

هوڠ ليونڠ م.س.أ.ج. تكافل



HongLeong MSIG Takaful

HLM Takaful i-Critical Care

Your Companion In Critical Times



For more information, please call 03-7650 1800
Log on to www.hlmtakaful.com.my

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Let Us Be Your Relief As You Focus On Your Recovery

Treatment and recovery for critical illnesses can take months if not years. With HLM Takaful i-Critical Care, you can now focus on your road to recovery and not worry about ongoing living expenses and bills.

Why HLM Takaful i-Critical Care?



*For female aged 18, basic sum covered RM50,000

Note: The product features above are not exhaustive. Please refer to the Takaful certificate for more details.

Critical Illness Benefit

Upon diagnosis of any one of the covered diseases listed below and provided that the Person Covered survives for at least 30 days after the date of diagnosis, 100% of the basic sum covered will be payable in one lump sum and the certificate shall terminate:



Heart Attack



Stroke



Cancer



Kidney Failure



Coronary Artery By-Pass Surgery

Please refer to the Takaful certificate for the definition of the above covered diseases.

Overview

Contributions	Level contribution payable throughout the coverage term. You can choose to pay the contributions on either an annual, semi-annual, quarterly or monthly basis by credit/debit card via standing instructions.
Entry Age	18 years old (next birthday) – 60 years old (next birthday)
Coverage Term	10 years <i>Note: The Participant can opt to renew for another 10-year coverage up to 2 times without any underwriting, subject to the maximum entry age at renewal and a higher contribution may be imposed due to increase in age.</i>
Basic Sum Covered	RM50,000 – RM500,000 (in a multiple of RM10,000)

Table of Annual Contribution Rates (RM) per RM1,000 Basic Sum Covered

Entry Age	Male	Female	Entry Age	Male	Female	Entry Age	Male	Female
18	3.14	3.08	32	4.18	4.63	46	9.41	9.32
19	3.15	3.10	33	4.38	4.88	47	10.00	9.74
20	3.17	3.14	34	4.60	5.15	48	10.64	10.16
21	3.19	3.17	35	4.83	5.42	49	11.31	10.60
22	3.22	3.22	36	5.09	5.72	50	12.10	11.07
23	3.26	3.28	37	5.39	6.02	51	12.91	11.54
24	3.30	3.34	38	5.71	6.34	52	13.74	12.03
25	3.36	3.43	39	6.05	6.67	53	14.58	12.54
26	3.42	3.53	40	6.46	7.03	54	15.42	13.07
27	3.50	3.65	41	6.90	7.39	55	16.36	13.64
28	3.59	3.78	42	7.35	7.77	56	17.27	14.21
29	3.70	3.94	43	7.83	8.15	57	18.16	14.78
30	3.84	4.16	44	8.34	8.54	58	19.03	15.37
31	4.00	4.39	45	8.86	8.92	59	19.87	15.95
						60	20.64	16.54

Note: The contribution rate is not guaranteed. We reserve the right to vary the contribution rates by giving the Participant 90 days written notice prior to the next certificate anniversary.

Exclusions

No benefit shall be paid if the covered disease results from the following occurrences:

- (a) Pre-Existing Illness;
- (b) The signs or symptoms of the covered diseases are manifested prior to or:
 - (i) within 60 days in respect of:
 - Cancer
 - Coronary Artery By-Pass Surgery
 - Heart Attack
 - (ii) within 30 days for all other covered diseases not set out in item (i) above, from the certificate commencement date or reinstatement date, whichever is the latest.
- (c) Death of the Person Covered within 30 days following the date of diagnosis of any of the covered diseases.

Note: This list is non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions.

Important Notes

1. This brochure provides a summary of the main features of the product and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet for more information and the Takaful certificate for the complete terms and conditions of this product.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of products to meet your needs and circumstances can be given to you.
4. You may cancel your certificate by returning the certificate within a free-look period of 15 days after the certificate has been delivered to you. The contribution that you have paid will be refunded to you.
5. This is a standalone pure protection critical illness Takaful product and it does not have any cash value.
6. Should you require additional information about medical and health takaful, please refer to the *insuranceinfo* booklet on "Medical and Health Takaful" at any of our branches, or visit www.insuranceinfo.com.my.
7. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.



Underwritten by:

Hong Leong MSIG Takaful Berhad (738090-M)

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the Takaful certificates offered by Hong Leong MSIG Takaful Berhad are protected against loss of part or all of the Takaful benefits by PIDM, in the unlikely event of an insurer member's failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong MSIG Takaful Berhad or visit PIDM's website (www.pidm.gov.my) or call PIDM's toll free line (1-800-88-1266).

MEMBER



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