



Liberty
Insurance®

Medistar

Terms & Conditions

MEDISTAR

Whereas the Insured by an application and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to **LIBERTY GENERAL INSURANCE BERHAD** (hereinafter called "the Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the Policy Schedule as consideration for such insurance for the period stated therein.

Now this Policy of Insurance Witnesses that if during the Period of Insurance, any sickness, disease, illness or accidental injury necessitates the **Insured Person** to be confined to a hospital for treatment, the Company will subject to the terms, provisions, exclusions and conditions of and endorsed on this Policy, pay to the Insured or his legal personal representatives the sum or sums stated in the Schedule of Benefits.

Provided always that

- a) The liability of the Company shall not exceed the Overall Annual Limit as set out in the Schedule of Benefits for any one period of insurance and the Overall Lifetime Limit.
- b) This Policy shall become effective as of the date stated in the Policy Schedule. This Policy shall be issued for one year and at the end of each period of insurance may be renewed for another year subject to the Guaranteed Renewal Clause in the General Conditions.

DEFINITIONS

RELATING TO POLICY CONTRACT

1. **You/Your** shall mean The **policyowner**.
2. **We/Our/Us** shall mean Liberty General Insurance Berhad.
3. **Policyowner** shall mean the person named in the Policy as the owner. It can be an individual or a corporate body. The **Policyowner** controls the Policy unless the Policy has been assigned.
4. **Insured Person** shall mean the person who is named in the Policy as the life being insured/covered. The **Insured Person** is entitled to the benefits under this Policy.

RELATING TO TERMINOLOGY

1. **Accident** shall mean a sudden, unforeseen and unplanned event that results in bodily injury.
2. **Injury** shall mean Damage to the body as a result of an Accident.
3. **Congenital Disorder/Disease** shall mean any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the **Insured Person** was continuously covered under this Policy.
4. **Day Surgery / Daycare Procedure** shall mean a surgical procedure performed at a **Hospital** or **Day Surgery/Daycare Specialist Centre** which requires the use of a recovery facility, but without an overnight stay at the **Hospital** or **Day Surgery/Daycare Specialist Centre**.
5. **Dentist** shall mean a healthcare practitioner that specializes in the diagnosis, prevention and treatment of diseases or conditions of the oral cavity.

He/she must be registered in the geographical area of practice and holds a valid practicing certificate.

A **Dentist** who is himself or herself the **Policyowner** or the **Insured Person** under the Policy shall not be considered a

Dentist for this Policy when making a claim.

6. **Disability** shall mean a Sickness, Disease, Illness or the entire Injuries arising out of a single or continuous series of causes.
7. **General Practitioner** is a medical practitioner qualified and licensed to practice western medicine. He must be registered in the locality of practice and must practice within the scope of his licensing and training.

A **General Practitioner** who is himself or herself the **Policyowner** or the **Insured Person** of the Policy shall not be considered a **General Practitioner** for this Policy when making a claim.
8. **Hospital** shall refers a registered institution established for the purpose of providing treatment and care of bed-paying sick or injured patients, and has facilities for:
 - 24-hour nursing services by registered and graduate nurses;
 - Diagnostic and major surgery; and
 - Under the supervision of a physician.

A **Hospital** is expressly NOT:

- Primarily a clinic;
- A convalescent, nursing or rest home;
- A rehabilitation centre for alcoholics or drug addicts; or
- A home for the elderly or infirmed.

9. **Intensive Care Unit** shall mean a section within a **Hospital** which is designated as an **Intensive Care Unit** by the **Hospital**, and which is maintained on a twenty- four (24) hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the **Hospital**.
10. **Outpatient** shall mean a person who visits the **Hospital**, clinic or other healthcare facility for diagnosis or treatment but is not hospitalised.
11. **Malaysian Government Hospital** shall mean a **Hospital** established, maintained, operated or provided by the **Malaysian Government** but excludes privatised or corporatised **Malaysian Government Hospitals**.
12. **Prescribed Medicines** shall mean medicines dispensed by a Physician or Registered Pharmacist for the treatment of a covered Disability.
13. **Specialist** shall mean a medical practitioner who specialises in a specific field of medicine and who is recognised by the appropriate health authority as an expert in that field. A **Specialist** shall include a Physician or a Surgeon.

A **Specialist** who is himself or herself the **Policyowner** or the **Insured Person** of the Policy shall not be considered a **Specialist** for this Policy when making a claim.
14. **Sickness, Disease or Illness** shall mean a physical condition marked by a pathological deviation from the normal healthy state.
15. **Surgery** shall mean a procedure that involves the cutting of a patient's tissues or closure of a previously sustained wound. Other procedures may be considered **Surgery** if they involve surgical procedures or settings, such as the use of an operating theatre, anaesthesia, antiseptic conditions, typical surgical instruments, suturing or stapling.
16. **Waiting Period** shall refers to the first 30 days from the Commencement Date or the Reinstatement Date of the Policy whichever is later.

17. **Child** shall mean any person who has attained the age of 15 days and is an unmarried person, is financially dependent upon the Insured and under the age of 19, or up to the age of 23 for those registered as full time students at a recognised educational institution.
18. **Hospital Confinement** shall mean in continuous confinement as a registered inpatient to a **Hospital** for a period of not less than 24 hours.

RELATING TO POLICY CONDITION

1. **Any One Disability** shall refer to all of the periods of **Disability** arising from the same cause including any and all complications except that if the **Insured Person** completely recovers and remain free from further treatment (including drugs, medicines, special diet, injection or advice for the condition) of the **Disability** must not exceed ninety (90) days following the latest date of discharge and subsequent **Disability** from the same cause shall be considered as though it were a new **Disability**.
2. **Dependent** shall refer to the following:
- One legally married spouse; and/or
 - Children who are over 15 days old but under the age of 19 years; and/or
 - Children who are above the age of 19 years but below the age of 23 years if they are still studying full time in an institution of higher learning.
3. **Hospitalisation/ Hospitalised** shall mean the admission to a **Hospital** as a registered inpatient for **Medically Necessary** treatments for a covered **Disability** upon recommendation of a physician. A patient shall not be considered as an inpatient if the patient does not physically stay in the **Hospital** for the whole period of confinement.
4. **Lifetime Limit** shall mean the maximum amount of total Benefits **We** will pay under this Policy. The Policy shall terminate automatically once the total claims paid reach or exceed the **Lifetime Limit**.
5. **Deductible** shall mean the specified eligible amount as specified in Schedule of Benefits that **You** are liable before any benefits are payable under this Policy.
6. **Co-Insurance** shall mean a cost sharing arrangement under which **You** are obliged to bear a specified percentage of the eligible expenses as specified in the Schedule of Benefits with the balance to be reimbursed under this Policy.
7. **Medically Necessary** shall mean a medical service which is: -
- consistent with the diagnosis and customary medical treatment for a covered Disability;
 - in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;
 - not for the convenience of the **Insured Person** or the medical practitioner, and unable to be reasonably rendered out of **Hospital** (if admitted as an inpatient);
 - not of an experimental, investigational or research nature, preventive or screening nature, medical technology/procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognized body in Malaysia;
 - for which the charges are fair, reasonable and customary for the covered Disability; and
 - provide treatment directly related to the covered Disability.
8. **Eligible Expenses** shall mean medically Necessary expenses incurred for the treatment of the Disability during the period of Insurance but not exceeding the limits specified in the Schedule.
9. **Pre-Existing Illness** shall mean Disabilities that the **Insured Person** has reasonable knowledge of before the effective date of insurance. An **Insured Person** may be considered to have

reasonable knowledge of a **pre-existing** condition where the condition is one for which:-

- the **Insured Person** had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- its existence would have been apparent to a reasonable person in the circumstance.

10. **Overall Annual Limit** shall mean benefits payable in respect of expenses incurred for treatment provided to the **Insured Person** during the period of insurance shall be limited to **Overall Annual Limits** as specified in the Schedule of Benefits irrespective of a type/types of **Disability**. In the event the **Overall Annual Limit** having been paid, all insurance for the **Insured Person** hereunder shall immediately cease to be payable for the remaining Policy Year.
11. **Policy Year** shall mean the one year period including the effective date of commencement of Insurance and immediately following that date, or the one year period following the **Renewal or Renewed Policy**.
12. **Renewal or Renewed Policy** shall mean a Policy that has been **renewed** without any lapse of time from the expiry of the earlier Policy.
13. **Reasonable and Customary Charges** shall mean Charges for medical care which is **Medically Necessary** shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing within Malaysia according to 13th Schedule of the Private Healthcare Facilities and Services (Private Hospitals and Other Private Healthcare Facilities) (Amendment) Order 2013 and its subsequent amendments if any.
- Such charges when incurred, taking into consideration similar or comparable treatment, services or supplies to individual of the same gender and of comparable age of similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the **Insured Person's** medical condition.
14. **Specified Illness** shall mean refers to the following **Disabilities** or any complications caused by such **Disabilities** occurring within the first 120 days of commencement date or reinstatement date whichever is the later:
- Hypertension, diabetes mellitus or cardiovascular disease;
 - Growths of any kind including tumours, cancers, cysts, nodules, polyps;
 - Stones of the urinary system and biliary system;
 - Any disease of the ear, nose (including sinuses) or throat;
 - Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
 - Any disease of the reproductive system including endometriosis; or
 - Any disorders of the spine (including a slipped disc) or any knee conditions.

DESCRIPTION OF BENEFITS

We shall reimburse **You** the **Eligible Expenses** for the following Benefits if **You** have been Hospitalised as a result of a **Disability**:

1. **HOSPITAL ROOM AND BOARD BENEFIT**
The actual daily Charge by the **Hospital** for the use of the Room and Board during the **Insured Person's** stay in the Hospital up to the maximum daily Charge for this Benefit specified in the Schedule of Benefits.
- The maximum number of days **We** will reimburse for this Benefit is specified in the Schedule of Benefits.
2. **INTENSIVE CARE UNIT BENEFIT**
The actual daily Charge by the **Hospital** for the **Insured Person's** stay in the **Intensive Care Unit** up to the maximum

daily Charge for this Benefit specified in the Schedule of Benefits.

The maximum number of days **We** will reimburse for this Benefit is specified in the Schedule of Benefits.

We will not reimburse for any Hospital Room and Board Charge for the days the **Insured Person** stayed in the **Intensive Care Unit**.

3. HOSPITAL SUPPLIES & SERVICES BENEFIT

Reimbursement of the **Reasonable and Customary Charges** actually incurred for **Medically Necessary** general nursing, prescribed and consumed drugs and medicines, dressings, splints, plaster casts, X-ray, laboratory examinations, electrocardiograms, physiotherapy, intravenous injections and solutions, administration of blood and blood plasma but excluding the cost of blood and plasma whilst the **Insured Person** is confined as an inpatient in a **Hospital**, up to the amount stated in the Schedule of Benefits.

Reimbursement for the medically necessary devices such as lens and stent, will be limited to RM700.00 per lens and RM5,000.00 per stent.

4. OPERATING THEATRE BENEFIT

The **Reasonable and Customary Charges** for the use of the Operating Theatre or Operating Room up to the maximum amount for this Benefit as specified in the Schedule of Benefits.

5. SURGICAL BENEFIT

The **Reasonable and Customary Charges** for Surgery performed on the **Insured Person** in the **Hospital** and shall include Charges for pre-surgical assessment, in-Hospital visits by the Surgeon or **Specialist** and post-surgical care.

The maximum number of days and the maximum amount we will reimburse for this Benefit is specified in the Schedule of Benefits subject to regulated fees.

If more than one **Surgery** is performed for **Any One Disability**, the total amount for all **Surgeries** performed shall not exceed the maximum amount for this Benefit as specified in the Schedule of Benefits.

6. ANESTHETIST'S FEE

The **Reasonable and Customary Charges** for the administration of anaesthesia on the **Insured Person** by an anaesthetist up to the maximum amount for this Benefit as specified in the Schedule of Benefits.

7. PRE-HOSPITALISATION DIAGNOSTIC TESTS BENEFIT

Reimbursement of the **Reasonable and Customary Charges** for **Medically Necessary** ECG, X-Ray and laboratory tests which are performed for diagnostic purposes on account of an **Injury** or illness when in connection with a **Disability** preceding Hospitalisation within the maximum number of days and amount as specified in the Schedule of Benefit in a **Hospital** and which are recommended by a qualified medical practitioner. No payment shall be made if upon such diagnostic services, the **Insured Person** does not result in **Hospital** confinement for the treatment of the medical condition diagnosed. Medications and consultation charged by the medical practitioner will not be payable.

8. PRE-HOSPITAL SPECIALIST CONSULTATION FEE

Reimbursement of the **Reasonable and Customary Charges** for the first time consultation by a **Specialist** in connection with a **Disability** within the maximum number of days as specified in the Schedule of Benefit preceding confinement in a **Hospital** and provided that such consultation is **Medically Necessary** and has been recommended in writing by the attending **General Practitioner**.

Payment will not be made for clinical treatment (including medications and subsequent consultation after the illness is

diagnosed) or where the **Insured Person** does not result in Hospital confinement for the treatment of the medical condition diagnosed.

9. POST-HOSPITALISATION TREATMENT BENEFIT (FOR NON-SURGICAL HOSPITALISATION)

Reimbursement of the **Reasonable and Customary Charges** incurred in **Medically Necessary** follow-up treatment by the same attending physician, within the maximum number of days and amount as specified in the Schedule of Benefits immediately following discharge from **Hospital** for a non-surgical **Disability**. This shall include medicines prescribed during the follow-up treatment but shall not exceed the supply needed for the maximum number of days as specified in the Schedule of Benefits.

10. IN-HOSPITAL PHYSICIAN VISIT BENEFIT (FOR NON-SURGICAL HOSPITALISATION)

The **Reasonable and Customary Charges** for ward visits by the attending **Physician** while the **Insured Person** is being admitted as a non-surgical patient in the **Hospital**.

We will reimburse the **Reasonable and Customary Charges** up to 2 visits per day, irrespective of the number of visiting doctors.

The maximum number of days for such visits for this Benefit is specified in the Schedule of Benefits.

11. EMERGENCY ACCIDENTAL OUTPATIENT TREATMENT BENEFIT

The **Reasonable and Customary Charges** for treatment of Injury to the **Insured Person** as an **outpatient** in any registered clinic or Hospital. Such treatment must be done within 24 hours from the time of **Accident**.

We will also reimburse for the **Reasonable and Customary Charges** incurred for subsequent follow up treatments for the same **Injury** by the same **Specialist**, clinic or **Hospital**.

The maximum amount and the maximum number of days **We** will reimburse for this Benefit is specified in the Schedule of Benefits.

12. EMERGENCY DENTAL ACCIDENTAL TREATMENT

Reimbursement expenses incurred for oral surgery as necessitated by **Accidental Injuries** to sound natural teeth and for dental treatment for the immediate relief of pain provided treatment is received within 24 hours following an **Accident**. Follow-up treatment will be provided up to the maximum number of 31 days and up to the maximum amount as set forth in the Schedule of Benefits.

13. OUTPATIENT PHYSIOTHERAPY TREATMENT

Reimbursement of Reasonable and Customary charges for **out-patient physiotherapy treatment** referred in writing by a licensed **Specialist** Physician after **Surgery** or **in-Hospital** treatment, within thirty one (31) days from the date of **Hospital** discharge/**Surgery** for **Any One Disability**. However, no payment will be made for medication/treatment and subsequent consultations with the same specialist Physician.

14. AMBULANCE FEES

The Reasonable and Customary Charges (inclusive of attendant's fee) for the use of a ground **ambulance** service by the **Insured Person** to and/or from the Hospital.

We will not reimburse this fee if the **Insured Person** was not admitted to a Hospital.

The maximum amount for this Benefit is stated in the Schedule of Benefits.

15. DAILY-CASH ALLOWANCE

Pay a daily cash allowance to **You** for each complete day of the **Insured Person** stay in a Malaysian Government Hospital provided the Daily Room and Board Charge is not more than that stated in the Schedule of Benefits.

16. OUTPATIENT CANCER TREATMENT BENEFIT

The Reasonable and Customary Charges for radiotherapy or chemotherapy for the treatment of **cancer** on the **Insured Person** as an outpatient in a legally registered **cancer** treatment centre or a **Hospital**.

We will pay the Reasonable and Customary Charges for doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed under this Benefit.

The maximum amount **We** will reimburse for this Benefit is specified in the Schedule of Benefits

Cancer means any malignant tumor characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumor includes leukemia, lymphoma and sarcoma.

17. OUT-PATIENT KIDNEY DIALYSIS TREATMENT BENEFIT

The **Reasonable and Customary Charges** incurred for kidney dialysis on the **Insured Person** as an outpatient performed in a registered dialysis centre or **Hospital**.

We will pay the **Reasonable and Customary Charges** for doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed under this Benefit.

The maximum amount **We** will reimburse for this Benefit is specified in the Schedule of Benefits.

Kidney Failure means end stage renal failure presenting as chronic failure of both kidneys to function as a result of which renal dialysis is initiated.

18. ORGAN TRANSPLANT BENEFIT

The Reasonable and Customary Charges for the transplant of a kidney, heart, lungs, liver or bone marrow on the **Insured Person** as a recipient of the **organ**.

We will not pay for any costs incurred by the donors or any costs to transport, store the organs and the cost to purchase the organs.

Payment for this Benefit is applicable only once per lifetime whilst the Policy is in force and shall be subjected to the limit as specified in the Schedule of Benefits.

19. DAILY GUARDIAN BENEFIT FOR CHILDREN

The actual expenses incurred for daily food and lodging for a parent or guardian while accompanying the stay of an **Insured Person** (who is below the age of 15 years) in the **Hospital**.

The maximum number of days and the amount **We** will reimburse for this Benefit is specified in the Schedule of Benefits.

20. HOME NURSING

Daily charges for the services of licensed and qualified **nurse** in the Insured's home for the continued treatment of the specific medical condition within the maximum number of days as set forth in the Schedule of Benefit for which he/she was hospitalised. Such services must be recommended by the attending Physician.

21. MEDICAL REPORT

Reimbursement of expenses for pursuing the medical report but shall not exceed the amount as stated in the Schedule of Benefit.

22. ACCIDENTAL DEATH BENEFIT

This benefit is payable to a dependant of a deceased Insured member in the event of **accident death** while Insured under the policy

23. SALES AND SERVICES TAX (SST)

Charges imposed by the Malaysian Government for service tax levied on Hospital Room & Board.

24. NO CLAIM DISCOUNT

In the event of **no claim** being made or arising under the policy during a period of insurance specified hereunder immediately preceding the renewal of this policy, the renewal premium shall be reduced as follows:

Period of Insurance	Discount
The preceding two consecutive years	10%
The preceding three consecutive years	15%
The preceding four or more consecutive years	20%

FAMILY DISCOUNT (FD) :

This is a special **discount** to be given if your dependants are insured under the same policy:

Family Members	Discount
Insured + Spouse	5%
Insured + Children	5%
Insured + Spouse + Children	10%

GENERAL CONDITIONS

1. ELIGIBILITY

i) ENROLMENT

Person eligible to be covered under this Policy are:-

- a) Anyone between the ages of 15 days to 60 years and renewable up to age 70
- b) Persons who reside in Malaysia only

ii) ADDITION OF DEPENDANTS INCLUDING OF NEWLYBORN CHILDREN

Application to enrol **dependant/s** must be made at inception or upon renewal of the policy only (other than newly born children who are below 2 (two) months old but eligibility for insurance cover will commence only after 15 days of birth).

Application for insurance including for inclusion of **dependants** or for a change of benefits or plan shall be made on the prescribed form. The Company reserves the right to reject any application without giving any reasons or to require evidence of age or be subject to submission of medical report or state of health of any person in the application. On acceptance, applicants will be informed if there is any special conditions or terms imposed on the **Insured Person**.

2. PERIOD OF COVER AND RENEWAL (FOR YEARLY RENEWABLE POLICY)

The Policy is issue for the term of **one year** starting on the Commencement Date and terminate on the Expiry Date as specified in the Schedule. **You** can **renew Your** Policy on each Expiry Date but **We** reserve the right not to **renew Your** Policy.

We will inform **You** of **Our** offer to **renew** the Policy before the Expiry Date. The offer letter will show the new premium/contribution calculated at the prevailing premium/contribution rate and the **Insured Person's** age on the Renewal Date.

If **You** want to upgrade **Your** Policy to a higher plan, **You** can do that on the **Renewal** Date. Please write to inform **Us** of **Your** intention to upgrade **Your** plan a month before the **Renewal** Date. **We** shall re-underwrite **Your** new plan and shall write to confirm **Our** acceptance.

3. PERIOD OF COVER AND RENEWAL (APPLICABLE TO CONDITIONAL RENEWABLE POLICY WITH PORTFOLIO PRICING)

The Policy is issue for the term of **one year** starting on the Commencement Date and terminate on the Expiry Date as specified in the Schedule. **You can renew** the Policy on each Policy Anniversary at the prevailing premium/contribution rate calculated based on the **Insured Person's** age on the **Renewal Date**.

The premium/contribution rates are not guaranteed. **We** reserve the right to change the premium/contribution rates. Any change in premium/contribution rates shall apply to all **Policyowners** purchasing the same plan and shall commence from the next **Renewal Date**. **We** shall write to inform **You** of the change in the premium/contribution rates by giving **You** 30 days' notice.

If **You** want to upgrade **Your** Policy to a higher plan, **You** can do that on the **Renewal Date**. Please write to inform **Us** of **Your** intention to upgrade **Your** plan a month before the **Renewal Date**. **We** shall re-underwrite **Your** new plan and shall write to confirm **Our** acceptance.

4. PERIOD OF COVER AND RENEWAL (FOR CONDITIONAL RENEWAL POLICY WITH INDIVIDUAL PRICING)

The Policy is issue for the term of **one year** starting on the Date of Commencement and terminate on the Expiry Date as specified in the Schedule. **You can renew** the Policy on each Policy Anniversary at the prevailing premium/contribution rate calculated based on the **Insured Person's** age on the **Renewal Date**.

The premium/contribution rates are not guaranteed. **We** reserve the right to change the premium/contribution rate. Any change in premium/contribution rates shall apply from the next **Renewal Date**. **We** shall write to inform **You** of the change in premium/contribution rates by giving **You** 30 days notice.

If the total claim amounts paid for a particular Disability has reached the maximum limit as specified in the Schedule, that Disability shall be excluded from the Policy.

If **You** want to upgrade **Your** Policy to a higher plan, **You** can do that on the **Renewal Date**. Please write to inform **Us** of **Your** intention to upgrade **Your** plan a month before the **Renewal Date**. **We** shall re-underwrite **Your** new plan and shall write to confirm **Our** acceptance.

5. PERIOD OF COVER AND GUARANTEED RENEWAL

This Policy shall become effective as of the date stated in the Schedule. The Policy Anniversary shall be **one year** after the effective date and annually thereafter. On each such anniversary, this Policy is renewable at the premium rates in effect at that time and any change in the **renewal** premium shall be notified by writing at least 30 days before change is affected.

Application for change of benefits to higher plan can only be made on **renewal** and is subject to acceptance by the Company upon renewal.

The **renewal** of the policy is **guaranteed** after the completion of two consecutive years of the policy, provided that there is no claim incurred in the previous 2 years.

This Policy will be renewable at the option of policyholder subject to the terms, conditions and termination at each of the anniversary of the Policy date.

The **renewal** premium payable is not **guaranteed** and the Company reserves the right to determine the premium applicable specifically to each **Insured Person** at the time of **renewal**.

During **renewal**, the terms and conditions of coverage shall not be amended, except where a particular disability has reached the maximum limit per disability. In such situation, the Company reserves the right to specifically exclude such disability from the policy.

This policy is **renewable** at the option of policyholder until the occurrence of any of the following:

- (a) non payment of premium or premium not made on time
- (b) fraud or misrepresentation of material fact during

- application
- (c) the policy is cancelled at the request of the policyholder
- (d) total claim of the policy have reached the lifetime limit specified and/or on the death of the **Insured Person**
- (e) the **Insured Person** ceases to qualify as a dependant based on the definition of the policy
- (f) the **Insured Person** attains the coverage age limit specified
- (g) termination of coverage for all policies in a certain market and the Company withdraws this policy completely from the market in accordance with the Portfolio Withdrawal Condition.

Should there be any claims in subsequent years, the Company will not impose any exclusion upon the Insured. **Renewal** is **guaranteed** up to the age of 70 years and is subject to the Overall Lifetime Limit. Furthermore, the premium will be in accordance to the Premium Table and age of the Insured.

If there is a claim incurred within the first 2 years of policy inception, the **Insured Person** would still qualify for the **guaranteed renewal** subject to exclusions, excess or premium loading.

6. PREMIUM PAYMENT (CASH BEFORE COVER ("CBC"))

This policy shall automatically terminate or lapse if no **premium** is received from the inception or renewal date of policy ('**CBC**') unless otherwise agreed and endorsed herein. The Company reserves the right to determine new **premium** rates at the end of any policy year, whenever the terms of this Policy are changed or in view of adverse claims experience of **Insured Person**.

7. GEOGRAPHICAL TERRITORY

This Policy provides **You** with 24-hour worldwide cover.

8. OVERSEAS TREATMENT (WHERE ELECTIVE TREATMENT OVERSEAS IS NOT ALLOWED)

We will reimburse the Reasonable and Customary Charges incurred for **overseas treatment** if:

- the **Insured Person** was Hospitalised for a medical emergency while travelling **out** of Malaysia. Such **overseas** travel must not be for treatment of any medical condition.
- the **Insured Person** was recommended by a Physician to seek treatment **outside** of Malaysia because there is no other treatment available in Malaysia for that **Disability**.

We reserve the right to determine whether such treatment **outside** of Malaysia is necessary, in consultation with **Our** appointed medical doctor.

We will reimburse the actual Charge according to the terms and conditions and the limits of this Policy and the amount shall be calculated at the exchange rate published by the largest local bank (determined by asset size) in Malaysia on the day of discharge from the Hospital.

We will not reimburse the costs of transportation of the **Insured Person** (or any other person) to or from the place of treatment.

9. OVERSEAS TREATMENT (WHERE ELECTIVE TREATMENT OVERSEAS IS ALLOWED)

If the **Insured Person** elects to seek treatment **out** of Malaysia for a Disability, we will only reimburse an amount equivalent to the Charge that would have been incurred for equivalent treatment of that Disability in a Hospital in Malaysia.

We will not reimburse the costs of transportation of the **Insured Person** (or any other person) to or from the place of treatment.

10. ALTERATIONS

We reserve the right to **change** the terms and conditions of this Policy. Such **changes** shall take effect from the next **Renewal Date**.

We will write to **You** to inform of any **change** of terms and conditions 30 days before the next **Renewal Date**.

11. REFUND OF PREMIUM/CONTRIBUTION UPON CANCELLATION

You may write to Us to cancel this Policy at any time.

We will refund to You a percentage of the premium/contribution provided there was no claim made on this Policy during the current policy year. The amount of premium/contribution refund shall be based on the duration the Policy has been in force:

Period Not exceeding:	Refund of Annual Premium (applicable to renewal only)
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

We may cancel this Policy by giving You 7 days' notice in writing via email to Your last email address known to Us, and refund the pro-rated premium to You for the unexpired Period of Insurance.

12. CERTIFICATION, INFORMATION AND EVIDENCE

We may ask You to provide Us with information and evidence such as certificates and medical reports. This will be provided at Your expense and shall be in the form required by Us.

We reserve the right to request that the Insured Person be subjected to a medical examination by a doctor of Our choice, as and when We require.

We will bear the cost of the medical examination.

13. GOVERNING LAW

This Policy shall be interpreted and governed by the laws of Malaysia. Any action or suit against Us shall only be instituted in a Malaysian court.

14. MISSTATEMENT OF AGE AND GENDER

If the age or gender of the Insured Person has been misstated, any benefits payable will be pro-rated on the ratio of the actual premium/contribution paid to the correct premium/contribution which should have been paid based on the correct age and gender. We will refund any excess premium/contribution paid without interest.

If We do not have the rates for the corrected age or gender and We are therefore unable to issue the Policy, the Policy will be void. We will refund the premiums/contributions paid without interest.

Example:

If the premium/contribution paid is RM800 but the correct premium/contribution is RM1,000.

When a claim arises and the amount of eligible claims reimbursed is RM10,000, then We will pay

$$\frac{800}{1,000} \times 10,000 = \text{RM } 8,000$$

15. CHANGES IN RISK

You have a duty to tell Us immediately if at any time after Your

contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed. This includes any change in occupation, hobby or sporting activities of the Insured Person that may increase the risk.

We reserve the right to alter the terms and conditions (including premium/contribution rates) of this Policy if warranted by the occupation or sporting activities change.

16. SUBROGATION

If You suffer a Disability as a result of another party's actions or inactions, and We incur a loss under this Policy, then You agree to:

- Authorise Us to sue in Your name to seek recovery of the loss, and other remedies; and
- Provide Us with all necessary assistance in performing the above.

We shall pay for all expenses incurred in the recovery of the loss.

17. CONTRIBUTION OF BENEFITS

We reserve the right to reduce the amount of Benefit reimbursed to You or the Insured Person if You or the Insured Person has been reimbursed for the medical expenses incurred for the same Hospitalisation from other sources.

The total amount of claim reimbursed shall not exceed the expenses actually incurred for the same Hospitalisation.

18. UPGRADED ROOM AND BOARD CO-PAYMENT

If You are Hospitalised at a published Room & Board rate which is higher than your eligible benefit, You shall bear the difference in the Hospital Room & Board charges as well as 20% of the other eligible benefits described in the Schedule of Benefits.

19. OWNERSHIP OF POLICY

Unless otherwise expressly provided for by Endorsement in the Policy, the Company shall be entitled to treat the Policyholder as the absolute owner of the Policy. The Company shall not be bound to recognise any equitable or other claim to or interest in the Policy, and the receipt of the Policy or a Benefit by the Policyholder (or by his legal or authorized representative) alone shall be an effective discharge of all obligations and liabilities of the Company. The Policyholder shall be deemed to be responsible Principal or Agent of the Insured Persons covered under this Policy.

20. WAITING PERIOD

We will not reimburse You for any Charges incurred by the Insured Person if he or she is Hospitalised within the first 30 days from the Commencement Date or Reinstatement Date whichever is the later, unless the Hospitalisation is the result of an Accident.

21. RESIDENCE OVERSEAS

We will not reimburse the Charge incurred for overseas treatment if the Insured Person has travelled or resides out of Malaysia for a continuous period of more than 90 days.

22. TAKE-OVER POLICIES

We will continue to provide cover to the Insured Person for existing Disability that he has suffered before the commencement of this Policy provided:

- the earlier Policy terminates immediately before the Commencement of this Policy,
- the Benefits of the earlier Policy covers the Insured Person for this Disability, and
- a copy of the earlier Policy was given to Us.

We will reimburse the Reasonable and Customary Charges for the treatment of the Disability up to the limit of the earlier Policy or the limit of this Policy whichever is the lower.

23. UPGRADED POLICIESS

If **You** increase the Benefit of this Policy and the **Insured Person** has suffered a Disability before the Benefit has been **increased**, **We** will only reimburse the **Reasonable and Customary Charges** for the treatment of such **Disability** up to the limits of the earlier Benefit.

24. CONVERSION POLICIESS

If **You** have **converted** the Policy from an 'Inner Limits' Policy to an 'As Charged/Full Reimbursement' Policy and the **Insured Person** has suffered a **Disability** before such conversion, **We** will reimburse the **Reasonable and Customary Charges** for the treatment of such **Disability** according to the Schedule of Benefits before the conversion.

25. FREE LOOK PERIOD (FOR PREMIUM/CONTRIBUTION PAYING POLICY)

You have the right to return this Policy within 15 days after **We** deliver it to **You**, if, for any reason, **You** are not satisfied with this Policy.

If returned, the Policy will be considered void from the beginning and any Premium/Contribution paid will be refunded to **You** less any medical examination fee incurred.

26. PORTFOLIO WITHDRAWAL CONDITION

We reserve the right **not to continue** with the underwriting of this insurance product.

In doing so, **We** will stop accepting any new Policiess and will not offer renewal of **Your** Policy once it has expired.

We will write to inform **You** of **Our** intention by giving **You** at least 30 days notice.

27. CONDITIONS PRECEDENT TO LIABILITY

You must observe and comply with the terms, provisions and conditions of this Policy in order for **Us** to be liable under this Policy.

28. NOTICE TO US

All **notices** to **Us** must be in writing and sent to **Us** at the following address:

LIBERTY GENERAL INSURANCE BERHAD

Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3, Jalan Damanela,
Pusat Bandar Damansara,
50490 Kuala Lumpur

29. MISREPRESENTATION

Failure to give answers that are fully accurate may result in avoidance of **Your** Policy, refusal or reduction of **Your** claim(s), change of terms or termination of **Your** Policy.

30. FRAUD

If any claim made shall be **fraudulent or exaggerated**, or if any false declaration or statement shall be made in support of such claim, this Policy shall be void.

31. LEGAL PROCEEDINGS

You shall not take any **legal** action within 60 days from the date **We** receive **Your** letter informing **Us** of a claim under this Policy.

You shall give **Us** all the necessary documents for the claim within one calendar year from the date **We** received **Your** letter. **We** shall not process the claim if any of the necessary document is received after one calendar year.

32. ARBITRATION

In the event of a claims dispute arising from this Policy that **You** might feel has not been fairly nor satisfactorily resolved, **You** can refer to:

Financial Markets Ombudsman Service (FMOS)
(Formerly known as Ombudsman for Financial Services)

Company No.: 200401025885

General Line: +603 2272 2811

Address: Level 14, Main Block, Menara Takaful Malaysia, No 4,
Jalan Sultan Sulaiman, 50000 Kuala Lumpur

Website: www.fmos.org.my

If the **Financial Markets Ombudsman Service** Services is not eligible to handle the claim dispute, **We** can write to appoint an **Arbitrator**. If **You** do not agree with the appointment of **Our Arbitrator**, **You** can appoint **Your** own **Arbitrator** within one month from the date we appoint **Our Arbitrator**.

Both **Arbitrators** shall then appoint an Umpire who will hear the claim dispute.

The referral of any claim dispute to an **Arbitrator** must be done within twelve (12) calendar months from the date we decline or vary the claim.

33. TERMINATION

The Policy shall automatically **terminate**:

- If any premium/contribution remains unpaid at the expiry of the Grace Period;
- if the Policy expires, lapses or is cancelled, surrendered or converted to extended term insurance;
- on the Expiry Date of Policy as stated in the Schedule;
- upon the written request of the **Policyowner** to **terminate** this Policy;
- on the death of the **Insured Person**; or
- the total claim of the Policy has reached or exceeded the Overall Annual Limit/ Lifetime Limit.

34. SANCTION LIMITATION AND EXCLUSION

We shall not be liable to pay any benefit under this Policy to the extent that such cover, payment of such claim or such benefit would expose **Us** to any **sanction**, prohibition or restriction under United Nations resolutions or the trade or economic **sanctions**, laws or regulations of the European Union, United Kingdom or United States of America.

EXCLUSIONS

1. RISK EXCLUDED

We shall not reimburse Charges incurred for Hospitalisation resulting directly or indirectly from any of the following risks:

- Specified Illnesses** within 120 days from the Commencement Date or Reinstatement Date whichever is the later;
- Any Disability** (except for **Injury**) and its signs or symptoms that appear within 30 days from the Date of Commencement or Date of Reinstatement whichever is the later;
- Self-inflicted injuries or suicide or attempted suicide, while sane or insane;
- Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol;
- 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;
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
- Sickness or injury arising from racing of any kind (except foot racing) hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a licensed commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding or ballooning

2. HOSPITALISATION EXCLUDED

We shall also not reimburse for Charges incurred for **Hospitalisation**, directly or indirectly resulting from any of the following medical conditions or situations:

- a) Pre-Existing Illness.
- b) Plastic or Cosmetic surgery and related treatments.
- c) Circumcision or any surgery on the foreskin.
- d) Eye examination and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik.
- e) Dental conditions including dental treatment by **Dentist** or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of Insurance.
- f) Private nursing care, non-Hospital nursing care, rest cures, sanatoria care, hospice care and care or treatment that do not lead to a recovery, conservation of **Your** condition or restoration to **Your** previous state of health.
- g) Venereal Disease and its sequelae.
- h) HIV, AIDS or AIDS related disease.
- i) Communicable diseases requiring quarantine by law.
- j) Congenital disorders/diseases or deformities including hereditary and developmental conditions.
- k) Pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre- or post-natal care, contraceptive methods for birth control, infertility treatments and its complications.
- l) Impotence, infertility sterilization, erectile dysfunctions and its complications.
- m) Sleep apnea or snoring disorder.
- n) Hyperhidrosis.
- o) Hormone Replacement Therapy.
- p) Mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations).
- q) Sex changes.
- r) Donations of body parts or organs by the **Insured Person**.
- s) Primarily for investigative purposes, screening, diagnosis, X- rays, scans, general physical or medical examinations that are done routinely or are not incidental to treatment or diagnosis of a **Disability**, treatment or investigation of a **Disability** that are not **Medically Necessary** to be Hospitalised, preventive treatments and medicine.
- t) Stem cell therapy, except hematopoietic blood disorders.
- u) Treatments specifically for weight reduction or gain or bariatric surgery.
- v) Of an experimental, investigational or research nature.

3. TREATMENT AND COSTS OF EQUIPMENT, APPLIANCES, MEDICINE EXCLUDED

We shall also not reimburse for costs or expenses incurred for the following:

- a) Alternative treatments such as chiropractic services, acupuncture, acupressure, reflexology, bone-setting, herbalist treatment, hyperbaric oxygen therapy, massage or aroma therapy or other alternative medicines; or
- b) Glasses, multifocal lens or contact lens; or
- c) External prosthetic appliances or devices including but not limited to artificial limbs, external fixator, hearing aids, cochlear apparatus; or
- d) Pacemakers, implantable cardiac defibrillator (ICD) and cochlear implants; or
- e) Items that are not directly related to the medical treatment of the Disability including rental of television, telephones, broadband services, electricity charges, admission/registration/record fee, admission kit/pack; or
- f) Body parts or organs, blood or blood products and blood surety.

4. CYBER LOSS LIMITED EXCLUSION CLAUSE

1. Notwithstanding any provision to the contrary within this Policy, this Policy excludes any **Cyber Loss**.
2. **Cyber Loss** means any loss, damage, liability, expense,

fines or penalties or any other amount directly caused by:

- 2.1 the use or operation of any Computer System or Computer Network;
 - 2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - 2.3 access to, processing, transmission, storage or use of any Data;
 - 2.4 inability to access, process, transmit, store or use any Data;
 - 2.5 any threat of or any hoax relating to 2.1 to 2.4 above;
 - 2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
 4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
 5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

CLAIMS PROCEDURES

1. HOW TO MAKE A CLAIMS?

You are to submit the following documents within 30 days from the date of discharge from the Hospital to speed up the processing of **Your claim**:

- All original bills and receipts;
- A Physician's report with information of diagnosis, scans and tests done, the date of Disability, date of Discharge, conclusion and summary of treatment provided and follow ups.

2. EXAMINATIONS

The company shall have the right and opportunity through their medical representative to **examine** any **Insured Person** whose the disability is the basis of the claim whenever and so often as may be reasonably required within the duration of claim.

3. INCOMPLETE CLAIMS

All **claims** must be submitted to the Company within 30 days of completion of the events for which the **claim** is being made. **Claims** are not deemed complete and Eligible Benefits are not payable unless all bills for such **claims** have been submitted and agreed upon by the Company. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at the Company's sole discretion.

4. PAYMENT OF POLICY MONEYS

We shall reimburse any Charges directly to the **Insured Person** or to any person who is entitled to the claim.

5. CURRENCY OF PAYMENT

Any payment **You** make to **Us** or **We** make to **You**, shall be in **Ringgit Malaysia**.

IMPORTANT NOTICES

1. Copy of police report must be submitted to the Company for any claims arising out of Motor Vehicle Accident (MVA).
2. **Accidental Death Benefit**
Kindly submit a certified true copy of Marriage Certificate, Burial Certificate, Post Mortem Report (if any), Police Report, Death Certificate and Identity Card of the claimant. The claim will be payable to the insured's spouse/next of kin.
3. **Lodging complaints and Grievances**
If you have any complaints of unfair market practices by the company, **You** may call or write to either: -
 - a) **Customer Service Executive, Customer Contact Centre**
Liberty General Insurance Berhad
Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3 Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur.
Tel. No. : 03-2268 3333 or 1 300 88 8990
E-mail : customer@libertyinsurance.com.my
Website: www.libertyinsurance.com.my
 - b) **BNMLINK**
Bank Negara Malaysia
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
e-Link : bnm.gov.my/BNMLINK
Website : www.bnm.gov.my
 - c) **Financial Markets Ombudsman Service (FMOS)**
(Formerly known as Ombudsman for Financial Services)
Company No.: 200401025885
General Line: +603 2272 2811
Address: Level 14, Main Block,
Menara Takaful Malaysia,
No 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Website: www.fmos.org.my
4. The **Insured Person** shall read this Policy carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the **Insured Person**, advice should at once be given to the Company within 14 days after receiving the policy.
5. Liberty General Insurance Berhad is a member of PIDM. 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).

THIS SECTION HAS BEEN INTENTIONALLY LEFT BLANK.

MEDISTAR

PLANS	PLAN 1	PLAN 2	PLAN 3	PLAN 4
1) HOSPITAL BENEFITS	MAXIMUM PER ANY ONE DISABILITY			
Daily Room & Board (Max. 150 days) Intensive Care Unit (Max 75 days) Hospital Supplies & Services including Operating Theatre	RM100	RM150	RM250	RM300
	AS CHARGED			
2) SURGICAL BENEFITS				
Pre-Admission Diagnostic Services (within 31 days before admission)				
Pre-Surgical Specialist Consultation (within 31 days before admission)				
Surgical Fees & Anaesthetic Fees				
Post Hospitalisation Treatment (within 31 days after discharge)	AS CHARGED			
Physiotherapy Treatment (within 31 days after discharge)				
MAXIMUM PER ANY ONE DISABILITY	15,000	20,000	30,000	40,000
3) MEDICAL BENEFIT (NON-SURGICAL)				
Pre-Hospital Diagnostic Services (within 31 days before admission)				
Pre-Hospitalisation Specialist Consultation (within 31 days before admission)				
Daily In-Hospital Physician's Visit (Daily maximum up to 2 visits per day)	AS CHARGED			
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 and up to 14 days	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

Gross Premium				
Age Next Birthday	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
15 days - 10 years (children)	458	540	1,091	1,248
11 years - 18 years	395	464	934	1,069
19 years - 25 years	489	577	1,168	1,338
26 years - 30 years	552	652	1,325	1,517
31 years - 35 years	860	1,020	1,594	1,828
36 years - 40 years	994	1,180	1,846	2,118
41 years - 45 years	1,127	1,339	2,099	2,408
46 years - 50 years	1,350	1,604	2,517	2,888
51 years - 55 years	2,684	3,197	3,563	4,089
56 years - 60 years	3,107	3,699	4,124	4,734
61 years - 65 years (renewal only)	4,232	5,046	5,627	6,459
66 years - 70 years (renewal only)	5,638	6,725	7,502	8,616