

ING INSURANCE BERHAD
(ING Insurance Berhad is licensed under the Insurance Act 1996 and
regulated by Bank Negara Malaysia)

**PB CASH CARE
PRODUCT DISCLOSURE SHEET**

For a better understanding of this product, please read this Product Disclosure Sheet.

INTERMEDIARY & ADDRESS:

Public Bank Berhad
20th Floor Menara Public Bank
146 Jalan Ampang
50450 Kuala Lumpur

Date:

Personal Detail of Insured Accountholder and Proposed Plan

Proposed Insured Accountholder : _____

THINGS YOU NEED TO KNOW

1. What is this product about?

This policy is a non-participating yearly renewable hospital income insurance that provides daily hospitalisation income benefits for hospital admission in Malaysia only. It offers for hospitalization due to accident and illness, for admission in either normal or ICU wards. The coverage is extended to Insured Accountholder spouse and children. This policy will terminate upon the Insured Accountholder attaining age **sixty-five (65)** years.

This product is designed for protection purpose, please refer to your Certificate of Insurance for the selected benefits covered and premium payable.

2. What are the covers/benefits provided?

Benefit	Basic	Superior	Deluxe
Daily Hospitalisation Benefit (due to accident / illness) (daily limit up to maximum of 90 days per disability)	RM150	RM300	RM600
Daily Hospitalisation Benefit for Intensive Care (due to accident / illness) (daily limit up to maximum of 30 days per disability)	RM300	RM600	RM1,200
Medical Reimbursement (due to accident only) (as charged, subject to maximum annual limit)	RM400	RM500	RM600
Ambulance Fees (due to accident only) (as charged, subject to maximum annual limit)	RM250		
Compassionate Benefit (for accidental death only)	RM3,000		
Total Lifetime Limit (combination of both Daily Hospitalisation for normal ward and Intensive Care Unit)	365 days		

3. How much premium do I have to pay?

Premium is not guaranteed and is based on the type of Plan selected and attained age of the Insured Accountholder. You may refer to the Certificate of Insurance for the exact amount you need to pay to ING Insurance Berhad.

The current monthly premium rates for Insured Accountholders are specified below:

<u>Monthly Premium</u> <u>(Attained Age)</u>	<u>Plan</u>		
	Basic	Superior	Deluxe
18 years to 34 years	RM40.00	RM55.00	RM95.00
35 years to 44 years	RM50.00	RM75.00	RM125.00
45 years to 54 years	RM70.00	RM105.00	RM175.00
55 years to 64 years*	RM100.00	RM145.00	RM250.00

* *Note* : The maximum entry age of Accountholders for this plan is fifty nine (59) years (nearest birthday). However, the insurance cover is renewable up to the Policy Anniversary nearest to the sixty fourth (64th) birthday of the Insured Accountholder.

The current monthly premium rates for the Insured Spouse and Children of Insured Accountholders are specified below:

<u>Monthly Premium</u> <u>(Attained Age)</u>	<u>Plan</u>		
	Basic	Superior	Deluxe
30 days to 34 years	RM38.00	RM52.25	RM90.25
35 years to 44 years	RM47.50	RM71.25	RM118.75
45 years to 54 years	RM66.50	RM99.75	RM166.25
55 years to 64 years*	RM95.00	RM137.75	RM237.50

* *Note* : The maximum entry age for this plan is fifty nine (59) years (nearest birthday) for the Insured Accountholder's Spouse and seventeen (17) years (nearest birthday) for the Insured Accountholder's Child. However, the insurance cover is renewable up to the Policy Anniversary nearest to the sixty fourth (64th) birthday of the Insured Accountholder's Spouse or the seventeenth (17th) birthday of the Insured Accountholder's Child or the sixty fourth (64th) birthday of the Insured Accountholder, whichever is earlier. The insurance cover of the Spouse and Child of Insured Accountholders are renewable provided that the insurance cover of the Insured Accountholder is still in force.

The premiums may change subject to the discretion of ING Insurance Berhad and ING reserves the right to revise the premium rate by giving at least **thirty (30)** days written notice.

Mode of Premium payment : Auto-debit from your account at Public Bank Berhad

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

- a) **Importance of disclosure** – You are required to disclose all the facts which **you** know or ought to know during enrolment. If any declaration is untrue in any respect or the insurance under the policy shall have been obtained through fraud, the policy issued may be invalidated by the Insurer.
- b) **Cooling Off Period** – You may cancel your policy by returning the Certificate of Insurance within **fifteen (15)** days after you have received the Certificate of Insurance. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.

Important notice:

- o *It may not be advantageous to switch from one Medical and Health Insurance plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses/pre-existing conditions of the new insurance policy.*
- o *Please keep a copy of your bank account statement as proof of payment.*
- o *Please note that this limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Certificate of Insurance for detailed benefits, limitations, terms and conditions. The contents of the Certificate of*

Insurance shall prevail if there is any discrepancy between the Product Disclosure Sheet and the Certificate of Insurance.

- *If you do not receive the Certificate of Insurance after one (1) month from the date of purchase, please contact ING Insurance Berhad.*

5. What are the major exclusions under this policy?

This Policy does not cover any hospitalisation, surgery or charges caused by any **one (1)** of the following:

- Injury sustained prior to the Effective Date or Date of Reinstatement, whichever is later.
- pre-existing illness;
- The treatment of Specified Illnesses during the first one hundred and twenty (120) days from effective date of insurance stated in the Certificate of Insurance.
- Directly or indirectly, due to any Illness occurring within thirty (30) days from effective date of insurance stated in the Certificate of Insurance.
- Pregnancy and childbirth related treatment
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- 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

Note: The exclusions described have been summarised and are not exhaustive. Please refer to the Certificate of Insurance for detailed exclusions.

6. Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to ING.

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

It is important that you inform ING of any change in your personal details such as your change of address so that we can keep you informed of important information. You should also notify us of any change in the address(es) or your nominee(s) in order to facilitate payment of claim.

8. 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 ING Service Centres. You may also visit the insurance info website www.insuranceinfo.com.my or ING's website www.ing.com.my. For further information on claims procedures, please refer to ING's website.

If you have any enquiries, please contact us at:

Bancassurance, ING Insurance Berhad (17007-P)
23rd Floor, Menara Boustead,
71, Jalan Raja Chulan,
50200 Kuala Lumpur, Malaysia.
Tel: 03 - 2058 4838
Fax: 03 - 2078 3242
Toll free: 1-800-181-464

9. Other types of Medical and Health Insurance cover available

Please ask ING for other similar types of plans offered by ING Insurance Bhd.

]

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND DISCUSS WITH THE BANK OFFICER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <dd/mm/yy>.