# 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 eCritical Shield (This is an insurance product)** **Printed date: 11/03/2026**

## 1. What is Sun eCritical Shield?

Sun eCritical Shield is a yearly renewable medical and health insurance plan that provides coverage against lifestyle diseases. This plan provides coverage on cancer, stroke, heart attack and diabetes related illnesses which are among the most common diseases in Malaysia.

## 2. Know Your Coverage

**As an illustration**, for ***RM32.00*** *monthly* (inclusive of service tax, if any), you will receive the following **coverage**:

| | |
|---|---|
| Top 3 Critical Illness (CI) Care benefit | • **RM150,000.00**<br>• This benefit covers:<br>(a) Cancer;<br>(b) Stroke; or<br>(c) Heart Attack.<br>• The maximum aggregate amount payable on the critical illness benefit (excluding Diabetes Care benefit) under this policy and all other individual and group policies/certificates issued by us is limited to RM1,500,000.<br>• This benefit is claimable once and the policy will be terminated upon payment of claims under this benefit. |
| Diabetes Care benefit | • **RM30,000.00**<br>• This benefit covers:<br>(a) Surgery for Type 2 Diabetic Retinopathy;<br>(b) Limb Amputation due to Type 2 Diabetic Complications; or<br>(c) Severe Diabetic Nephropathy resulting in Kidney Failure.<br>• This benefit is claimable once and the amount payable shall not reduce the Top 3 CI Care benefit sum assured.<br>• This benefit will be terminated upon payment of claim under this benefit and the coverage for the Top 3 CI Care benefit shall continue. |
| Coverage duration | Up to age 70. |

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)

**RM32.00 monthly.**
Your premium will increase according to your attained age, at policy anniversary as shown below:

| Attained age (age at policy anniversary) | Monthly premium (RM) |
|---|---|
| Age 18 - 24 | 24.00 |
| Age 25 - 29 | 28.00 |
| Age 30 - 34 | 32.00 |
| Age 35 - 39 | 44.00 |
| Age 40 - 44 | 65.00 |
| Age 45 - 49 | 105.00 |

| | |
|---|---|
| | Age 50 - 54: 164.00<br>Age 55 - 59: 245.00<br>Age 60 - 64*: 416.00<br>Age 65 - 69*: 626.00<br>**For renewal only*<br><br>**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 contract 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.
- **Survival period** - A survival period of 30 days from the date of diagnosis of critical illness is applicable. No benefit would be payable in the event that the life assured fails to survive such period.
- **Waiting period** - A 30 days waiting period from the policy commencement date or last reinstatement date, whichever is later, is applicable to Stroke with exception to the following critical illnesses which shall be subjected to 60 days waiting period:
  (a) Cancer;
  (b) Heart Attack; and
  (c) Diabetes related illnesses which are referred to Surgery for Type 2 Diabetic Retinopathy, Limb Amputation due to Type 2 Diabetic Complications and Severe Diabetic Nephropathy resulting in Kidney Failure.

  No benefit shall be payable in the event that the life assured is diagnosed with the critical illness or had signs and symptoms of any of the listed critical 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 - CRITICAL ILLNESS EXCLUSIONS

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

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

(b) pre-existing condition;

(c) congenital conditions;

(d) self-inflicted injuries while sane or insane;

(e) wilful misuse of alcohol or drugs;

(f) war or any act of war, atomic, biological and / or chemical warfare / activities, terrorism related activities and any activities of a military nature;

(g) participating in any avocation / activities such as racing of any kind, aerial sports, scuba diving, professional sports;

(h) the symptoms or signs of Cancer, Heart Attack or Diabetes Related Illnesses is manifested prior to or within 60 days of the policy commencement date or last reinstatement date, whichever is later;

(i) the symptoms or signs of Stroke is manifested prior to or within 30 days of the policy commencement date or last reinstatement date, whichever is later; or

(j) any illness other than a diagnosis of critical illnesses as defined herein.