

Appendix XII - Product Disclosure Sheet (Medical and Health Insurance/Takaful)**PRODUCT DISCLOSURE SHEET**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance/takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and
Name

Date: _____

1 What is [Product Name]?

For critical illness product:

[Product Name] is an insurance/takaful product which provides coverage for specified critical illnesses.

For hospitalisation income product:

[Product Name] is an insurance/takaful product which offers cash benefit upon hospitalisation.

For takaful products, FSPs to briefly describe the applicable Shariah concept.

2 Know Your Coverage/Benefits**N1**

As an illustration, for **RM xx** [annually/semi-annually], you will receive the following **coverage**:

N2

Coverage	RM100,000
Additional Coverage / benefits	<i>FSPs to indicate other additional coverage available</i>

The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract/certificate for details on the critical illnesses covered.

Your medical and health insurance/takaful **excludes**:

- Medical conditions that you had before buying the plan (i.e. pre-existing condition).

FSPs to highlight all exclusions for this product.

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



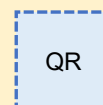
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