



Medical Insurance

Underwritten by:



Liberty General Insurance Berhad 197801007153 (44191-P)
Formerly known as AmGeneral Insurance Berhad
Liberty Insurance Tower, CT9, Pavilion Damansara Heights,
3, Jalan Damanlela, Pusat Bandar Damansara,
50490 Kuala Lumpur.

To find out more, please visit UOB.my/banca or contact the 24-hour **UOB Contact Centre** at +6 03-26128 121.

Untuk maklumat lanjut, sila layari UOB.my/banca atau hubungi **Pusat Hubungan UOB** 24 jam di +6 03-26128 121.

欲知更多详情，可浏览我们的网站UOB.my/banca 或拨打24小时的**UOB联络中心** +6 03-26128 121。

A PIDM member / Ahli PIDM / PIDM成员

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

Manfaat-manfaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (layari www.pidm.gov.my).

PIDM保障合格保险保单/产品下应支付的保险利益至保障限额为止。请参阅PIDM的保险及伊斯兰保险利益保障制度的小册子或联络 Liberty General Insurance Berhad 或 PIDM (请浏览www.pidm.gov.my)。

Ideal Care

Medical costs have always been one of the major concerns in every-one's life. The impact of medical costs can devastate your lifestyle and deplete your savings. Worry no more!

Introducing Ideal Care - an indemnity policy - covers hospitalisation and medical costs in the event of injury or illness. With Ideal Care, you can recuperate in peace without worries on the medical bill.

Highlights of Benefits

- Convenient hospital admission - 24 hours cashless admission at all panel hospitals
- Comprehensive coverage
- Affordable premium - from premium as low as RM0.77 per day
- High medical coverage - lifetime limit of up to RM360,000
- Guaranteed renewal - The renewal of the policy is guaranteed after the completion of 2 consecutive years of the policy provided that there is no claim incurred in the previous years
- Wide network of panel hospitals all over Malaysia
- Complimentary Accidental Death benefit up to RM15,000
- You will enjoy savings with discount upon renewals

2 consecutive years preceding renewal	10% Discount on standard premium
3 consecutive years preceding renewal	15% Discount on standard premium
4 consecutive years preceding renewal	20% Discount on standard premium

Example:

Policy	Premium (RM)	Discount
Year 1	431.42	NIL
Year 2	431.42	NIL
Year 3	388.28	10%
Year 4	366.71	15%
Year 5	345.14	20%

* The premiums above are based on "Plan 1", aged "31 years - 35 years".

Special Family Discount

Insured + Spouse	5% Discount on standard premium
Insured + Children	5% Discount on standard premium
Insured + Spouse + Children	10% Discount on standard premium

Benefits Table

Plans	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
1) Hospital Benefits MAX. PER ANY ONE DISABILITY				
Daily Room & Board (Max. 150 days)	100	150	250	300
Intensive Care Unit (Max. 75 days)	AS CHARGED			
Hospital Supplies & Services (Including Operating Theatre)				
2) Surgical Benefits				
Pre-Admission Diagnostic Services (within 31 days before admission)	AS CHARGED			
Pre-Surgical Specialist Consultation (within 31 days before admission)				
Surgical Fees & Anaesthetic Fees				
Post Hospitalisation Treatment (within 31 days after discharge)				
Physiotherapy Treatment (within 31 days after discharge)				
MAXIMUM PER ANY ONE DISABILITY	15,000	20,000	30,000	40,000
3) Medical Benefits (Non Surgical)				
Pre-Hospital Diagnostic Services (within 31 days before admission)	AS CHARGED			
Pre-Hospitalisation Specialist Consultation (within 31 days before admission)				
Daily In-Hospital Physician's Visit				
Post Hospitalisation Treatment (within 31 days after discharge)				
MAXIMUM PER ANY ONE DISABILITY	15,000	20,000	30,000	40,000
4) Ambulance Fees	AS CHARGED			
5) Outpatient / Extended Benefits				
Emergency Accidental Treatment	AS CHARGED			
Outpatient Cancer Treatment (Annual Limit)	15,000	25,000	35,000	45,000
Outpatient Kidney Dialysis Treatment (Annual Limit)	15,000	25,000	35,000	45,000
Lodger Expenses (Guardian Allowance)	50	60	80	100
Medical Report Fee	80	80	80	80
Home Nursing (within 31 days after discharge)	100	125	150	175
6) Organ Transplantation (Once Per Lifetime)	20,000	30,000	40,000	50,000
7) Government Hospital Income Benefits				
Daily Cash Allowance	50	60	80	100
8) Accidental Death Benefit	5,000	7,500	12,500	15,000
9) Overall Annual Limit	40,000	60,000	100,000	120,000
10) Overall Lifetime Limit	120,000	180,000	300,000	360,000

Premium Table

Annual Premium Rates (Age Next Birthday)

Attained Age	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
30days - 10yrs (Children)	306.00	361.00	459.00	524.00
11yrs - 18yrs	265.00	312.00	396.00	452.00
19yrs - 25yrs	326.00	385.00	490.00	560.00
26yrs - 30yrs	367.00	434.00	553.00	632.00
31yrs - 35yrs	407.00	482.00	615.00	704.00
36yrs - 40yrs	468.00	555.00	709.00	812.00
41yrs - 45yrs	529.00	628.00	803.00	920.00
46yrs - 50yrs	631.00	749.00	959.00	1,099.00
51yrs - 55yrs	793.00	943.00	1,210.00	1,387.00
56yrs - 60yrs	915.00	1,088.00	1,397.00	1,602.00
61yrs - 65yrs (Renewal Only)	1,240.00	1,477.00	1,898.00	2,177.00
66yrs - 70yrs (Renewal Only)	1,646.00	1,962.00	2,523.00	2,896.00

* Premiums are exclusive of RM10 stamp duty

What are the exclusions under the policy?

This contract does not cover any hospitalisation, surgery or charges directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- a) Pre-existing illness.
- b) Specified illnesses occurring during the first 120 days of continuous cover of policy coverage date.
- c) Any medical or physical conditions arising within the first 30 days of the Insured Person's cover or date of reinstatement whichever is latest except for accidental injuries.
- d) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- e) Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the Period of Insurance.
- f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
- g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- h) Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment to impotence or sterilisation.
- i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- j) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- k) 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.
- l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons materials.
- m) Expenses incurred for donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical services or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
- o) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- p) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).

- q) Costs/expenses of services of non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
- r) Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- s) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- t) Expenses incurred for sex changes.

Q: May I upgrade my plan?

A: Yes, you may. However, any request to upgrade can only be done during renewal subject to your claim experience.

Q: In the event of hospitalisation, who do I contact?

A: Just call Liberty General Insurance Berhad at 1 300 88 8990

Q: Will my premium increase?

A: Yes, your premium will increase accordingly to the age band of the plan.

Q: What is "Free-Look Period"?

A: You are given a "Free-Look Period" or "Cooling-Off Period" of 15 days from the date you receive your policy. We will refund the full premiums to you minus the deduction for medical expenses incurred by Liberty Insurance Berhad (if any) for policy issuance.

Frequently Asked Questions

Q: Who is eligible to join?

A: Any person who resides in Malaysia between age of 30 days to 60 years. Extended to dependants namely the spouse, unmarried and unemployed children aged between 30 days but under 19 years of age or 23 years if still on full time higher education. Application to enroll dependant/s must be made at inception or upon renewal of the policy only (Other than a newly born child who is below 2 months).

Q: Is the coverage worldwide?

A: Yes, this policy is applicable worldwide and you are covered up to 90 days from the day you leave Malaysia. The benefits payable will be subjected to the reasonable and customary charges on the basis that the cost for the said treatment would be reasonably charge by a Hospital/Physician in Malaysia. Ideal Care provides worldwide cover, subject to the treatment provisions stated in the policy. If while you were abroad and due to medical emergency or if treatment is not available in Malaysia, any covered treatment cost will be met up to the customary treatment cost in Malaysia. This does not include transportation cost.

Q: Can I seek treatment at a Non-Panel Hospital?

A: Yes. However, the Ideal Care customer has to pay first and seek reimbursement later, based on Customary and Reasonable charges.

Q: What is "Waiting Period"?

A: "Waiting Period" means any claim falls within the 30 days from the effective date of the policy will not be covered unless it is due to an accident. However, this waiting period is not applicable to renewal policy.

Important Notes:

The plan contained herein is underwritten by **Liberty General Insurance Berhad** 197801007153 (44191-P) formerly known as AmGeneral Insurance Berhad. All claims and liabilities arising from the policies should be made with the company.

In the event of a conflict between the English version of these Terms and Conditions and those translated into Bahasa Malaysia and Chinese, the English version shall prevail.

* Commission paid to the Insurance agent - 15%

Nota Penting:

Pelan yang terkandung di sini disediakan oleh **Liberty General Insurance Berhad** 197801007153 (44191-P) dahulu dikenali sebagai AmGeneral Insurance Berhad. Sebarang tuntutan dan liabiliti berbangkit daripada polisi ini haruslah dirujuk kepada syarikat tersebut.

Jika terdapat percanggahan terma-terma dan syarat-syarat di Bahasa Inggeris antara dengan versi Bahasa Malaysia dan Bahasa Mandarin, versi Bahasa Inggeris adalah muktamad.

* Komisen yang dibayar kepada agen insurans - 15%

重要提示:

这项计划是由**Liberty General Insurance Berhad** 197801007153 (44191-P) 承保。前称 AmGeneral Insurance Berhad保单内的所有声明及条款由本公司拥有。

若有关条款的英文版本和马来文及中文翻译版本出现差异, 将以英文版本为准。

*付给保险代理员佣金为15%