





Go ahead and make the most out of life.

At Standard Chartered, we believe that everyone deserves to lead an exciting life. With all its uncertainty, there is one thing you can count on – we'll be there for you in your time of need as long as you are prepared. With MSIG Critical Illness Protection Plan, you'll have the assurance that when it comes to your well being, you'll have the financial backup to lessen your burden.

Here are 9 good reasons to take up this cover...

1. It provides cover exclusively for the 5 major critical illnesses that are considered 'high risk' in Malaysia.
2. It is affordable - costs as little as 8 sen a day!
3. It offers a choice of three levels of cover: Emerald, Sapphire and Diamond.
4. It covers Standard Chartered customers from 18 to 55 years of age.
5. It is renewable up to age 64.
6. It covers smokers.
7. It offers non-smokers discounts of up to 130%.
8. It is convenient to take up this cover - enrol by completing the attached proposal form and pay by cheque, credit card or Standard Chartered Auto Debit.
9. It offers money-back guarantee if you are not satisfied with the policy.

Recent statistics show some alarming trends. Consider these facts:

(WHO, May 2005)

1. There are 24.6 million people living with cancer at the moment; by 2020 there will be as estimated 30 million.
2. The estimated number of new cases annually is expected to rise from 10.9 million in 2002 to 16 million in 2020.
3. Almost 7 million people die from cancer each year, i.e. 12.5% of worldwide fatalities.
4. By 2020, cancer could kill over 10 million people a year.

(WHO, 2004)

1. An estimated 17 million people die of cardiovascular disease, particularly heart attacks and strokes every year.
2. Cardiovascular disease now ranks as the world's top cause of death, causing 1/3 of all deaths globally.
3. By 2020, heart disease and stroke will become the leading cause of both death and disability worldwide, with the number of fatalities projected to increase to over 20 million a year and by 2030 to over 24 million a year.

Critical illnesses such as cancer, heart attack, stroke, coronary heart disease and kidney failure today rank as high risk diseases in Malaysia. And the risk level rises as we age.

The good news is that medical breakthroughs have made it possible for us to manage these diseases and continue to lead productive lives. But good medical care comes with a price. That is why it is essential for every one of us to have a critical illness medical insurance cover for these five major diseases, which are known to strike at random.

Cancer, heart attack, stroke, coronary heart disease and kidney failure are the 5 most common illnesses to strike most Malaysians. MSIG Insurance (Malaysia) Bhd.

There are several critical illness insurance policies in the market, with most of them covering a wide range of high risk to low risk diseases. But research shows that these five diseases stand out as the most dangerous and likely to strike most Malaysians. If you do not have any critical illness policy, it is essential that you have this protection.

And if you already have a more broad-based critical illness policy, perhaps you should consider taking a cover that is exclusive to these major illnesses to complement your existing cover. Especially since this exclusive plan is offered at very affordable premiums.

Medical care in terms of surgery and post-surgical care can be a drain on your finances and even those of your loved ones. With the exclusive MSIG Critical Illness Protection Plan, you are spared some of the financial implications of these five major critical illnesses. It will help settle your medical bills, sparing you needless worry over money. And in turn, it protects your hard-earned money so that you and your family can continue enjoying a standard of living to which you have become accustomed.

Annual Premium (RM) – Women

Age	Sapphire RM30,000		Emerald RM50,000		Diamond RM70,000	
	NS*	S*	NS*	S*	NS*	S*
16 - 24	30	38	34	53	43	70
25 - 29	32	53	50	72	59	101
30 - 34	53	77	71	127	100	179
35 - 39	71	128	119	212	166	298
40 - 44	115	209	192	348	269	486
45 - 49	160	306	265	509	371	713
50 - 54	224	465	374	776	524	1,086
55 - 59	241	662	498	1,103	697	1,544
60 - 64	384	863	640	1,440	897	2,015

Annual Premium (RM) – Men

Age	Sapphire RM30,000		Emerald RM50,000		Diamond RM70,000	
	NS*	S*	NS*	S*	NS*	S*
16 - 24	32	35	40	50	46	58
25 - 29	34	46	46	60	53	83
30 - 34	46	65	60	94	79	131
35 - 39	60	94	88	155	122	217
40 - 44	94	181	156	301	218	421
45 - 49	146	308	243	514	341	718
50 - 54	242	549	404	915	564	1,280
55 - 59	407	935	678	1,538	948	2,181
60 - 64	634	1,458	1,056	2,429	1,478	3,401

Annual Premium above does not include stamp duty of RM10.

Rates are based on the assumption of:

1. A waiting period of 60 days.
2. A survival period of 14 days after diagnosis.
3. The premium is based on the age of the applicant's last birthday. It will change upon entering a higher age group.
4. The 60-64 rate is only available for renewal.

* NS : Non-smoker

S : Smoker

IT PAYS TO INSURE WITH MSIG

Our parent company, Mitsui Sumitomo Insurance Co. Ltd. is a leading general insurer in Japan and one of the largest general insurers in Asia, with a Standard & Poor's rating of AA-. Across Asia, our business is powered by our strong links with intermediaries including local agents and brokers, as well as long-term partnership programmes with multinational brokers and financial institutions.

Headquartered in Kuala Lumpur, MSIG Malaysia has a network of 20 branches and is one of the largest general insurers in the country. With our solid financial backing, deep commitment to service excellence and our combination of global expertise with local knowledge, you can be assured of financial stability and enjoy a wide range of high-quality products and services.

MSIG is a member of MS&AD Insurance Group.

More details at www.msig.com.my

For more information, please call us at: **03-2721 5360** or MSIG Hotline at: **1-800-88-6163**

Email: scb_online@my.msig-asia.com Website: www.msig.com.my

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Frequently Asked Questions (FAQs)

1. Who is eligible?

Standard Chartered customers and their family members who are currently residing in Malaysia. On first enrolment, the applicant must be between 18 and 55 years of age but policies are renewable up to the age of 64.

2. Do I need to have a medical examination?

Not usually, but an examination may be required if you have a medical history of, say, heart problems.

3. Why should I enrol for this MSIG Critical Illness Protection Plan?

Think of this Critical Illness Protection Plan as a supplementary policy to help you cope with the financial strain of extraordinary medical expenses. For a few sen a day you get additional protection for yourself, or for your family members.

4. When does the insurance cover become effective?

The cover begins on the first day of the following month upon receipt and approval of your proposal form by MSIG.

5. What exactly do you mean by “cover”?

It means that the policy provides a lump sum payment if you are diagnosed as having one of the specified illnesses during the year insured, and survive for at least 14 days after diagnosis. The lump sum payment is a fixed amount, irrespective of actual medical costs incurred. Once the money has been paid, the policy ceases to have effect.

6. Is there a waiting period before I can make claims?

There is a waiting period of 60 days before your cover takes effect. This means that the policy will not come into effect if a claim (except as a result of an accident) occurs within 60 days of the inception date.

7. How do I enrol?

Just complete the online proposal form and submit it to MSIG for immediate processing.

8. How do I pay?

Easy. Your annual premiums can be debited from your Standard Chartered Savings / Current / Credit Card Account or you can pay by cheque. Just complete the payment instruction details on the online proposal form.

9. How do I make a claim?

Just contact MSIG Hotline at **1-800-88-6163** for claims assistance as soon as possible. A MSIG representative will be on hand to assist you in making claims and other related matters. Further details on claims procedures are also contained within the Policy Document. If you are not satisfied with the course of action or decision of the Company, you may seek redress or assistance with the Financial Mediation Bureau or alternatively approach Bank Negara Malaysia's Customer Service Bureau. For more information, log on to www.insuranceinfo.com.my