



Sun Life Malaysia Assurance Berhad

# Handy Guide for Your GoLife Plan



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Insurance | Takaful

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# OVERVIEW OF PLAN

This document provides a summary of the main features of your GoLife plan for information purposes and not as a contract. It is very important that you read through and fully understand the information contained. Alternatively, you may refer to the master policy for full details of the terms, conditions and exclusions of your plan, available on our website at [sunlifemalaysia.com](http://sunlifemalaysia.com).

## What we need from you

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### Your certificate of insurance is issued based on the following:

- You are paying your premium;
- You disclosing all material facts fully and correctly, which entail: your health condition, National Registration Identity Card (NRIC) details such as your full name, NRIC number, age or date of birth and any other information required during enrolment.



**Note!** It is your responsibility to take reasonable care to not make a misrepresentation with regards to such information; if we discover otherwise, then remedies in Schedule 9 of the Financial Services Act 2013 will apply, possibly resulting in avoidance of your certificate of insurance, refusal/reduction of your claim(s), change of terms or termination of your certificate of insurance.



**Note!** The obligation of continuous disclosure is your responsibility until the certificate of insurance is issued, varied or renewed.

- The age and/or gender of the life assured is based on the date of birth and/or gender declared in the application, and the proof of age is required before we pay any benefits.



**Note!** If the age and/or gender of the life assured is wrong, we will take one of the following actions:

- If the premium based on the correct age and/or gender is higher than the premium paid, then we will prorate the benefits based on the ratio of the actual premium paid to the correct premium; or
- If the premium based on the correct age and/or gender is lower than the premium paid, then we will refund the difference in premium.

# OVERVIEW OF PLANS

## Your costs and benefits at a glance

Plan	Benefits	Sum Assured	Premium You Contribute Monthly
<b>GOLIFE 5</b>	Death/Total and permanent disability (TPD) due to any causes	<b>RM18,000</b>	<b>RM5</b>
	Death/TPD due to specified infectious diseases*	<b>RM36,000</b>	
<b>GOLIFE 10</b>	Death/TPD due to any causes	<b>RM38,000</b>	<b>RM10</b>
	Death/TPD due to specified infectious diseases*	<b>RM76,000</b>	

\*Avian Influenza, Chikungunya Fever, Dengue Fever, Japanese Encephalitis, Malaria, Zika or Zika Virus Infection only

**Disclaimer:** The insurance benefits applicable to the life assured are based on the selected plan shown in the e-certificate.

# OVERVIEW OF PLANS

## 15-day free look period

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If you have decided not to continue with your insurance coverage, for whatever reason, you can cancel it within our 15-day free look period and the premium that you have paid will be refunded to you. This period refers to the 15 days from the delivery date of your first e-certificate.

## What you need to do

You need to contact us within the 15-day free look period via any formal communication method from the following:



Client Careline at **1300-88-5055** or



Website at **[sunlifemalaysia.com](http://sunlifemalaysia.com)** or



U Mobile app or  
U Mobile Careline at **018-3881318** Or  
U Mobile website at **[u.com.my/contactus](http://u.com.my/contactus)**



**Any other formal communication method as advised by U Mobile or us**

## What we will do

We will refund you with the total premium paid to date and proceed to cancel your insurance coverage, along with all the benefits that come with the plan, so long as it's within the 15-day free look period.


# WHAT YOU ARE COVERED FOR

## Death benefits

### How it works

#### Make sure the following hold:

- We receive satisfactory proof of death of the life assured:

 **Note!** If the death is due to specified infectious diseases, the proof must directly reflect that (refer to the Words/ Phrases Uses Throughout section on page 13 for more details).

#### In order to receive:

- A lump sum payment of your benefit according to the sum assured of your selected plan, as per the Overview of Plans on page 4.

#### What happens next?

- After payment of the death benefit, your plan and the e-certificate will be terminated.



# WHAT YOU ARE COVERED FOR

## Total and Permanent Disability (TPD) benefits

### What makes you eligible for TPD benefits?

If:

- The life assured is aged between 18 and 50;
- 2 of our medical examiners confirm the disability is valid as TPD; and
- The life assured experiences any of the following scenarios:

#### Life assured is disabled and the disability is interrupting everyday life

- If the life assured is employed, and can no longer work in a way that earns them wages, compensation or profit; or
- If the life assured is unemployed/homemaker, and can no longer complete at least 3 out of the following 6 daily tasks without assistance of another person:
  - Getting in and out of a chair
  - Moving from room to room
  - Have voluntary control on bladder and bowel functions
  - Wearing and taking off clothes
  - Washing self in the shower/bath (including getting in and out of the shower/bath)
  - Eating and feeding self
- Disability lasts at least 6 months back-to-back

#### Life assured has total blindness

- The life assured has total and permanent loss of sight in both eyes

#### Life assured has limb loss

- The life assured suffers from loss by severance of 2 limbs at or above the wrist or ankle

#### Life assured has partial blindness and partial limb loss

- The life assured has total and permanent loss of sight in one eye;
- The life assured suffers from loss by severance of 1 limb at or above the wrist or ankle

#### Life assured has permanent total paralysis

- The life assured has total loss of muscle movement and control in the whole body

# WHAT YOU ARE COVERED FOR


## How it works

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### Make sure the following hold:


- The life assured meets any one of the scenarios above:

 **Note!** If the TPD is due to specified infectious diseases, the proof must directly reflect that (refer to the Words/ Phrases Uses Throughout section on page 13 for more details).

- The TPD did not start before the coverage start date.

### In Order to receive:

- A lump sum payment of your benefit according to the sum assured of your selected plan, as per the Overview of Plans on page 4.

 **Note!** The maximum aggregate amount of TPD benefit is RM2,000,000.

### What happens next?

- If the TPD benefit paid to you is less than the sum assured of death benefit at the TPD start date, we will continue to provide coverage for death benefit with the amount that remains; or
- If the TPD benefit paid to you equals the sum assured of the death benefit, your plan and the e-certificate will be terminated after we have paid you.



# WHO PLAYS A ROLE IN RECEIVING THE BENEFITS

## Who plays a role in receiving the benefits

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### Life Assured

The person whose life is being covered under this certificate of insurance:

- Whose death invokes the payout of death benefits.


### Nominee

- The person who receives the payout upon the death of a life assured:

 **Note!** The received death benefits will be in accordance with the Financial Services Act 2013 or Islamic Law of Inheritance (Faraid).

- The person who is named in the nomination form:

 **Note!** This can be an individual or a registered trustee corporation, as long as the nomination is done by the certificate owner who is 16 years or older.

 **Note!** You can change the nominee at any given time (during the life assured's lifetime) by giving us written notice, effective as soon as we receive the notice.

## When to place your claim

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- You (or your legal representative) should submit your claim in a written submission within 30 days since TPD/death:



**Note!** As long as you are able to show proof for not reasonably being able to provide such notice in those 30 days, and give it as soon as possible since, the claim still holds.

## What should you provide when making a claim

- When you notify of your claim, you are required to provide satisfactory proof of claim at your own expense;
- We will provide the appropriate claim forms from then on; and
- We will also need all relevant documents and information to assess the claim.



**Note!** We reserve the right to ask for additional document(s) we might think are important to support the claim.



**Note!** If required to support the claim, at any point the life assured may be asked to get medically examined where we bear the costs of the examination.



# YOUR CERTIFICATE

## Surrendering your certificate

- At any time, you can surrender your certificate by contacting us through a formal communication method (refer to page 5 to see what counts).

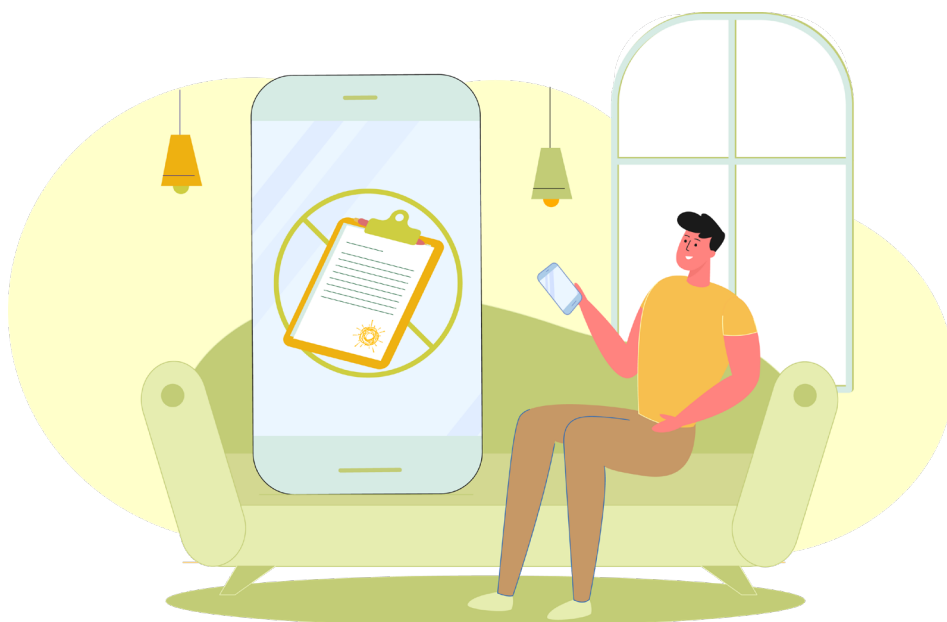


**Note!** If the surrender of certificate is after the free look period, there will be no refund of premium paid. For cancellation within the free look period, please refer to page 5.

- All benefits under the e-certificate end on the coming certificate monthly anniversary after receiving the notification.

## Terminating your certificate

- Automatic ending of your certificate can take place under any of the following conditions:
  - When the death benefit is paid;
  - When the payment of the TPD benefit of the life assured equals the death benefit;
  - When you do not pay your premium;
  - When you cancel or surrender your certificate;
  - When you end your telecommunication services with your current provider;
  - On the coverage end date;
  - On the certificate monthly anniversary as soon as the life assured turns 50 years old.

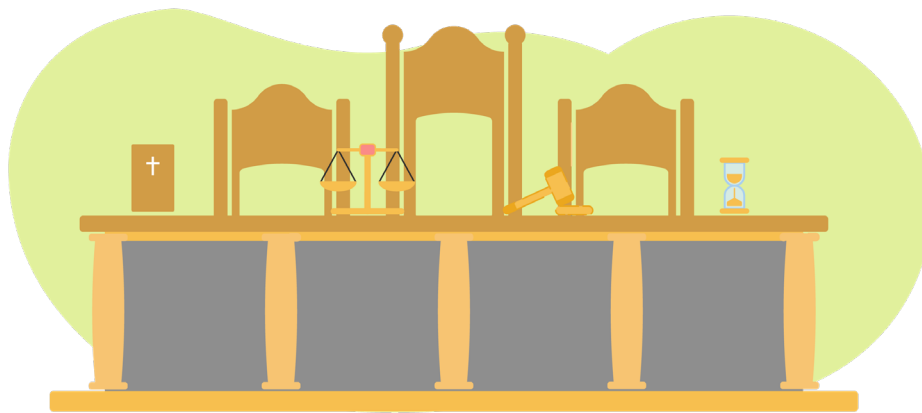


# LET'S TALK LEGITIMACY AND LEGALITY

## We are counting on you


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- Premium payments should follow these simple guidelines:
  - Pay your premium on or before the date they are due for the monthly renewal of your e-certificate;
  - For prepaid subscribers, premiums can be paid through deductible credit;
  - For postpaid subscribers, premiums will be charged monthly along with your telecommunication bill.




## Your rights and our rights

- You are the legal owner of this certificate of insurance, and so you may enjoy all the rights and benefits that come along with that as per your e-certificate;
- As the premium rate for this plan is a non-guaranteed rate, we may revise it by informing you 14 days in advance via written notice before the certificate monthly anniversary:

 **Note!** The revised rate will take effect in the next certificate monthly anniversary after the notice period.

- We have the first right to any amount due as per the e-certificate;
- We can offset amount owed to you (eg. benefits) by the amount you owe us (eg. premium) under the e-certificate;
- We can cancel the master policy and the e-certificate if we discontinue managing this product as long as we give you a minimum of 14 days of prior written notice:

 **Note!** The coverage will continue until the next premium due date after we notify you.

- All applicable taxes will be reflected in this plan as in when they come into effect, before or after your coverage start date.

# WORDS/PHRASES USED THROUGHOUT

## Definitions

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**Certificate monthly anniversary:**

means the monthly date that corresponds numerically to the day the coverage period starts; in the event there is no date in a subsequent month that corresponds numerically to the day the coverage period starts, the monthly anniversary will be the last day of the month.

**Coverage period:**

means the date the insurance coverage starts and ends as shown in the e-certificate.

**Coverage end date:**

means the date the coverage ends as per the coverage period in the e-certificate.

**Coverage start date:**

means the date the coverage starts as per the coverage period in the e-certificate.

**E-certificate/certificate:**

means the individual certificate issued as evidence of the insurance coverage.

**Endorsement:**

means written evidence of any amendment, variation or change made to the master policy and/or e-certificate.

**Life assured:**

means the person whose life is being covered under the master policy as named in the e-certificate.

**Nominee:**

means one or more person(s) named by the certificate owner in the nomination form or in any future endorsement as nominee.

**Postpaid subscriber:**

means the customer of the master policy holder who subscribes for the master policy holder's telecommunication services under postpaid plan.

**Premium:**

means the premium amount as shown in the summary of certificate according to the certificate owner's selected plan.

**Prepaid subscriber:**

means the customer of the master policy holder who subscribes for the master policy holder's telecommunication services under prepaid plan.

**Specified infectious diseases:**

Consists of:-

**• Avian Influenza:**

means an acute infectious disease caused by the Avian Influenza A virus (H5N1 or H7N9 strains) and transmitted to humans by direct or close contact with infected poultry;

**• Chikungunya Fever:**

means an acute infectious disease caused by the Chikungunya virus and transmitted to humans by the Aedes mosquito;

**• Dengue Fever:**

means an acute infectious disease caused by the Dengue virus and transmitted to humans by the Aedes mosquito;

**• Japanese Encephalitis:**

means an acute infectious disease caused by the Japanese encephalitis virus and transmitted to humans by the Culex mosquito;

**• Malaria:**

means an acute infectious disease caused by the Plasmodium parasitic protozoan and transmitted to humans by the Anopheles mosquito; and

**• Zika Virus Infection:**

means an acute infectious disease caused by the Zika virus and transmitted to humans by the Aedes mosquito.

Any claims due to infectious disease must be confirmed by a registered medical doctor and supported by the following diagnostic tests (or equivalent tests) as conclusive proof of infection:

**Avian Influenza-** Avian Influenza PCR specific to H5N1 or H7N9 Avian Influenza strains

**Chikungunya Fever** – Chikungunya IgM Antibody/Chikungunya PCR test

**Dengue Fever** - Dengue IgM Antibody/Dengue PCR test

**Japanese Encephalitis** - Japanese encephalitis IgM Antibody test

**Malaria** - Malaria parasite test

**Zika Virus Infection** - Zika virus PCR test

**Sum assured:**

means the amount of coverage under the master policy, or any future endorsements that would change it.

**You/your:**

means the person who owns the certificate as named in the e-certificate.

**We/us/our:**

means Sun Life Malaysia Assurance Berhad.



Sun   
Life Malaysia

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**This plan is underwritten by**

Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>,  
an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013.