

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

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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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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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