PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Assurance Berhad
Registration Number: 199001005930 (197499-U)

Dear Tester A,
This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.
Other customers have read this PDS and found it helpful; **you should read it too**.

Product Name: Sun eMediCare Income (This is an insurance product) **Printed date: 11/03/2026**

1. What is Sun eMediCare Income?

Sun eMediCare Income is an individual yearly renewable medical and health insurance plan that provides comprehensive daily hospital income coverage. This plan provides daily hospital income benefit in the event the life assured is hospitalised due to all causes (illnesses or accidental causes). In the event the life assured is hospitalised due to specified infectious diseases*, hospitalized in overseas or confined in an intensive care unit of a hospital, an additional daily hospital income benefit will be payable.

* Specified infectious diseases refer to Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection. Please refer to the policy document for the definition of specified infectious disease.

2. Know Your Coverage

As an illustration, for ***RM263.00*** *yearly* (inclusive of service tax, if any), you will receive the following **coverage**:

Daily hospital income	• **RM200.00 per day up to 180 days per policy year.**
Specified infectious diseases daily hospital income	• **RM300.00 per day up to 60 days per policy year.**
Overseas daily hospital income	• **RM400.00 per day up to 90 days per policy year.**
Intensive care unit daily hospital income	• **RM600.00 per day up to 30 days per policy year.**
Coverage duration	Up to age 70.

Note: All benefits payable are subjected to combined limit of 180 days of hospitalisation per policy year. Only one daily hospital income benefit is claimable for any one day of admission period for hospital confinement. No other daily hospital income benefit shall be claimable for the same admission period where one of the benefits above is claimable.

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 Assurance Berhad or PIDM (visit www.pidm.gov.my).

Your medical and health insurance **excludes**:
- Please refer to Appendix 1 for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:

Call us at:	Visit our website at:	Email us at:	For claim related:
1300-88-5055	**https://www.sunlifemalaysia.com**	**wecare@sunlifemalaysia.com**	**https://www.sunlifemalaysia.com/client-care/make-a-claim**

3. Know Your Obligations

For your medical and health insurance, you must pay the premium of:

Premium (inclusive of service tax, if any)

RM263.00 yearly.
Your premium will increase according to your attained age, at policy anniversary as shown below:

Attained age (age at policy anniversary)	Yearly premium (RM)
Age 18 - 30	263.00
Age 31 - 40	293.00
Age 41 - 50	338.00
Age 51 - 55	413.00
Age 56 - 60*	549.00
Age 61 - 65*	742.00
Age 66 - 69*	1,009.00

**For renewal only*

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	Note: The premiums are not guaranteed and may be revised from time to time. 30 days written notice in advance will be given to you and the premium revision will be applicable from the next policy anniversary.
Premium duration	Up to age 70.
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Commission	**Not applicable.**
Service tax	**Not applicable.**

4. Other Key Terms

- **Importance of disclosure** - You must disclose all material facts correctly such as the medical condition, the age or date of birth and other information as required during enrolment. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the policy is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the insurance plan that you have purchased.
- **Changes to contact details/personal details** - It is important that you inform us of any changes in your contact details to ensure that all future correspondences reach you in a timely manner.
- **Grace period** - You are given a grace period of 30 days from the premium due date for the payment of premium. If you do not pay the premium within 30 days grace period from the premium due date, your policy will lapse with immediate effect.
- **Waiting period** - A 30 days waiting period from the policy commencement date or last reinstatement date, whichever is later, is applicable to all illnesses and specified infectious diseases with exception to the following specified illnesses which shall be subjected to 120 days waiting period:
  (a) Hypertension, diabetes mellitus or cardiovascular disease;
  (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
  (c) All ear, nose (including sinuses) and throat conditions excluding flu and sore-throat;
  (d) Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
  (e) Endometriosis including disease of the female reproductive system; and
  (f) Vertebro-spinal disorders (including disc) and knee conditions
  No benefit shall be payable in the event that the life assured is diagnosed with the covered illness or had signs and symptoms of any of the covered illness within the waiting period as defined.

Note: This list is **non-exhaustive**. Please refer to the policy documents for the full list of terms and conditions under this plan.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free look period** - You may cancel your insurance policy within 15 calendar days from the delivery date of the policy by giving us written notice. Any premium paid will be refunded if you cancel the insurance coverage during the free look period.
- **Written notice** - You may cancel your insurance policy at any time by giving written notice to us. The effective date of the surrender shall be the next premium due date and there will be no cash value or pro-rated premium payable upon surrender.

Important Note:
You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy documents or contact us directly for more information.

This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara Malaysia and licensed under the Financial Services Act 2013.

APPENDIX 1 - EXCLUSIONS

1. Hospitalisation exclusions:

No benefit shall be payable if the hospitalisation of the life assured is resulted directly or indirectly from, or as a result of the following:

(a) Suicide, attempted suicide or self-inflicted injury/harm irrespective of the life assured's mental state, willful or negligent exposure to unnecessary risks or perils;

(b) Being under the influence of drugs or any narcotic or due to intoxication by liquor and/or illicit substance;

(c) Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;

(d) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;

(e) Participation in any hazardous sport or pastime or activities, including but not limited to aerial activity, bungee jumping, rock climbing or mountaineering, underwater activities, racing of any type other than on foot;

(f) While engaging in professional sport activities of any kind;

(g) Exposure from any radiation material from any source;

(h) Disease(s) resulting from Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV);

(i) Childbirth, pregnancy and related complications thereof;

(j) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;

(k) Any pre-existing conditions;

(l) Any medical or physical conditions arising within the waiting period, except for hospitalisation due to accident;

(m) Specified illnesses occurring within the first 120 days from the policy commencement date or last reinstatement date, whichever is later;

(n) Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the policy year;

(o) 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;

(p) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment;

(q) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near sightedness (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;

(r) Private nursing, rest cures or sanitaria care, sterilisation, venereal disease and its sequelae, and any communicable diseases required quarantine by law;

(s) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);

(t) Hospitalisation for sex change procedures;

(u) Hospitalisation for donation of any body organ by a life assured; or

(v) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.

2. Specified infectious diseases exclusions:

No benefit shall be applicable or payable if the hospitalisation of the life assured incurred directly or indirectly, wholly or partly, by any of the following occurrence:

(a) The covered event occurring within 30 days from the policy commencement date or last reinstatement date, whichever is later;

(b) Any other causes other than Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection; or

(c) Any pre-existing conditions.