

HEALTHCARE

SMARTCANCER CASH

MAKE YOUR HEALTH A PRIORITY WITH LUMP SUM CASH PAYOUT UP TO 200% OF SUM INSURED

Member of PIDM

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





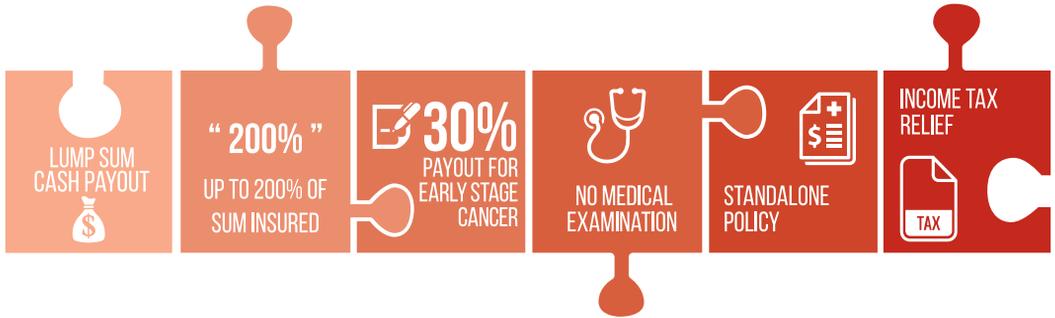
SmartCancer Cash pays on top of other health insurance plans you own, in the event you are diagnosed with cancer, even from the early stage.

SmartCancer Cash

1/3 of cancers can be prevented, while another 1/3 can be cured if detected and treated at an early stage.

We will pay you 30% of your Sum Insured upon diagnosis of Early Stage Cancer, to enable you to seek early treatment. We will also pay 200% of your Sum Insured should you be diagnosed with a Gender Specific Cancer.

Highlights



Benefits are paid directly to you not to the doctors or hospitals, so that you can focus on getting treatment, and be able to cover unexpected costs that may arise.

Benefit Payout

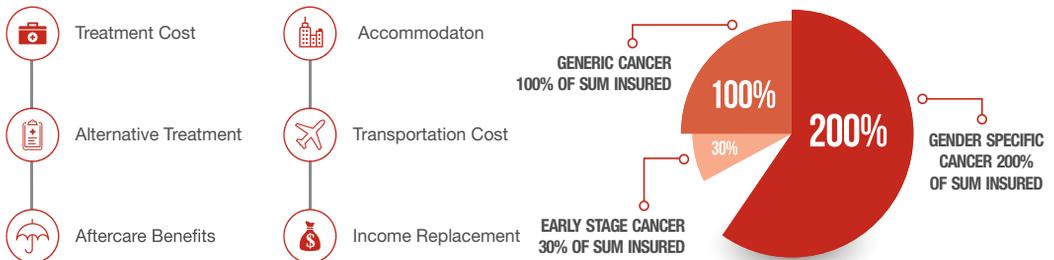


Table of Benefits

PLAN	1	2	3	4
SUM INSURED (RM)	125,000	100,000	75,000	50,000
GENERIC CANCER ¹				
We will pay the amount shown for your plan, in one lump sum, upon the Insured Person being diagnosed with cancer	100% of Sum Insured			
GENDER SPECIFIC CANCER ¹				
We will pay the amount shown for your plan, in one lump sum, upon the Insured Person being diagnosed with cancer of the following organs:	200% of Sum Insured			
<p>Females</p> Breasts Cancer Fallopian Tubes Cancer Ovarian Cancer Cervical Cancer Uterus Cancer Vagina/ Vulva Cancer	<p>Males</p> Testicular Cancer Penile Cancer Prostate Cancer			
EARLY STAGE CANCER				
We will pay the amount shown for your plan, in one lump sum, upon the Insured Person being diagnosed with carcinoma-in-situ (Early Stage Cancer). For organs covered under:	Generic Cancer	30% of Generic Cancer's Sum Insured		
	Gender Specific Cancer	30% of Gender Specific Cancer's Sum Insured		
Note				
¹ - In the event a claim is made under Early Stage Cancer benefit of 30%, the amount payable under Generic Cancer or Gender Specific Cancer will be 70% of the Sum Insured.				

IMPORTANT NOTES

- 1)
- | Benefits | Waiting Period | Survival Period |
|------------------------|----------------|--|
| Generic Cancer | 90 days | Insured Person must live for a minimum period of 14 days after the diagnosis |
| Gender Specific Cancer | | |
| Early Stage Cancer | 120 days | |
- The benefits under Generic Cancer and Gender Specific Cancer are mutually exclusive and are payable once in Insured Person's lifetime, irrespective of the number of diagnosis of cancer.
 - The Early Stage Cancer benefit is payable only once in Insured Person's lifetime, irrespective of the number of diagnosis of carcinoma-in-situ (Early Stage Cancer).
 - Policy coverage shall automatically terminate on the occurrence of the benefit under Generic Cancer or Gender Specific Cancer being paid out.
 - You may cancel your policy by returning it to us within 15 days from the date of issuance provided no claim has been made. Full premium will be refunded to you less deduction of expenses incurred by the Company.

CLAIM PROCEDURE

Step 1



Contact Generali Customer Service number **(603) 2170 8282**; or
Visit our website at **www.generali.com.my** to obtain a printable claim form.

Step 2



Submit the required documents to Generali.

- Completed claim form and signed by the Insured and the Medical Practitioner.
 - Completed medical report, bill, HPE/Biopsy report and other related diagnostic report.
 - We may request additional information or report, if necessary.
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Step 3



Approval & Payout

Upon receipt of full documents, Generali will revert with claim decision within 7 working days.
Once approved, claim payment will be via direct credit within 3 working days.

DEFINITIONS

Pre-Existing Illnesses

Pre-existing Illnesses shall mean medical conditions/disabilities that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (a) the Insured Person had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

EXCLUSIONS

We do not pay claims related to:

- any cancer and/or carcinoma-in-situ directly or indirectly caused by any pre-existing condition;
- any signs or symptoms of cancer first occurred within 90 days from the date such Insured Person was first covered under this policy;
- any signs or symptoms of carcinoma-in-situ first occurred within 120 days from the date such Insured Person was first covered under this policy;
- cancer and/or carcinoma-in-situ which is diagnosed and the Insured Person lives for a period of less than 14 days after the diagnosis;
- cancer and/or carcinoma-in-situ for which the Insured Person is claiming if the Insured Person has been diagnosed with the same cancer and/or carcinoma-in-situ before the date such Insured Person was first covered under this policy;
- cancer and/or carcinoma-in-situ diagnosed in the presence of Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS);
- a diagnosis made by a Medical Practitioner who is an Insured Person or a member of the Insured Person's family;
- cancer and/or carcinoma-in-situ caused as a result of nuclear contamination, biological contamination or chemical contamination.

FREQUENTLY ASKED QUESTIONS

1. Who is eligible to join?

Malaysian Citizen aged between 20 to 59 year old next birthday. Renewable up to age 100 provided you were already a member on your 59th birthday.

2. Are the premiums guaranteed?

We may change the premiums in the future. If we need to change, this will be based on our overall experience in underwriting this class of business and any changes in premiums will be notified and made on your policy anniversary.

3. Is the renewal guaranteed?

The renewal of the policy is at the option of the Policyholder until the occurrence of any of the following:

- (a) non-payment of premium or premium not made on time;
- (b) fraud or misrepresentation of material fact during application;
- (c) the policy is cancelled at the request of the Policyholder;
- (d) the Insured Person ceases to qualify as a dependent based on the definition of the policy;
- (e) the Insured Person attains the coverage age limit specified;
- (f) benefit under either Generic Cancer or Gender Specific Cancer is paid out under this policy;
- (g) on the death of the Insured Person; and
- (h) termination of coverage for all policies in a certain market and the Company withdraws this policy completely from the market in accordance with the Portfolio Withdrawal Condition.

Sign up for **SmartCancer Cash** today!

For more information, call your agent or

Generali Customer Service Hotline (603) 2170 8282

Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

Ask your insurance agent for more details

Generali Insurance Malaysia Berhad (formerly known as AXA Affin General Insurance Berhad)

Reg No: 197501002042 (23820-W) Service Tax Reg. No.: W10-1808-31015017

Registered Address: Ground Floor, Wisma Boustead, 71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note:

1. Read this brochure before you decide to take out the SmartCancer Cash Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. For additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', which is available at all our branches. You can also obtain a copy of the booklet from your insurance agent or visit www.insuranceinfo.com.my.
3. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.