

24/7 Worldwide Coverage



**Get income replacement due to any illness or accident.**

only  
**RM10**  
per month  
Annual premium RM120

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Money services & communication across borders

Underwritten by



Merchanttrade Asia Sdn. Bhd. (410591-T) • MI2019-04-FL01

- ▶ If you are sick or had an accident, for every 5 days of your medical certificate, we will pay you RM100. If you are hospitalized, you will get additional RM50 per day. Maximum combined limit for both is RM2,000 per year.
- ▶ We will remit RM9,000 to your family in the event of permanent disablement or death caused by accident.
- ▶ Funeral support of RM2,000.
- ▶ Benefits for illness will be covered after 60 days of your purchase.
- ▶ Eligible age is between 18 and 65 years old.

Coverage Plan		12 Months
Premium to Pay <sup>1</sup>		RM120
	Benefits	Sum Insured (RM)
 <b>Basic Benefits</b>	 <b>Accidental Death or Permanent Disablement</b>	RM9,000
	<b>Hospital Allowance<sup>2</sup></b>  <b>Temporary Disablement Allowance<sup>3</sup></b> <small>(Due to accident or illness)</small>	RM50/day  RM100/every 5 days <small>(Up to maximum combined limit of RM2,000 per year)</small>
	 <b>Funeral Allowance</b> <small>(Due to accident or illness)</small>	RM2,000
 <b>Added Benefits</b>	 <b>Local Ambulance Fees</b> <small>(Due to accident or illness)</small>	RM1,000
	 <b>Reimbursement for Wheelchair or Prostheses</b> <small>(Due to accident or illness)</small>	RM1,000

This leaflet is not a contract of insurance. The major benefits as presented in this leaflet are further subjected to exclusions and limitations. The precise terms, conditions and definitions are specified in the policy contract. Please refer to the policy contract for the full listing of these exclusions and limitations as the contents in the brochure are not exhaustive. In the event of differences arising between the versions in English and other languages, the English version shall prevail.

<sup>1</sup> Premium is not guaranteed

<sup>2</sup> Hospital Allowance benefit is up to a maximum of 40 days per annum

<sup>3</sup> Temporary Disablement Allowance benefit is up to a maximum of 100 days per annum