 Day Surgery

通常进行以下列的手术过程作为日间手术

This shall include the following surgical procedures which are commonly performed safely as Day Surgery :



As Charged

- 腺样体切除术 Adenoidectomy
- 骨髓穿刺和活检 Bone Marrow Aspiration and Biopsy
- 白内障切除 Cataract removal
- 结肠镜检查 Colonoscopy
- 膀胱尿道镜 Cystourethroscopy
- 内静脉激光手术 Endolaser Venous Surgery
- 内镜逆行胰胆管造影 Endoscopic Retrograde Cholangiopancreatography
- 拇趾囊肿切除手术 Excision of Bunions
- 神经节，纤维瘤和乳房肿块切除手术 Excision of Ganglion, Fibroma(s) and Breast Lump(s)
- 翼状胬肉切除手术 Excision of Pterygium
- 体外冲击波碎石 Extra corporeal Shock Wave Lithotripsy
- 疝切开术/疝修补术 Herniotomy/ Herniorraphy
- 插入或拔出输尿管J-支架的 Insertion or Removal of Ureteric J-Stent

- 腹腔镜下子宫内膜切除 Laparoscopic Endometrial Ablation
- 腹腔镜 Laparoscopy
- 喉镜检查 Laryngoscopy
- 激光光凝治疗视网膜脱离 Laser Photocoagulation treatment for Retinal Detachment
- 袋状及前庭大腺囊肿引流 Marsupialisation and drainage of Bartholin's Cysts
- 鼓膜切开术或鼓膜成形术 Myringotomy or Myringoplasty
- 接骨手术 Reduction of Bone Fracture (s)
- 释放腕隧道（腕管减压）Release of Carpal Tunnel (Carpal Tunnel Decompression)
- 腱膜挛缩症的释放 Release of Dupuytren's contracture
- 宫颈息肉切除 Removal of Cervical Polyps
- 切除鼻息肉 Removal of Nasal Polyps
- 拆除钢板螺钉/植入物 Removal of Plate and Screw/implants
- 痔疮的橡胶捆扎 Rubber Banding of Haemorrhoids



门诊癌症治疗 Outpatient Cancer Treatment

放射疗法，化疗，针对性疗法，荷尔蒙疗法或免疫疗法，其中包括咨询、检验以及处方允许携带药品

Radiotherapy, chemotherapy, targeted therapy, hormonal therapy or immunotherapy including consultation, examination tests and prescribed take home drugs

As Charged



门诊洗肾治疗 Outpatient Kidney Dialysis Treatment

包括咨询，检验以及处方允许携带药品

Including consultation, examination tests and prescribed take home drugs

骨痛热症及兹卡病毒的门诊治疗 Outpatient Treatment for Dengue Fever and Zika Virus

As Charged



紧急意外门诊治疗 Emergency Accidental Outpatient Treatment

最多仅限于意外发生起的30天内

Subject to a maximum of 30 days from the date of accident

意外门诊可在任何诊所或医院进行，必须在事故发生24小时以内求医

Outpatient at any registered Clinic or Hospital as a result of a covered bodily injury arising from an Accident, within 24 hours of such Accident.

As Charged



门诊扫描（磁共振检查 / 正子断层照影） **Outpatient Imaging (MRI / PET)**

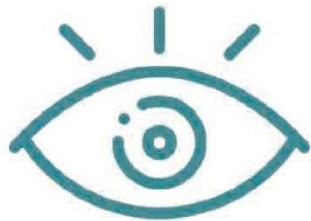
最多仅限于磁共振检查 / 正子断层照影起的30天内
最多每保单年的RM 5,000

Subject to a maximum of 30 days from the date of MRI/PET
Up to RM 5,000 per policy year



入住马来西亚政府医院的每日现金利益 **Daily-Cash Allowance at Malaysian Government Hospital**

每日 RM 50, 最多仅限于每个保单年的120天
RM 50 per day, subject to a maximum of 120 days per policy year



人工晶状体 **Intracocular Lens**

受限于最高终身保额RM8,000
Maximum of RM8,000 per lifetime



意外死亡赔偿 Accidental Death Benefit

计划 Plan	SMM-150-D	SMM-200-D	SMM-300-D	SMM-400-D
利益 Benefit	RM 10,000	RM 15,000	RM 20,000	RM 20,000

紧急医药支援服务

Supreme Assist (Emergency Medical Assistance Services)



- 海外紧急医疗援助
Overseas Emergency Medical Assistance
- 旅行援助
Travel Assistance
- 国际医疗援助
International Medical Assistance
- 国内紧急医疗援助
Domestic Emergency Medical Assistance

汽车支援计划

Car Assistance Programme



- 24小时紧急拖车和小维修 (最高 RM 300)
24 hour Emergency Towing and Minor Roadside Repair
(Max. RM 300)
- 安排二手车置换援助 (自付)
Arrangement for Car Replacement Assistance (self pay)
- 安排酒店住宿 (自付)
Arrangement for Hotel Accommodation (self pay)



国外治疗

Overseas Treatment

如果受保人选择在国外求医或进行治疗，索赔的数额将会根据在马来西亚治疗合理和惯常收费而赔偿

If the life assured elects to be treated outside of Malaysia or is referred to be treated outside of Malaysia by the attending physician or was hospitalized for a medical emergency outside of Malaysia, benefits in respect of the treatment shall be limited to the reasonable and customary charges for such equivalent treatment in Malaysia and shall exclude the cost of transportation to the place of treatment.

居住国外或旅行

Residence Overseas

如果受保人旅行或在国外住宿连续90天，医疗福利赔偿将会失效
除了新加坡和文莱

No benefit whatsoever shall be payable for any medical treatment received by the Life Assured outside Malaysia apart from Singapore and Brunei, if the Life Assured resides or travels outside Malaysia apart from Singapore and Brunei, for more than ninety (90) consecutive days.

总全年限额 Overall Annual Limit

计划 Plan	SMM-150-D	SMM-200-D	SMM-300-D	SMM-400-D
利益 Benefit	RM 1,000,000	RM 1,500,000	RM 1,800,000	RM 2,000,000

总终身限额 Overall Lifetime Limit

无限量 Unlimited

SmartMedic Million Extender (SMME)

总全年限额

Overall Annual Limit

增加精明百万医保全年限额至RM 2,000,000

Extend the Overall Annual Limit of SmartMedic Million by an additional RM 2,000,000

SmartMedic Million Plus (SMMP)

豁免自付额 Waiver of Deductible



延长精明百万医保出院后治疗保障 Post-Hospitalisation Treatment

延长精明百万医保所提供的90天出院后的治疗保障，保障由出院后的第91天起至第200天

Prolongs the coverage for your post-hospitalisation treatment as offered by SmartMedic Million beyond 90 days, from the 91st day to the 200th day after your hospital discharge



每日监护人利益 Daily Guardian Benefit

每日 RM 150, 最多仅限于每个保单年的180天

Up to RM 150 per day, subject to a maximum of 180 days per policy year



入住马来西亚政府医院的每日现金利益 Daily-Cash Allowance at Malaysian Government Hospital

每日 RM 150, 最多仅限于每个保单年的120天

Up to RM 150 per day, subject to a maximum of 120 days per policy year



意外死亡赔偿 Accidental Death Benefit

提供高达RM20,000额外利益

Accident death benefit RM 20,000

2021 GE MEDICAL PLAN COMPARISON

		SMX + SE	SMM	SMM	SMM	GMX +GE
				SMME	SMME	
					SMMP	
 医药卡	<ul style="list-style-type: none"> ✓ 住院及膳食费用(每日) ✓ 全年限额赔偿 ✓ 终生限额赔偿 ✓ 保证更新至.... ✓ 每三年若“没有”索赔全年限额将自动增加... 	150	150	150	150	150
		990K	1 Million	3 Million	3 Million	990k
		无限	无限	无限	无限	无限
		99岁	99岁	99岁	99岁	99岁
		10%	-	-	-	10%
	<ul style="list-style-type: none"> ✓ 共同分担医药费 ✓ 自行承担首笔医药费(每宗, 每年) 	无需	无需	无需	无需	无需
		照单	300	300	无需	照单
	<ul style="list-style-type: none"> ✓ 门诊 癌症 或 洗肾 治疗 ✓ 门诊洗肾或癌症治疗的带回药物 ✓ 门诊骨痛热症 或 兹卡病毒 ✓ 门诊紧急意外治疗[意外发生30天内] ✓ 门诊MRI/PET [包括照后30内的治疗] ✓ 人工晶体 (镜片) 	照单	照单	照单	照单	照单
		-	照单	照单	照单	-
		3000/year	照单	照单	照单	3000/year
	<ul style="list-style-type: none"> ✓ 每3年病房限额自动增加10%，最高100% 政府医院每日津贴 住院前咨询费用限期 住院前药物费用 出院后复诊限期 监护人住宿与膳食 额外意外死亡利益 新加坡 & 汶莱 豁免90天国外条款 	-	5,000/年	5,000/年	5,000/年	-
		终生 2,000	终生 8,000	终生 8,000	终生 8,000	终生 2,000
		-	✓	✓	✓	-
		50	50	50	200	50
		90天	90天	90天	90天	60天
		-	首位医生	首位医生	首位医生	-
		90天	90天	90天	200 天	90天
		-	-	-	150 天	-
		10K	10K	10K	30k	-
		-	✓	✓	✓	-
MA1E 35 NS C2 Insurance COST			776	776	776	
				21	21	
					175	
		725 + 145 = 870				922
TOTAL COST		RM870	RM776	RM797	RM972	RM922



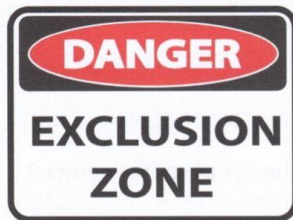
不受保范围
EXCLUSIONS

Part 1

如有任何异议，请参阅保单合约
In the event of any discrepancies, please refer to the sample policy contract

本公司将不支付任何附加条款的利益给予以下的任何一项，无论是直接或间接造成
The Company will not pay any benefit under this rider as a result of, including of any of the following whether directly or indirectly:

- 预先存在的疾病
Pre-existing Illness
- 发生在等待期间任何的医疗或身体状况、除了意外
Any medical or physical conditions arising within Waiting Period except for Injury
- 在首120日发生的特定疾病
Specified Illnesses occurring within the first 120 days from the Risk Effective Date of this rider
- 整形/美容手术、包皮环切术、眼科检查、眼镜及验光或手术矫正近视（放射状角膜或LASIK）和外部使用或购买假体装置或如假肢、助听器、植入起搏器和处方设备
Plastic/cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof
- 牙齿的情况、包括牙科治疗或口腔手术、除了意外
Dental conditions including dental treatment or oral Surgery except as necessitated by Injury to sound natural teeth occurring in any Policy Year and performed by Dentist
- 私人照护、休养或疗养照护、非法滥用毒品、中毒、绝育、性病 及其后遗症、爱滋病（获得性免疫缺陷综合症）或ARC（艾滋病相关综合症）与艾滋病毒相关的疾病，任何法律要求隔离的传染病
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 required quarantine by law
- 任何关于先天性或疾病或畸形、包括遗传性有关的治疗或外科手术
Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions
- 怀孕、分娩（包括手术分娩）、流产、堕胎及产前或产后护理和节育或治疗手术、机械或化学避孕方法、关于不孕不育、勃起功能障碍以及与阳痿或测试或治疗消毒
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
- 住院主要是为了调查的目的、诊断、X光检查、一般物理或体检、或任何无关于受保伤病和非必要的治疗、任何预防性的措施、药物或检查、以及减肥或增肥的疗程
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



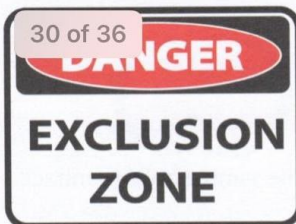
不受保范围
EXCLUSIONS

Part 2

如有任何异议，请参阅保单合约
In the event of any discrepancies, please refer to the sample policy contract

本公司将不支付任何附加条款的利益给予以下的任何一项，无论是直接或间接造成
The Company will not pay any benefit under this rider as a result of, including of any of the following whether directly or indirectly:

- 在神智清醒或精神失常的情况下、自杀、企图自杀或故意自我伤害
Suicide, attempted suicide or intentionally self-inflicted Injury, while sane or insane
- 任何战争或战争的任何行为、犯罪或恐怖活动、现役军人、
直接参与示威、暴乱和民变或暴动
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
- 任何从核燃料、或核裂变过程中的废料过程、或从任何核武器材料的废料过程、
或核武器材料中的电离辐射、或放射性的污染
Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material
- 在受保人是器官移植的接受者的情况下、器官的收购费用包括在器官移植的手续、
及其并发症发生以及捐赠者的所有费用成本
For the transplantation Surgery with the Life Assured being the recipient of the transplant, cost of acquisition of the organ including all costs incurred by the donor during Organ Transplant and its complications
- 调查和治疗睡眠失调及鼻鼾、激素疗法和替代疗法、治疗、医疗服务或用品、
包括脊椎矫正服务、针灸、推拿、按摩、跌打、草药治疗、
按摩或芳香疗法或其他替代疗程
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
- 无需付费的护理或治疗、包括其他保险公司的保险、责任险、
或因工受伤导致残废或已受保于工人赔偿保险的行业
Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract



不受保范围
EXCLUSIONS

Part 3

如有任何异议，请参阅保单合约
In the event of any discrepancies, please refer to the sample policy contract

本公司将不支付任何附加条款的利益给予以下的任何一项，无论是直接或间接造成
The Company will not pay any benefit under this rider as a result of, including of any of the following whether directly or indirectly:

- 精神病、精神或神经疾病（包括神经症以及任何延伸的生理或心理表现）
Psychotic, mental or nervous disorders,
(including any neuroses and their physiological or psychosomatic manifestations)
- 非医疗性质的服务、如电视、电话、用户电报业务的成本/费用、收音机或类似设施、入院包/包和其他不合格的非医疗用品
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
- 危险运动导致的疾病或（除了竞走）、从任何种类的赛车所产生的损伤的危险运动、例如高空跳伞、滑水、需要水下呼吸器活动、冬季运动、专业运动及非法活动的医疗项目
Sickness or Injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities
- 非乘搭商业民航飞机的任何私人飞行
Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes
- 变性手术的费用
Expenses incurred for sex change
- 任何不含包括在附加利益条款下的门诊费用
Any Outpatient treatment not related to Inpatient treatment, except as provided under this rider
- 不合理惯的例收费、或非必要任何手术或治疗、或超过合理惯的例收费、或它们所产生的住院费用、住院和/出院后的疗程
Charges which are not Reasonable and Customary Charges, or any Surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, pre-hospitalisation and/or post-hospitalisation after the Expiry Date



Panel Hospital

* This booklet only serves as a guide to the policy benefit.
Please refer to the policy contract for the actual and complete details of insurance coverage.

Penang	Tel No.
Island Hospital	04-2288 222
Mount Miriam Cancer Hospital	04-892 3999
Bagan Specialist Centre	04-332 2800
Gleneagles Penang	04-227 6111
Hospital Lam Wah Ee	04-657 1888
KPJ Penang Specialist Hospital	04-548 6688
Pantai Hospital Penang	04-643 3888
Loh Guan Lye Specialists Centre	04-238 8888
Penang Adventist Hospital	04-222 7200
Perak	Tel No.
Columbia Asia Hospital, Taiping	05-820 8888
Hospital Fatimah	05-545 5777
KPJ Ipoh Specialist Hospital	05-240 8777
Lee Eye Centre (Ipoh)	05-254 0095
Pantai Hospital Ipoh	05-540 5555
Perak Community Specialist Hospital	05-254 5594
Pantai Hospital Manjung	05-689 8555
Taiping Medical Centre	05-807 1049
Anson Bay Medical Centre	05-623 2999
Selangor	Tel No.
Manipal Klang Specialist Medical Centre	03-3884 3884
Assunta Hospital	03-7680 7000
Beacon International Specialist Centre	03-7620 7979
Columbia Asia Hospital, Puchong	03-8064 8688
Columbia Asia Hospital Bukit Rimau	03-5125 9999
Columbia Asia Hospital, Cheras	03-9086 9999
Columbia Asia Hospital, Petaling Jaya	03-7949 9999
Columbia Asia Hospital, Klang	03-3346 7999
KPJ Ampang Puteri Specialist Hospital	03-4270 2500
KPJ Damansara Specialist Hospital	03-7722 2692
KPJ Kajang Specialist Hospital	03-8769 2999
KPJ Selangor Specialist Hospital	03-5543 1111
KPJ Klang Specialist Hospital	03-3377 7888
KPJ Rawang Specialist Hospital	03-6099 8999
Ranu Eye Specialist Centre	03-80761767
Pantai Hospital Klang	03-3258 5500
Ara Damansara Medical Centre	03-5639 1212
Subang Jaya Medical Centre	03-5639 1212
Sri Kota Specialist Medical Centre	03-3373 3636
Sunway Medical Centre	03-7491 9191
Thomson Hospital Kota Damansara (Tropicana Medical Centre)	03-6287 1111
Usj Eye Specialist Sdn Bhd	03-8011 8033

Wilayah Persekutuan	Tel No.
Damai Specialist Hospital (HQ)	03-4043 4900
Hospital Pusrawi	03-2687 5000
Gleneagles Kuala Lumpur	03-4257 1300
Institut Jantung Negara	03-2617 8200
Pantai Hospital Ampang	03-4289 2828
Pantai Hospital Cheras	03-9145 2888
Pantai Hospital Kuala Lumpur	03-2296 0888
KPJ Sentosa KL Speacialist Centre	03-4043 7166
KPJ Tawakkal Specialist Hospital	03-4026 7777
Tung Shin Hospital	03-2037 2288
Parkcity Medical Centre	03-5639 1212
Prince Court Medical Centre	03-2160 0000
International Specialist Eye Centre (ISEC)	03-2283 5080
Columbia Asia Hospital, Setapak	03-4145 9999
UKM Specialist Centre	03-9172 6064
Asia Eye Specialist Centre	03-6241 8011
Cengild G.I Medical Centre	03-2858 2727



Panel Hospital

* This booklet only serves as a guide to the policy benefit.
Please refer to the policy contract for the actual and complete details of insurance coverage.

Kedah	Tel No.
Hospital Pakar Metro	04-423 8888
Kedah Medical Centre	04-730 8878
Putra Medical Centre	04-734 2888
Pantai Hospital Sungai Petani	04-442 8888
Negeri Sembilan	Tel No.
Columbia Asia Hospital, Seremban	06-601 1988
KPJ Seremban Specialist Hospital	06-767 7800
NSCMH Medical Centre	06-762 2104
Salam Senawang Specialist Hospital	06-675 1188
Nilai Medical Centre	06-850 0999
Melaka	Tel No.
Mahkota Medical Centre	06-285 2999
Pantai Hospital Ayer Keroh	06-231 9999
Oriental Melaka Straits Medical Centre	06-315 8888
Johor	Tel No.
Columbia Asia Hospital, Iskandar Puteri	07-233 9999
Medical Specialist Centre (JB)	07-771 8999
Pantai Hospital Batu Pahat	07-225 3000
Putra Specialist Hospital (Batu Pahat)	07-413 3333
Regency Specialist Hospital	07-381 7700
Gleneagles Medini	07-560 1000
KPJ Bandar Maharani Specialist Hospital	06-956 4500
KPJ Pasir Gudang Specialist Hospital	07-257 3999
KPJ Kluang Utama Specialist Hospital	07-225 3222
KPJ Johor Specialist Hospital	07-224 3888
KPJ Puteri Specialist Hospital	07-433 8811
Pahang	Tel No.
Kuantan Medical Centre	09-590 2828
KPJ Pahang	09-511 2692
Terengganu	Tel No.
Kuala Terengganu Specialist Hospital	09-624 5353
Kelantan	Tel No.
Kota Bharu Medical Centre	09-743 3399
KPJ Perdana Specialist Hospital	09-745 8000
Sabah	Tel No.
Jesselton Medical Centre	088-366 333
KPJ Sabah Specialist Hospital	088-211 333
Gleneagles Kota Kinabalu	088-518 888
Sarawak	Tel No.
Bintulu Medical Centre	086-330 333
Columbia Asia Hospital, Bintulu	086-251 888
Columbia Asia Hospital, Miri	085-437 755
Miri City Medical Centre	085-426 622
KPJ Kuching Specialist Hospital	082-365 777
Normah Medical Specialist Centre	082-440 055
Rejang Medical Centre	084-330 733
KPJ Sibu Specialist Medical Centre	084-329 900
Timberland Medical Centre	082-234 466
Borneo Medical Centre	082-507 333

02

章节
PART

IL Hospital Benefit (ILHB)

IL Hospital Benefit (ILHB)

* Age at Entry Minimum : 30 days attained age
Maximum : 60 years next birthday



+ \$\$\$



住院利益

Hospitalisation Benefits Rider

在受保人因疾病或意外事故而入院，
普通病房将会每日现金津贴100%给予受保人
或住加护病房将会每日现金津贴200%于受保人
最高150天 / 保单年
总体限额500天

In the event of hospitalisation of the Life Assured either due to illness or accidental injury,

A 100% of the daily cash benefit will be payable for each day of admission in a hospital room and board;

or 200% of the daily cash benefit will be payable for each day of admission in Intensive Care Unit,

subject to a maximum of one hundred and fifty (150) days in a policy year and further subject to an overall limit of five hundred (500) days.

每日现金津贴
Daily Cash Benefit



* If a valid claim event (except for accidental injury) occurs before age 3 year next birthday, a child lien shall apply.

Age 1 Hospital room and board 50 % , or ICU 100 % of the hospitalisation benefit.

Age 2 Hospital room and board 75 % , or ICU 150 % of the hospitalisation benefit.

Age 3 - 80 Hospital room and board 100 % , or ICU 200 % of the hospitalisation benefit.

		SMM/ SMME/ SMMP	ILHB
1	Min Entry Age ##	30 Days	30 Days
2	Max Entry Age	ANB 70	ANB 60
3	Max Term	Up to ANB 99	Up to ANB 80
4	Minimum Premium	n/a	n/a
5	Maximum Premium	n/a	n/a
6	Minimum SA	Plan 150	50
7	Max SA	Plan 400	500
8	Occupation Class Premium	Yes	Yes
9	Gender Premium	Yes	Yes
9	Smoker Premium	No	No

Min/ Max entry age for Pre-natal policy life assured SPJ Min: 13 weeks Max: 35 weeks

RIDERS

基本计划

BASIC

+

附加利益

RIDERS



Life

Critical Illness

Hospitalisation & Medical

Accident

TPD Income

Waiver

基本计划
BASIC

+

附加利益
RIDERS



Life

TPD Income

Great Income Rider

02

章节
PART

IL Great Income Rider (ILGIR)

IL Great Income Rider (ILGIR)



● 美满现金收入 Great Income Rider

- 在受保人70岁以前, 公司将每年会赔偿附加利益总保额的10% 给予永久残疾的利益直到达到70岁(下一次生日)为止
In the event of Total and Permanently Disability (TPD) of the Life Assured before the policy anniversary on which the Life Assured attains the age of 70 years next birthday, the Company shall pay 10% of the Rider Sum Assured annually commencing from the next policy anniversary up to the policy anniversary age 70 next birthday

保额
Sum Assured

X 10% =

每一年直到70岁(下一次生日)
Every year until 70 next birthday





* Sum Assured
Minimum : RM15,000
Maximum : RM500,000 subject to the annual benefit cannot exceed 75% of the earn income of the life assured.

* Age at Entry Minimum : 19 years next birthday
Maximum : 55 years next birthday

IL GREAT INCOME RIDER (ILGI)

Sum Assured 保额: RM 120,000

SPE3 : 100k ILCABX : 50k
SMCC : 100k ILADD : 50k
ILGI : 120k

死亡 	✓ 不幸 <u>意外</u> 死亡，家属可领取安家费	200k
	✓ 不幸 <u>非意外</u> 死亡，家属可领取安家费	100k
终生全残 	✓ <u>意外</u> 终生残废，可领取	200k
	✓ <u>非意外</u> 终生残废，可领取	100k
	✓ 每年领取生活津贴至 70 岁或死亡为止	12k
188 种疾病 	✓ 若被诊患上 70 种疾病，可先领取	100k
	✓ 111 种初/中期疾病提早赔偿[最高赔偿]	100k
个人意外 	✓ 局部永久性残缺	100k
	✓ 意外暂时性重伤[每周]	375
	✓ 意外暂时性轻伤[每周]	87.50
	✓ 医药费（每宗）	1,250

IL GREAT INCOME RIDER (ILGI)

终生残废时，可每年领取保额之10%至 ANB 70 岁。 将在死亡或康复后停止

		ILGI
1	Min Entry Age	ANP 19
2	Max Entry Age	ANB 55
	Min Term	5 Yrs
3	Max Term	Up to ANB 70 (ANB 25 if child policy)
4	Minimum Premium	n/a
5	Maximum Premium	n/a
6	Minimum SA	15,000
7	Max SA	500,000 [<75% of income]
8	Occupation Class Premium	Depend
9	Gender Premium	Yes
9	Smoker Premium	No

RIDERS

基本计划

BASIC

+

附加利益

RIDERS



Life

Critical Illness

Hospitalisation & Medical

Accident

TPD Income

Waiver

基本计划
BASIC



附加利益
RIDERS



Life

Waiver

IL Premium Waiver Extra (ILPWE)

IL Payer Benefit Extra (IL-PBE)

02

章节
PART

IL Premium Waiver Extra (IL PWE)

IL Premium Waiver Extra (ILPWE)

投保人 全残 / 45种疾病

保费豁免

公司代为缴交至附加利益期满

IL Payer Benefit Extra (IL-PBE)

付款人 死亡 / 全残 / 45种疾病

保费豁免

公司代为缴交至附加利益期满

IL Premium Waiver Extra (ILPWE)

SPEI3	: 100k	ILCABX	: 50k	ILPWE
SMCC	: 100k	ILADD	: 50k	Med Card
ILGI	: 120k			

<div>死亡</div> <div></div>	✓ 不幸 <u>意外</u> 死亡，家属可领取安家费	200k
	✓ 不幸 <u>非意外</u> 死亡，家属可领取安家费	100k
<div>终生全残</div> <div></div>	✓ <u>意外</u> 终生残废，可领取	200k
	✓ <u>非意外</u> 终生残废，可领取	100k
	✓ 每年领取生活津贴至 70 岁或死亡为止	12k
	✓ 保费豁免，大东方代为储蓄至99岁	✓
<div>188 种疾病</div> <div></div>	✓ 若被诊患上 70 种疾病，可先领取	100k
	✓ 111 种初/中期疾病提早赔偿[最高赔偿]	100k
	✓ 保费豁免，大东方代为储蓄至99岁 [44种]	✓
<div>个人意外</div> <div></div>	✓ 局部永久性残缺	100k
	✓ 意外暂时性重伤[每周]	375
	✓ 意外暂时性轻伤[每周]	87.50
	✓ 医药费（每宗）	1,250





Premium Waiver Rider

DIFFERENCES OF WAIVERS



		IL-PBE	IL-PWE
1	Min Entry Age	ANB 19	ANB 16
2	Max Entry Age	ANB 65	ANB 65
	Min Term	5 Yrs	5 Yrs
3	Max Term	Up to ANB 90 (ANB 25 if child policy)	Up to ANB 90
4	Minimum Premium	n/a	n/a
5	Maximum Premium	n/a	n/a
6	Minimum SA	Follow plan	Follow plan
7	Max SA	Follow plan	Follow plan
8	Occupation Class Premium	Depend	Depend
9	Gender Premium	Yes	Yes
9	Smoker Premium	Yes	Yes

Final Plan

SPE3 : 100k ILCABX : 50k ILPWE SMM200 ILHB : 100
SMCC : 100k ILADD : 50k ILGI : 120k

	<ul style="list-style-type: none">✓ 不幸意外死亡，家属可领取安家费✓ 不幸非意外死亡，家属可领取安家费	200k 100k
	<ul style="list-style-type: none">✓ 意外终生残废，可领取✓ 非意外终生残废，可领取✓ 每年领取生活津贴至 70 岁或死亡为止✓ 保费豁免，大东方代为储蓄至99岁	200k 100k 12k ✓
	<ul style="list-style-type: none">✓ 若患上严重疾病，可先领取✓ 若患上初/中期疾病提早赔偿[最高赔偿]✓ 保费豁免，大东方代为储蓄至99岁 [44种]	100k 50k + 50k ✓
	<ul style="list-style-type: none">✓ 局部永久性残缺✓ 意外暂时性重伤 [每周]✓ 意外暂时性轻伤 [每周]✓ 医药费 (每宗)	100,000 375 87.50 1,250

SmartMedic Million (SMM)

<div data-bbox="486 447 661 556"></div> <div data-bbox="499 654 647 704">医药卡</div>	<div data-bbox="774 187 1247 594"> <ul style="list-style-type: none"> ✓ 病房与膳食 ✓ 全年限额赔偿 ✓ 终生限额赔偿 ✓ 保证更新至致.... ✓ 共同分担医药费 </div> <div data-bbox="774 632 1567 1214"> <ul style="list-style-type: none"> ✓ 门诊洗肾或癌症治疗 ✓ 门诊洗肾或癌症治疗带回药物 ✓ 每3年病房限额自动增加10% 政府医院每日津贴 出院后复诊限期 监护人住宿与膳食 意外死亡利益 </div>	<div data-bbox="1884 198 2128 1229"> <ul style="list-style-type: none"> 200 1,500,000 无限 99岁 300 照单 照单 ✓ 50 900 天 15,000 </div>
<div data-bbox="532 1261 620 1400"></div> <div data-bbox="478 1403 674 1453">住院津贴</div>	<div data-bbox="774 1285 1647 1490"> <ul style="list-style-type: none"> ✓ 普通病房 ✓ 加护病房 <div data-bbox="755 1418 1647 1490">IL Hospital Benefit (ILHB)</div> </div>	<div data-bbox="1938 1294 2026 1410"> <ul style="list-style-type: none"> 100 200 </div>

Male 30_NS_C1 Term 70

保费	4,200	5,400
第20年 总保费	84,000	108,000
第20年 预测保单价值	46,859	75,510
第20年不幸身亡	165,859	194,510

		ILP
	Backdating	Not Allowed
	Allow to adjust premium	<i>Yes, subject to Underwriting for Increase</i>
	Payment Mode	Y, H, Q, M
	Extra charge for non Yearly premium?	No
	Age for Policy Ownership	ANB 19
	Large Sum Disc	Yes for SPE
	Free Look	Yes



等待期

Waiting Period

Waiting Period ~ Life

- 提交保单申请与付款 (无生效 期间90天内)
Policy submission with payment (Non Inforce Interim Cover 90 days)
 - 意外死亡 (高达500,000保额)
Accidental Death (Up to 500,000 sum assured)
 - 意外永久性残废 (高达500,000保额) 或
免缴保费-永久残疾 (不超过5,000每年和最长期仅限20年)
TPD due to accident (Up to 500,000 sum assured) or
Waiver of TPD (shall not exceed 5,000 per annum; and maximum period 20 year only)
- 基本人寿
Basic Life
 - 保单生效 (第1天) Policy Inforce (1st day)
 - 死亡赔偿 ● 永久性残废 ● 免缴保费-永久残疾
Death Benefit Total Permanent Disability Waiver of TPD
 - 保单生效 (满1年) Policy Inforce (over 1 year)
 - 自杀 Committed Suicide

Waiting Period ~ Critical Illness



45种严重疾病
45 Critical Illness

保单生效（满30天） Policy Inforce (over 30th day)



严重疾病
Critical Illness

保单生效（满60天） Policy Inforce (over 60th day)



冠状动脉绕道手术
Coronary Artery By - Pass Surgery



其他严重冠状动脉疾病
Other Serious Coronary Artery Disease



冠状动脉疾病的血管成形术和其他微创治疗
Angioplasty And Other Invasive Treatments
For Major Coronary Artery Disease



癌症
Cancer



心脏病
Heart Attack



免缴保费-44种严重疾病
Waiver of 44DD

Waiting Period ~Medical Plan



住院利益

Hospitalisation

保单生效 (第1天) Policy Inforce (1st day)

- 因意外而住院包括开刀手术
Accident hospitalisation and surgical

保单生效 (满30天) Policy Inforce (over 30th day)

- 发高烧
High Fever
- 食物中毒
Food Poisoning
- 病毒感染
Virus Infection
- 蚊症
Dengue

保单生效 (满120天) Policy Inforce (over 120th day)

- 高血压，糖尿病和心血管疾病
Hypertension, diabetes mellitus and Cardiovascular Disease
- 所有肿瘤，癌症，囊肿，结节，息肉
All tumours, cancer, cysts, nodules, polyps
- 所有耳朵，鼻子（包括鼻窦）和喉咙状况
All ear, nose (including sinuses) and throat condition
- 泌尿系统和胆道系统的石块
Stones of the urinary system and biliary system
- 生殖系统疾病包括子宫内膜异位症
Diseases of the Reproduction system including endometriosis
- 疝气，痔疮，瘻，水肿，精索静脉曲张
Hernias, haemorrhoids, fistulae, hydrocele, varicocele
- 椎弓根疾病（包括椎间盘）和膝盖情况
Vertebro-spinal disorders (including disc) and knee conditions

医药卡生效 2 年内因以下症状住院或治疗，基本上保险公
会要求客户先自付医疗费后再进行索赔。一般上保险公司将会
展开调查 (Investigate)，客户所居住或工作区域范围的医院和
诊所，完整索赔资料呈上于保险公司日期算起 90 天后 (case
by case)，确认无隐瞒，保险公司将会做出赔偿。

- | | |
|----------|------------------------|
| • 疝气 | • 胃炎与十二指肠溃疡 |
| • 白内障 | • 良性和恶性肿瘤 |
| • 心脏病 | • 泌尿系统与胆系统之结石 |
| • 囊肿 | • 高血压与心脏、血管疾病 |
| • 癌症 | • 冠状动脉绕道手术 |
| • 子宫切除术 | • 其他冠状动脉疾病 |
| • 子宫内膜移位 | • 冠状动脉疾病血管成形术 / 其他微创治疗 |
| • 甲状腺切除术 | • 其他 (保险公司认为有疑惑的病症) |



死亡 / 严重疾病索偿：

保单生效 2 年内突然暴毙 / 严重疾病 / 严重疾病或造成的死亡要索偿，保险公司将会展开调查 (客户居住或工作附近的医院和诊所)，确保没有隐瞒，保险公司将会做出赔偿，调查时间估计 4 – 9 个月 (case by case)。

终身残废索偿：

保单生效 2 年内突然因疾病导致终身残废要索赔，保险公司将会展开调查 (客户居住或工作附近的医院和诊所)，确保没有隐瞒，保险公司将会做出赔偿，调查时间估计 4 – 9 个月 (case by case)。

协议书：

本人 _____，保单号码：_____ 确认保险代理员

_____ 已履行他的职责，并详细地向本人解说医药保单里的条款、利益与细节，而本人也完全明白。本人在购买这张保险时，诚实及据实呈报本人的健康状况，并没有任何隐瞒病史或欺骗的成份，特此声明。

☐ 旧病历 1：

☐ 无旧病历者记录

☐ 旧病历 2：

☐ 旧病历 3：

日期：_____ 本人签名：_____，代理员签名：_____

要点

SPE3 - 就基本保单，保死亡/全残

ILCIBR - 45种严重疾病赔偿

SEPCC - 初期中期疾病赔偿

SMCC - 188 种疾病

ILCABX - 全面个人意外险，有保MC

ILADD - 个人意外险，只保意外死亡/残缺

SMM / SMME/ SMMP - 医药卡

ILHB - 住院时领取每日津贴

ILGIR - 残废后每年拿钱

ILPWE - 受保人全残/44疾病后保费豁免，公司代付

ILPBE - 投保人 全残/44疾病后保费豁免，公司代付



Case Study

Case Study

Scenario 1:

SPE3 : 200,000
SMCC : 100,000
ILADD : 100,000
ILHB : 200

Scenario 2:

SPE3 : 50,000
SMCC : 50,000
ILCABX : 40,000
SMX : 200
ILPWE

Scenario 3:

SPE3 : 70,000
ILCIBR : 70,000
SEPCC : 70,000
ILCABX : 30,000
ILADD : 30,000
SMM : 200
ILPWE
ILGI : 180,000
ILHB : 100

		Scenario 1	Scenario 2	Scenario 3		
	医药卡	<ul style="list-style-type: none">✓ 住院及膳食费用(每日)✓ 全年限额赔偿✓ 终生限额赔偿✓ 保证更新至.... <ul style="list-style-type: none">✓ 共同分担医药费✓ 自行承担当地医药费(每家, 每年)✓ 门诊: 癌症 或 洗胃 治疗✓ 门诊洗胃或癌症治疗的带回药物✓ 门诊骨髓炎 或 带状疱疹✓ 门诊紧急意外治疗[意外发生30天内]✓ 门诊MRI/PET [包括前后30内的治疗]✓ 人工晶体 (镜片) <ul style="list-style-type: none">✓ 每3年病房限额自动增加10%政府医院每日津贴住院前咨询费用限期住院前药物费用出院后复诊限期监护人住宿与膳食额外意外死亡利益新加坡 & 汶莱 豁免90天国外条款	NA	200 120,000 No Limit 100 NA NA As Charged As Charged NA 4000 NA 一只眼1000	200 150,000,000 No Limit 300 As charged As charged As charged 150,000,000 8,000 5,000	
	住院每日津贴	<ul style="list-style-type: none">✓ 普通病房✓ 加护病房	200 400	NA NA	100 200	
 死亡		(视何者其一 情况 死亡) <ul style="list-style-type: none">✓ 不幸意外死亡, 家属可领取安家费✓ 不幸非意外死亡, 家属可领取安家费	300,000 200,000	105,000 50,000	145,000 70,000	
	 终身全残 (70岁前)	(视何者其一 情况 终身全残) <ul style="list-style-type: none">✓ 意外终身全残, 可领取✓ 非意外终身全残, 可领取✓ 过后不必再存钱, 公司继续为您储蓄至 ...	200,000 200,000	90,000 50,000 70	100000+每年18千 70,000 70	
	 45 种疾病	<ul style="list-style-type: none">✓ 188种严重疾病(包含初、中、严重期), 赔了可以再赔, 最高860%, 生存期7/14/天, 不影响人寿保障✓ 若被诊上 45种疾病, 可先领取✓ 42种初期疾病提早赔偿[最高赔偿]✓ 17种儿童疾病[至18岁, 额外保障, 生存期14天]✓ 过后不必再存钱, 公司继续为您储蓄至...✓ 计划依然有效, 继续享有其他利益	100,000 是	50,000 是	NA 70,000 70,000 NA 70, 80, 90岁	
	 个人意外	局部残疾赔偿高达 <ul style="list-style-type: none">✓ 意外暂时性重伤(每星期)✓ 意外暂时性轻伤(每星期)✓ 意外门诊医药费(每家意外)	NA	300 70 1,000	225 52.5 750	
 付款人利益	Payer Benefit <ul style="list-style-type: none">✓ 若付款人不幸死亡/全残/患44疾病, 保费将豁免, 公司继续为您储蓄至...	NA	NA	NA		
 财务资讯	预测回赠 yr 10 yr 15 yr 20 yr 30					

THANK YOU

感谢

