

**MEDICAL (GH)**

# PRODUCT DISCLOSURE SHEET

*The information below contains the product's key features, fees, benefits and other important terms and conditions so that you can make an informed decision before buying this plan.*

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| Image result for warning sign flaticon | **Please read this Product Disclosure Sheet before You decide to take up Medical (GH) coverage plan. Be sure to also read the Contract.** |

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| **Category** | **Question to Ask Yourself** | **Our Answer** |
| Product Benefit | What is this product about? | Medical (GH) coverage plan is a yearly renewable term plan which covers your medical bills in government hospitals. |
| What are the benefits? | We cover your medical bills for hospitalisations and treatments in government hospitals ([Footnote A: Schedule of Benefits](#_FOOTNOTE_A:)). |
| How long is the coverage? | Medical coverage lasts for 1 year. It is renewable every year until you are 70 years old. |
| Premium, Thanksgiving, Fees and Charges | How much premium do I have to pay? | Premium is calculated based on your age, gender and occupation. You only pay for what you need, hence your premium changes as you age. To find out what are your current and future premiums, please refer to [Footnote B: Premium Amount.](#_FOOTNOTE_B:)  **Note:** the premium rates are not guaranteed. We reserve the right to revise the premium rates by giving you 30-days advance notice. |
| What is Thanksgiving? | 10% of your premiums form Thanksgiving which is a charitable gift from you in sponsoring the ultra-low-income group for Charity Insurance. |
| What are the fees and charges that I must pay? | No fees and charges are payable. |
| Related image  Coverage Limit | When does my coverage start? | From the day you buy this plan, you need to wait a fixed number of days before your coverage starts:   1. 120 days for specified illnesses. 2. 30 days for all other medical/physical conditions except for accidental injuries.   **Note:** please refer to the Contract for the full list of specified illnesses. |
| What are the major exclusions? | This plan does not cover medical charges caused by pre-existing illness, cosmetic/corrective surgery, prosthesis, dental condition, intoxication, venereal disease, quarantinable disease, congenital abnormality, pregnancy/childbirth related, self-inflicted injury, war/warlike action, nuclear radiation, organ donation, alternative therapy, mental disorder, hazardous sports, private flight, or sex change.  **Note:** please refer to the Contract for the full list of exclusions. |
| Claim | How can I claim? | At any Malaysia government hospital, you can request a guarantee letter from us for admission. After you are discharged, you can upload a copy of the receipts and proof of claim documents on DearTime app, and we will reimburse you the eligible expenses. |
| C:\Users\Pedram\Pictures\information.png  Other | What are the major terms and conditions? | 1. **Importance of disclosure:** you must disclose all material facts and correct information. Any false disclosure may result in claim rejection. 2. **Cancellation period:** you have 15 days from your contract date to cancel the coverage and receive your full refund. 3. **Government tax:** premiums paid are subject to prevailing tax imposed by Malaysian government.   **Note:** please refer to the Contract for the full list of terms and conditions. |
| Can I cancel my coverage? | You can cancel your coverage at any time. If you cancel it after the cancellation period, your coverage will be deactivated on the next premium due date with no outstanding refund.  Your coverage will be deactivated automatically if the premium is not paid within the grace period. |
| What do I need to do if there are changes to my contact details? | It is important that you keep your contact details in your DearTime account updated so that you receive all important notifications. |
| Where can I get more information? | 1. **Live chat:** in DearTime app or web 2. **About DearTime:** [www.deartime.com](http://www.deartime.com)   DearTime Berhad (1309554-D)  35-10 The Boulevard, Mid Valley City, 59200 Kuala Lumpur, Malaysia.  Phone: +603 8605 3511  Email: help@deartime.com |
| Do you offer other plans like this? | No. |

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CONTRACT AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at {{ current\_date }}.

DearTime is an approved participant in the Bank Negara Malaysia Fintech Regulatory Sandbox. Approval would be required to be licensed under Financial Services Act 2013 upon graduation from the sandbox.

# FOOTNOTE A:

Schedule of Benefits

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| **Schedule of Benefits** | |
| Annual Limit | 10,000 |
| **With Hospital Stay** | |
| Government Hospital Only | After Subsidy |
| Daily Hospital Room & Board | Open Ward |
| Intensive Care Unit / High Dependency Unit | As Charged |
| Hospital Supplies & Services |
| Surgical Fees (includes post-surgical care within 90 days from discharge) |
| Anaesthetist Fees |
| Operating Theatre |
| Ambulance Fees |
| Pre-hospital Diagnostic Tests (within 60 days prior to admission) |
| Pre-hospital Specialist Consultation (within 60 days prior to admission) |
| In-hospital Doctor Visit (max 2 times a day) |
| Post-hospital Treatment (within 90 days from discharge) |
| Organ Transplant (once per Medical/Physical Condition) |
| Medical Report Fees |
| **Without Hospital Stay** | |
| Government Hospital Only | After Subsidy |
| Day Surgery | As Charged |
| Kidney Dialysis Treatment |
| Cancer Treatment |
| Accident Treatment (within 24 hours from accident; follow-up treatment up to 60 days) |
| Physiotherapy Treatment (within 180 days from discharge/surgery) |

Note: Please refer to the Contract for the complete definition of the schedule of benefits.

# FOOTNOTE B:

{{ term\_annually }} Premium Amount that You Pay

|  |  |
| --- | --- |
| **Age** | **Premium Amount, RM** |
| {%tr for item in u\_premium\_table %} | |
| {{ item.pt\_age }} | {{ item.pt\_amount }} |
| {%tr endfor %} | |