

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before You decide to take out this product. Be sure to also read the general terms and conditions.

Underwritten by AXA AFFIN Life Insurance Berhad

200 CancerCare

1. What is this product about?

This is a non-participating regular premium plan with a coverage term of 20 years. Once diagnosed with Early Stage Cancer or Advanced Stage Cancer, it provides Therapy Care Benefit and Get Well Benefit. In addition, AXA Care Benefit, a value-added benefit will be available. Bereavement Benefit will be payable in the event of the Insured's death, before diagnosis of any cancer.

2. What are the cover/benefits provided?

Your chosen benefit level: <Plan 1/Plan 2/Plan 3>

Benefits	Plan 1 (MYR)	Plan 2 (MYR)	Plan 3 (MYR)
Cancer Sum Insured (SA)	30,000	50,000	70,000
Therapy Care Benefit	30,000	50,000	70,000
Get Well Benefit*			
(i) per year amount for 5 installments	(i) 6,000 per year	(i) 10,000 per year	(i) 14,000 per year
(ii) total payout for 5 installments	(ii) 30,000	(ii) 50,000	(ii) 70,000
Maximum cancer benefit payout	60,000 (200% of SA)	100,000 (200% of SA)	140,000 (200% of SA)
AXA Care Benefit	(a) Concierge service arrangement [#] is available once the Policy is issued, for cancer prevention, protection to recovery care. (b) Second Medical Opinion ⁺		
Bereavement Benefit [^] (Basic Sum Insured)	1,000	2,000	3,000

* The first payment will be payable along with the payment of Therapy Care Benefit. Though the Policy will be terminated upon claim of Therapy Care Benefit, the subsequent payment will be paid yearly from the diagnosis of the Cancer until last installment or in which case, upon death of the Insured, the payment will automatically cease.

[#] Concierge service arrangement will be available once the Policy is issued until the last installment of Get Well Benefit or in which case, upon death of the Insured, concierge service arrangement will be ceased. Cost to acquire the services inclusive of any cancellation fee will be borne by You.

⁺ Second Medical Opinion will be available once diagnosis with Early Stage Cancer or Advanced Stage Cancer. Only one claim is allowed for Second Medical Opinion. Cost to acquire the treatment will be borne by You.

[^] Bereavement Benefit will be payable in the event of the Insured's death, before diagnosis of any cancer.

List of concierge service includes:

- Referrals of nursing care
- Referrals of psychologist consultation for the Insured and Spouse
- Referrals of transportation for medical appointments
- Referrals of alternative medicine treatment
- Referrals of home modification
- Referrals of child guardian
- Referrals of housekeeping and meal services
- Referrals of nutritionists for nutrition and wellness information
- Referrals of fitness coach
- Referrals of retailers that custom make wigs and can arrange for delivery of goods
- Referrals of hair salon that provide hair care assist with appointment arrangement
- Referrals of spa/health club
- Referrals of dieticians consultation

Please refer to the Policy Contract and AXA Care Benefit – Explanatory Note for the full details of the benefits coverage and value-added benefits respectively.

Duration: Death, upon diagnosis of cancer or term of the contract, 20 years, whichever is earlier.

3. How much premium do I have to pay?

The premium that You have to pay is level and guaranteed throughout the 20-year premium paying term.

- The **monthly** premium that You have to pay:

Entry Age (Last Birthday)	Plan 1 (MYR)	Plan 2 (MYR)	Plan 3 (MYR)
18 – 30	45	63	78
31 – 35	58	83	103
36 – 40	73	103	133
41 - 45	95	130	170
46 - 50	118	168	218

- Premium duration: 20 years
- Grace Period: You are given a Grace Period of 31 days after the due date to make Your premium payment.

Note: No commission will be paid under this Policy.

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

Nil.

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

- Importance of disclosure** - all material facts such as medical condition must be disclosed and the Age must be stated correctly.
- Free-look Period** - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid less any medical expenses which may have been incurred will be refunded to You.
- Waiting Period** - the eligibility of Therapy Care Benefit, Get Well Benefit and Second Medical Opinion starts 60 days after the Issue Date or any date of Reinstatement, whichever is later.
- Implications of switching policy to another insurer** - one of the main disadvantages is that new terms and conditions of the new policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.
- Claim Procedure** - You must give Us written notice within the time frame as stated in the Policy Contract. Soon after such notice is given to Us, You should furnish Us with proof of the claim and incident by completing Our prescribed form and attaching the relevant requested documents.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this plan.

6. What are the major exclusions under this plan?

This plan does not cover:

- death due to suicide within 1 year from the Issue Date or any date of Reinstatement, whichever is later.
- any payment for Therapy Care Benefit, Get Well Benefit and Second Medical Opinion for any cancer caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - Any Illness other than diagnosis of Cancer;
 - The signs or symptoms of Cancer is manifested prior to or within 60 days from the Issue Date or any date of Reinstatement, whichever is later;
 - The Cancer arises directly or indirectly from a Pre-existing Illness , which existed prior to the Issue Date or any date of Reinstatement, whichever is later;
 - The Cancer, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Policy:
 - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
 - Any Cancer was diagnosed due, directly or indirectly, to a congenital defect or Disease, which was manifested or was diagnosed before the Insured attains Age of 17 years;
 - Any Cancer caused by a self-inflicted injury, whether sane or insane;
 - Any Cancer resulting directly from alcohol or drug abuse; or
 - Any Cancer which is discovered or diagnosed after the death of the Insured.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this plan.

7. Can I cancel my plan?

You may cancel Your Policy by giving a written notice to Us. However, buying a life policy is a long-term financial commitment. If You do not pay Your premiums within the Grace Period, Your Policy will lapse.

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

Please contact Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

Should You require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance' available at all Our branches or You can visit www.insuranceinfo.com.my.

	<p>If You have any enquiries, please contact Us at: AXA AFFIN Life Insurance Berhad Ground Floor, Chulan Tower No.3 Jalan Conlay 50450 Kuala Lumpur Tel : 1 300 88 1616 Fax : 03-2117 6768 Email: customer.care@axa-life.com.my</p>
<p>10.</p>	<p>Other similar types of Medical and Health Insurance cover available Please ask Us for other similar types of plans offered.</p>

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT AXA AFFIN LIFE INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 22 January 2016.