






## MEDICAL

### 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 Medical coverage plan. Be sure to also read the Contract.**

Category	Question to Ask Yourself	Our Answer
 Product Benefit	What is this product about?	Medical coverage plan is a yearly renewable term plan which covers your medical bills.
	What are the benefits?	We cover your medical bills for hospitalisations and treatments ( <a href="#">Footnote A: Schedule of Benefits</a> ) subject to deductible for each private hospital admission.
	How long is the coverage?	Medical coverage lasts for 1 year. It is renewable every year until you are 70 years old.
 Premium, Thanksgiving, Fees and Charges	How much premium do I have to pay?	<p>Premium is calculated based on your age, gender, occupation 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 <a href="#">Footnote B: Premium Amount</a>.</p> <p><b>Note:</b> the premium rates are <u>not guaranteed</u>. We reserve the right to revise the 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?	<p>From the day you buy this plan, you need to wait a fixed number of days before your coverage starts:</p> <ol style="list-style-type: none"> <li>120 days for specified illnesses.</li> <li>30 days for all other medical/physical conditions except for accidental injuries.</li> </ol> <p><b>Note:</b> please refer to the <a href="#">Contract</a> for the full list of specified illnesses.</p>

	What are the major exclusions?	This plan does not cover medical charges caused by pre-existing illness, cosmetic/corrective surgery, prosthesis, dental condition, intoxication, venereal disease, quarantinable disease, congenital abnormality, pregnancy/childbirth related, self-inflicted injury, war/warlike action, nuclear radiation, organ donation, alternative therapy, mental disorder, hazardous sports, private flight, or sex change. <b>Note:</b> please refer to the <u>Contract</u> for the full list of exclusions.
 Claim	How can I claim?	At our panel hospital, you can flash your DearTime medical card to claim. DearTime will settle your medical bill directly with the panel hospital. You only need to pay for the outstanding non-eligible expenses.  For non-panel and government hospital treatment, you can upload a copy of the receipts and proof of claim documents on DearTime app, and we will reimburse you the eligible expenses.
 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> <b>Note:</b> please refer to the <u>Contract</u> for the full list of terms and conditions.
	Can I cancel my coverage?	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.
	What do I need to do if there are changes to my contact details?	It is important that you keep your contact details in your DearTime account updated so that you receive all important notifications.
	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> 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></li> </ol>
	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:**  
Schedule of Benefits

<b>Schedule of Benefits</b>	
Annual Limit	100,000
<b>With Hospital Stay</b>	
Private Hospital: Deductible (per admission)	<deductible>
Government Hospital: You Get Daily Cash Allowance	200
Daily Hospital Room & Board	As Charged
Intensive Care Unit / High Dependency Unit	
Hospital Supplies & Services	
Surgical Fees (includes post-surgical care within 90 days from discharge)	
Anaesthetist Fees	
Operating Theatre	
Ambulance Fees	
Pre-hospital Diagnostic Tests (within 60 days prior to admission)	
Pre-hospital Specialist Consultation (within 60 days prior to admission)	
In-hospital Doctor Visit (max 2 times a day)	
Post-hospital Treatment (within 90 days from discharge)	
Organ Transplant (once per Medical/Physical Condition)	
Medical Report Fees	
<b>Without Hospital Stay</b>	
Day Surgery	As Charged
Kidney Dialysis Treatment	
Cancer Treatment	
Accident Treatment (within 24 hours from accident; follow-up treatment up to 60 days)	
Physiotherapy Treatment (within 180 days from discharge/surgery)	

Note: Please refer to the Contract for the complete definition of the schedule of benefits.

**FOOTNOTE B:**

<Monthly or Annual> Premium Amount

Age	Premium Amount, RM