

SUN MAXIMED-i

(This is a takaful product)

A surplus sharing individual hospitalisation and surgical takaful plan

MAIN BENEFITS YOU WILL ENJOY

Hospitalisation and Surgical Benefit



Additional layer of coverage on top of the existing medical plan

Annual Limit



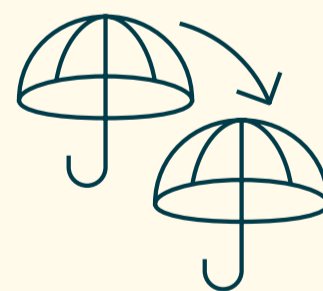
High overall annual limit up to RM2 million with no lifetime limit

Option to Reduce the Deductible Amount



To zero with no further underwriting required when you are between the age of 55 to 59

Portable



Protection continues even after you move on to a new job or after you have retired

Please refer to the contract documents for the complete terms and conditions of this plan.



HTU

Telephone (603) 2612 3600 Client Careline 1300-88-5055 wecare@sunlifemalaysia.com sunlifemalaysia.com

Sun Life Malaysia Takaful Berhad

Registration No.: 200501012215 (689263-M)

Member of PIDM

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

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Plan benefits	Plan 20K (RM)	Plan 30K (RM)	Plan 50K (RM)	Plan 75K (RM)	Plan 100K (RM)	Plan 200K (RM)
A) Hospital Room and Board*						
Hospital Room and Board (max 180 days per deductible year)	200	200	250	250	350	500
Intensive Care Unit (max 60 days per deductible year)	As charged					
B) Hospitalisation Expenses						
Hospital Supplies and Services	As charged					
C) Expenses for Surgical Cases						
Surgical Fees (subject to Surgical Schedule)	As charged					
Anaesthetist's Fees						
Operating Theatre Fees						
Pre-Hospital Diagnostic Services (within 90 days prior to hospital admission)						
Post-Hospital Treatment (within 60 days after hospital discharge)						
D) Expenses for Non-Surgical Cases						
In-Hospital Physician Visit (max 120 days per deductible year and 2 visits per day)	As charged					
Pre-Hospital Specialist Consultation (within 90 days prior to hospital admission)						
Post-Hospital Treatment (within 60 days after hospital discharge)						
Emergency Accidental Dental Treatment (within 24 hours after the Accident)						
Emergency Outpatient Accidental Treatment (within 24 hours after the Accident)						
Day Surgery Procedure						
Emergency Outpatient Sickness Treatment (during 12am and 6am each day)						
Ambulance Fees						
Major Organ Transplant** (once per life time)						
Medical Report Fees						
Out-patient Cancer Treatment	As charged					
Out-patient Kidney Dialysis Treatment						
Home Nursing Care (max per disability)	500	500	1000	1000	1500	2000
Daily Guardian Allowance (up to 45 days per deductible year, for person covered below age 18)	100	100	100	100	100	100
Emergency Medical Evacuation and Repatriation	As charged					
Government Hospital Allowance (max 180 days per deductible year)	50	50	50	50	50	50
Service tax	As charged					
Deductible (per deductible year)	20,000	30,000	50,000	75,000	100,000	200,000
Overall Annual Limit (per deductible year)	200,000	300,000	500,000	750,000	1,000,000	2,000,000

*In the event of upgrading the room and board, the person covered shall bear the full differences between the actual charges and the eligible room and board benefit and 10% of the other eligible benefits under the hospital bill.

**Covers the cost of major organ transplant of the person covered, as the recipient of the organ harvested and not the living donor.

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FREE LOOK PERIOD:

You have 15 calendar days from its delivery date to review your benefits

EXCLUSIONS

Hospitalisation and Surgical Benefit



- Medical or physical conditions arising within waiting period
- Any communicable diseases required quarantine by law
- Any attempted suicide or self injury (while sane or insane)
- Pregnancy, child birth, miscarriage or abortion
- Treatment for alcoholic or drug addiction
- External prosthetic appliances or devices
- Radiation or contamination from nuclear
- Air travel other than commercial flights
- Circumcision or sterilisation procedures
- Psychotic, mental or nervous disorders
- Dental treatment or oral surgery

- Strike, riot, civil commotion
- Cosmetic or plastic surgery
- Misuse of drugs or alcohol
- Congenital abnormalities
- Pre-existing condition
- Specified illnesses
- Hazardous sports
- Organ donation
- Sex changes
- AIDS

Waiting Period:

- 30 days
- 120 days (for specified illnesses)

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