

## CRITICAL ILLNESS

### PRODUCT DISCLOSURE SHEET

The information below contains the product's key features, fees, benefits and other important terms and conditions so that you can make an informed decision before buying this plan.



**Please read this Product Disclosure Sheet before You decide to take up Critical Illness coverage plan. Be sure to also read the Contract.**

Category	Question to Ask Yourself	Our Answer
 Product Benefit	What is this product about?	Critical Illness coverage plan is a yearly renewable term plan which covers you from 45 critical illnesses.
	What are the benefits?	If you are diagnosed with any one of the 45 critical illnesses ( <a href="#">Footnote A: List of 45 Critical Illnesses</a> ) or undergo a covered surgery, your coverage amount will be paid to you.
	How long is the coverage?	Critical Illness coverage lasts for 1 year. It is renewable every year until you are 100 years old.
 Premium, Thanksgiving, Fees and Charges	How much premium do I have to pay?	Premium is calculated based on your age, gender, and your answer in the medical survey. You only pay for what you need, hence your premium changes as you age. To find out what are your current and future premiums, please refer to: <ol style="list-style-type: none"> <li><a href="#">Footnote B: Premium Rate</a></li> <li><a href="#">Footnote C: Premium Amount</a></li> </ol> <p><b>Note:</b> the premium rates are <u>not guaranteed</u>. We reserve the right to revise the premium rates by giving you 30-days advance notice. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.</p>
	What is Thanksgiving?	10% of your premiums form Thanksgiving which is a charitable gift from you in sponsoring the ultra-low-income group for Sponsored Insurance.
	What are the fees and charges that I must pay?	No fees and charges are payable.
 Coverage Limit	When does my coverage start?	From the day you buy this plan, you need to wait a fixed number of days before your coverage starts: <ol style="list-style-type: none"> <li>60 days for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty and other</li> </ol>

		<p>invasive treatments for coronary artery disease.</p> <p>2. 30 days for other critical illnesses.</p>
	What are the major exclusions?	<p>This plan does not cover critical illnesses caused by pre-existing conditions, congenital defect or disease diagnosed before 17 years old, AIDS, HIV, self-inflicted injury, and death within 30 days from the diagnosis of critical illness.</p> <p><b>Note:</b> please refer to the <u>Contract</u> for the full list of exclusions.</p>
 Claim	How can I claim?	<p>You can initiate the claim at the panel hospital by following the step-by-step guide in our DearTime app. DearTime will deal directly with the panel hospital before depositing your approved claim amount into your bank account. You can also submit the proof of claim on your own through DearTime app.</p>
 Other	What are the major terms and conditions?	<ol style="list-style-type: none"> <li><b>Importance of disclosure:</b> you must disclose all material facts and correct information. Any false disclosure may result in claim rejection.</li> <li><b>Cancellation period:</b> you have 15 days from your contract date to cancel the coverage and receive your full refund.</li> <li><b>Government tax:</b> premiums paid are subject to prevailing tax imposed by Malaysian government.</li> </ol> <p><b>Note:</b> please refer to the <u>Contract</u> for the full list of terms and conditions.</p>
	Can I cancel my coverage?	<p>You can cancel your coverage at any time. If you cancel it after the cancellation period, your coverage will be deactivated on the next premium due date with no outstanding refund. Your coverage will be deactivated automatically if the premium is not paid within the grace period.</p>
	What do I need to do if there are changes to my contact details?	<p>It is important that you keep your contact details in your DearTime account updated so that you receive all important notifications.</p>
	Where can I get more information?	<ol style="list-style-type: none"> <li><b>Live chat:</b> in DearTime app or web</li> <li><b>About DearTime:</b> <a href="http://www.deartime.com">www.deartime.com</a></li> </ol> <p>DearTime Berhad (1309554-D)            2-07-01, Level 7 Plaza Bukit Jalil, Jalan Persiaran Jalil 1, Bukit Jalil, 57000 Kuala Lumpur, Malaysia.            Phone: +603 8605 3511            Email: <a href="mailto:help@deartime.com">help@deartime.com</a></p>
	Do you offer other plans like this?	No.

**IMPORTANT NOTE:**  
**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CONTRACT AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>.

All life insurance products offered by DearTime are underwritten and effected by DearTime. DearTime is an approved participant in the Bank Negara Malaysia Financial Technology Regulatory Sandbox to conduct testing of its digital life insurance business model. Upon completion of the Sandbox testing period, DearTime would be required to obtain a license under the Financial Services Act 2013 to continue conducting its digital life insurance business.

## FOOTNOTE A:

### List of 45 Critical Illnesses

1. Cancer - of specified severity and does not cover very early cancers
2. Heart Attack - of specified severity
3. Coronary Artery By-Pass Surgery
4. Serious Coronary Artery Disease
5. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
6. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
7. Heart Valve Surgery
8. Fulminant Viral Hepatitis
9. End-Stage Liver Failure
10. Primary Pulmonary Arterial Hypertension - of specified severity
11. End-Stage Lung Disease
12. Kidney Failure - requiring dialysis or kidney transplant
13. Surgery to Aorta
14. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure
15. Major Organ / Bone Marrow Transplant
16. Blindness - Permanent and Irreversible
17. Deafness - Permanent and Irreversible
18. Loss of Speech
19. Coma - resulting in permanent neurological deficit with persisting clinical symptoms
20. Third Degree Burns - of specified severity
21. Multiple Sclerosis
22. Paralysis of Limbs
23. Muscular Dystrophy
24. Alzheimer's Disease / Severe Dementia
25. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
26. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living\*
27. Terminal Illness
28. Encephalitis - resulting in permanent inability to perform Activities of Daily Living\*
29. Benign Brain Tumour - of specified severity
30. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living\*
31. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living\*
32. Brain Surgery
33. Medullary Cystic Disease
34. Loss of Independent Existence
35. HIV Infection Due To Blood Transfusion
36. Cardiomyopathy - of specified severity
37. Full-blown AIDS
38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
39. Systemic Lupus Erythematosus with Severe Kidney Complications
40. Apallic Syndrome
41. Poliomyelitis
42. Progressive Scleroderma
43. Chronic Relapsing Pancreatitis
44. Elephantiasis
45. Creutzfeldt-Jakob Disease

Note (i): For critical illness number (5), the claim amount payable is 10% of the coverage amount or RM25,000, whichever is lower. The coverage amount will be reduced by the payment made for critical illness number (5).

Note (ii): Please refer to the Contract for the complete definition of 45 critical illnesses.

**FOOTNOTE B:**

<Monthly or Annual> Premium Rate for every RM1,000 Coverage Amount

Age	Premium Rate

**FOOTNOTE C:**

<Monthly or Annual> Premium Amount

Age	Premium Amount, RM