



QBE Medi Charge Insurance Policy

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

Step 1: Is this policy right for you?

- This policy provides compensation for expenses incurred for hospitalization, surgical and related expenses in the event of a diagnosed illness or accident.
- This policy covers you up to age 65 and is renewable annually. You must be within the age of 30days – 60 years to purchase this
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim.**

Step 2: Does it meet your needs?

What is covered?	What is not covered?
<ul style="list-style-type: none"> • Hospital Room & Board: Maximum of RM100 per day up to 150 days. • Intensive Care Unit: Maximum of RM200 per day up to 30 days. • Overall Annual Limit: RM40,000 • Benefits payable are on reimbursement basis and subject to the Annual Limit of your selected plan 	<ul style="list-style-type: none"> • Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition) • Specified illnesses (e.g. hypertension, diabetes) • Diseases required quarantine by law (e.g. COVID-19)

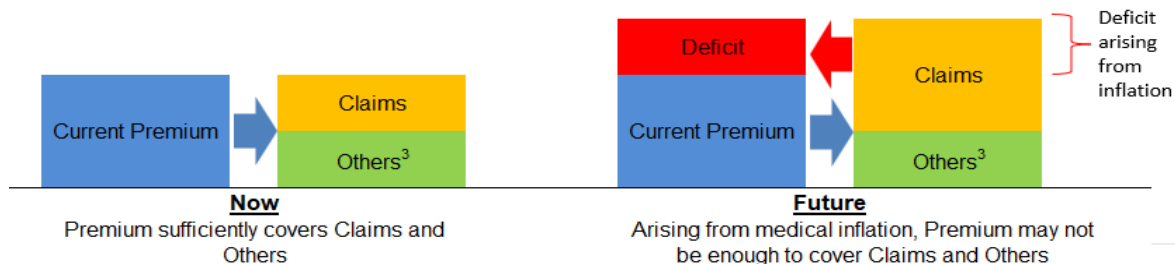
This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

Step 3: Can you afford the increase in premiums over time?

Premium Projection Table

Age	Current Premium upon attained age (RM)	Estimated Premium based on medical inflation of 7% ¹ per annum	Estimated Premium based on medical inflation of 10% per annum	Over the long term, you can reduce premiums payable by choosing plans with:
30	284	304	312	- Higher deductible - Lower annual limit
35	326	457	525	
40	326	641	846	
45	409	1,128	1,708	
50	580	2,244	3,902	

- The projection above is solely for **illustration purpose only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.



Notes:

- ¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.
- ² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.
- ³ Others include commissions, management expenses and profits
- * Chart is not drawn to scale.

Step 4: What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 days from the date of delivery of the policy, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 days after the commencement of your policy, except for a covered accident.
- The figures used in this disclosure assumes a standard case without any health conditions. Depending on your health condition, we may impose a premium loading on top of your annual premium.
- The commissions paid to the insurance agent/intermediary is RM42.6 or 15% of the annual premium of RM284, based on current premium upon attained age.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

Step 5: Have you considered other products that might suit your needs?

	Recommended Product	Alternative Product Option	
	Medi Charge Plan A5	Medi Charge (various plan selections)	Medi Plus (various plan selections)
Annual Premium	RM284	Based on your selected plan Discount depending on the Deductible option chosen starting from 5% to 40%	Based on your selected plan Discount depending on the Deductible option chosen starting from 15% to 40%
Type	Reimbursement	Reimbursement	Reimbursement
Coverage Term	Renewable till age 65	Renewable till age 65	Renewable till age 65
Co-pay options	Deductible options ranging from RM500-5,000	Deductible options ranging from RM500-5,000	Deductible options ranging from RM500-5,000
Hospital Room & Board	RM100	Based on your selected plan ranging from RM100-450	Based on your selected plan ranging from RM100-400
Surgical Expenses	As charged	As charged	Based on your selected plan ranging from RM10,000-25,000
Annual Limit	RM40,000	Based on your selected plan Ranging from RM40,000- RM150,000	Based on your selected plan ranging from RM100,000-300,000

Notes:

- **Deductible:** You have the option to choose a Deductible in return for a reduction of premium. A Deductible is the fixed amount you pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Annual Limit:** Maximum amount you can claim in a year.
- **Premium Loading:** an additional surcharge imposed on top of the basic premium rate based on several underwriting risks.
- This table does not capture all of the features of products compared. Please ask us/your insurance agent/intermediary for more information on the differences in features of these products.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).