

NOVEL CORONAVIRUS (COVID-19)



2019-nCoV Hospital Assistance Program

Urgent Self-Assistance . Family Assistance . Hospitalization Waiver Assistance

*Application Period: 1 February –31 March 2020

**Cover Period: 1 February –30 June 2020



WHAT IS 2019-nCoV HOSPITAL ASSISTANCE?

This Hospital Assistance Program is extended to all medical policies issued with a **Hospitalization Income Benefit Rider (HIB)** during the Application Period mentioned above. All other in-force medical policies without HIB will only be entitled for the **Hospitalization Waiver Assistance**.



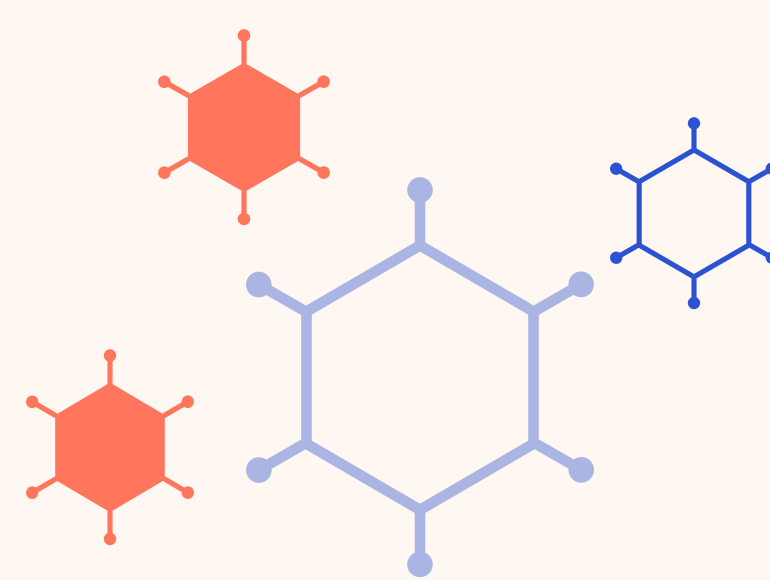
Urgent Self-Assistance

One-time Cash Payment Upfront

Cash payment of HIB units X a total of 14 days is rendered upon earliest notification of 2019-nCoV infection (COVID-19).

This assistance may be requested via notification of our **2019-nCoV Assistance Hotline** prior to any claim.

The above is in addition to eligible benefits paid upon final claim of the HIB Normal Room & Board and HIB Intensive Care Unit (ICU) standard benefits.



Family Assistance

One-time cash assistance of RM3,000 to the immediate family member of the Insured who has been confirmed diagnosed with the 2019-nCoV infection (COVID-19).

Should the Insured be isolated for 2019-nCoV infection (COVID-19) while travelling to the stated provinces of China (*Hubei, Zhejiang and Jiangsu*) during the Cover Period, a maximum of RM10,000 cash shall be paid-out under this section.



Hospitalization Waiver Assistance

All in-force medical policies with or without HIB will receive various policy waivers that will facilitate necessary care for the Insured.

These assistance shall include:

- ICU Daily Limits - up to full annual limits of the policy
- Consultation and Treatment Costs - while in hospital isolation and ICU (*full medical expenses as charged*)
- Unlimited Doctor Consultation Day Visits
- Unlimited Ambulance Transfer Assistance



IMPORTANT NOTES

The 2019-nCoV Hospital Assistance Program applies only to the diagnosis and isolation or hospitalization of the 2019-nCoV infection (COVID-19) in a designated hospital or isolation center designated by the Ministry of Health of Malaysia except for the stated provinces of China (*Hubei, Zhejiang and Jiangsu*).

The amount of HIB issued is subject to the Company's underwriting practices.

"Urgent Self-Assistance" refers to an additional payment of HIB benefit payable upon notification of illness confirmed by the standard diagnostic test of 2019-nCoV (COVID-19) by Ministry of Health Malaysia.

"Family Assistance" is payable to the immediate family member or a legal-representative deemed appropriate by the Company. This is a one-time payout to the Insured per life.

The Company reserves the right to extend the Application Period* and Cover Period as appropriate during the development of 2019-nCoV (COVID-19) in Malaysia.**



2019-nCoV Assistance Hotline 1300-80-0020 (24 hours assistance)

customer.care@axa-life.com.my

1300 88 1616 (*Mon - Thurs from 8.30am - 5.30pm, Fri from 8.30am - 5.00pm*)

www.axa.com.my

Last updated: 14 February 2020