

ALLIANZ i-CANCER CARE

THE CONTRACT

This Policy is issued in consideration of the payment of the Premium as specified in the Policy Schedule and pursuant to Your Application which is material information that shall form part of this contract of insurance between You and Us. If any of Your answers or statements or information is not fully and accurately given, this Policy may be avoided, a claim may be denied or reduced or the terms of this Policy may be changed or varied, or Policy terminated.

1. PAYMENT OF PREMIUMS PROVISIONS

1.1 PAYMENT OF PREMIUMS

All Premiums payable under this Policy are to be paid on or before the Due Date to Us using one of the payment methods authorised by Us. Any unpaid Premiums after the Due Date (subsequently called Outstanding Premium) shall constitute Indebtedness to Us.

1.2 PREMIUM INTEREST

If You pay Your Outstanding Premium during the Grace Period (referred to as Grace Period in this Policy), no interest shall be chargeable to You. However, if the Outstanding Premium is paid after the Grace Period, the Outstanding Premium shall bear interest at a rate to be determined by Us. For avoidance of doubt, the interest is chargeable from the Due Date. All interest shall constitute Indebtedness to Us against this Policy as and when it accrues. Any interest accrued and unpaid shall be added to the Outstanding Premiums under this Policy at each Due Date and bear interest at the then declared rate.

1.3 CHANGE OF FREQUENCY OF PREMIUM PAYMENT

Subject to Our approval and terms and conditions, You may change the frequency of Your Premium payment by giving Us written notice. Premium may be paid monthly or annually.

1.4 GRACE PERIOD

You are allowed a period of thirty one (31) days from the Due Date to pay Your Premium, during which period Your policy shall remain in force. If any premium remains unpaid at the end of the Grace Period, this Policy shall lapse and have no further value. If any claim arises during the Grace Period, the Outstanding Premium shall be deducted from the Policy moneys payable.

1.5 ADVANCED STAGE CANCER

If this Policy becomes terminated by a claim under Clause 2.2. We shall deduct any Premium due and any Premium unpaid for the full Policy Year in which advanced stage cancer occurs from the Policy moneys payable under this Policy.

2. BENEFITS PROVISIONS

While this Policy is in force, We shall, subject to the provisions contained in this Policy, pay the following benefits:

2.1 AMOUNT PAYABLE UPON DIAGNOSIS OF EARLY STAGE CANCER BEFORE MATURITY/EXPIRY DATE

2.1.1 If the Life Assured Is diagnosed with Early Stage Cancer as defined in this Policy, we shall pay the Early Stage Cancer Insured Amount as stated in the Table of Benefits, less any Indebtedness provided:

- (i) The Life Assured survived for a period of seven (7) days after the diagnosis; and
- (ii) The Policy has commenced for more than one hundred and twenty (120) days from Issue Date or Reinstatement Date, whichever is later.

2.1.2 The Early Stage Cancer Benefit can only be claimed once during the Policy's coverage term.

2.1.3 The Advanced Stage Cancer Insured Amount will then be reduced proportionately with the amount paid for Early Stage Cancer but the Premium payable will remain the same.

2.1.4 The remaining amount of the Advanced Stage Cancer Insured Amount will be paid upon diagnosis of Advanced Stage Cancer, if any.

2.2 AMOUNT PAYABLE ON DIAGNOSIS OF ADVANCED STAGE CANCER BEFORE MATURITY/EXPIRY DATE

2.2.1 If the Life Assured is diagnosed with Advance Stage Cancer as defined in this Policy, we shall pay the Advance Stage Cancer Insured Amount as stated in the Table of Benefits, less any Indebtedness, provided:

- (i) The Life Assured survived for a period of thirty (30) days after the diagnosis; and
- (ii) The Policy has commenced for more than sixty (60) days from Issue Date or Reinstatement Date, whichever is later,

2.2.2 Thereafter, this Policy shall then be terminated.

2.3 **AMOUNT PAYABLE FOR HEALTHCARE ALLOWANCE (UPON DIAGNOSIS OF EARLY STAGE OR ADVANCED STAGE CANCER)**

- 2.3.1 Upon diagnosis of Early Stage Cancer or Advanced Stage Cancer, We shall provide you with a lump sum payment as stated in the Table of Benefits as an additional benefit.
- 2.3.2 This benefit can only be claimed once during the Policy's coverage term.

3. **RISKS EXCLUDED PROVISIONS**

- 3.1 This plan shall not cover any Early Stage or Advanced Stage Cancer claims caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
- 3.1.1 Pre-Existing Conditions, whether disclosed to Us or not;
- 3.1.2 Any illness or surgery other than diagnosis of or surgery for an Early Stage or Advanced Stage Cancer as defined;
- 3.1.3 Early Stage Cancer or Advanced Stage Cancer arises directly or indirectly from a Pre-Existing Conditions as defined, which existed prior to the Issue Date or Reinstatement Date of the Policy, whichever is later;
- 3.1.4 Attempted suicide, self-inflicted bodily injuries, disorderly conduct on the part of the Life Assured, or upon the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
- 3.1.5 Any Early Stage or Advanced Stage Cancer was diagnosed due, directly or indirectly, to a congenital defect or disease, which has manifested itself or was diagnosed before the Life Assured attaining the age of seventeen (17);
- 3.1.6 An opportunistic infection or a malignant neoplasm if at the time of -diagnosis of Early Stage or Advanced Stage Cancer, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome;
- 3.1.7 By taking drug, unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
- 3.1.8 Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the policy contract;
- 3.1.9 Willful misuse of drugs or alcohol, while sane or insane; or
- 3.1.10 Any Early Stage or Advanced Stage Cancer which first manifests itself during the Waiting Period.

4. **TERMINATION PROVISIONS**

- 4.1 This Policy shall automatically be terminated upon the earlier occurrence of any one the events:
- 4.1.1 Upon the payment of benefit as specified in Clause 2.2; or
- 4.1.2 If any premiums on this Policy remains unpaid at the end of the Grace Period; or
- 4.1.3 If this Policy becomes matured/expired, lapsed, void; or
- 4.1.4 Receiving your written notice requesting for cancellation.
- 4.2 Termination of this Policy shall be without prejudice to any claim arising prior to such termination. The payment or acceptance of any Premium subsequent to the termination of this Policy shall not create any liability but We shall refund any of such Premium.

5. **OWNERSHIP PROVISIONS**

5.1 **OWNERSHIP OF POLICY**

You are the Policy Owner named in the Policy Schedule or the Endorsement, if any. During the lifetime of the Life Assured, only You have the right to exercise all rights and privileges available under this Policy unless ownership of this Policy has been changed under the provision of Change of Ownership / Assignment.

5.2 **CHANGE OF OWNERSHIP / ASSIGNMENT**

During the lifetime of the Life Assured, You may change the ownership of this Policy by an assignment by filing written notice satisfactory to Us. We shall only be considered to have knowledge of any assignment and the change of ownership shall be deemed effective only if We receive the written notice for the assignment. We may require proof of the assignment but We assume no responsibility for the validity or sufficiency of any assignment.

5.3 **NOMINATION**

- 5.3.1 If You are the Life Assured under this Policy, You may on the Issue Date and upon attaining sixteen (16) years of age nominate a natural person to receive the Policy moneys payable upon Your death by notifying Us in writing in Our prescribed form giving particulars of the name, date of birth, identity card number or birth certificate number and the address of the nominee. If You make a nomination after this Policy has been issued, You may be required to submit Your Policy to Us for Our Endorsement on Your Policy.
- 5.3.2 Your nominee shall receive the Policy moneys as executor or executrix and not as beneficiary unless

You assign Your Policy to Your nominee. The assignment to Your nominee must be received and endorsed by Us during Your lifetime for it to be effective. However, You need not assign this Policy to Your nominee if the nominee is Your spouse or child or Your parent (if You do not have a spouse or child at the time You make Your nomination) as the nomination of the aforesaid nominees shall create a trust of the Policy moneys payable upon Your death in favour of the aforesaid nominee who shall receive the said Policy moneys as beneficiary. If You are a Muslim Policy Owner, Your nominee shall receive the Policy moneys only as executor or executrix, who shall distribute the Policy moneys in accordance with the Islamic law.

5.4 **REVOCAION OF NOMINATION**

5.4.1 Subject to the provisions of the Financial Services Act 2013 (which shall include any subsequent amendments or enactments to it), Your nomination shall be revoked upon:

- a) The death of Your nominee, or if there is more than one (1) nominee, upon the death of all the nominees, during Your lifetime; or
- b) Our receipt of Your written notice of such revocation to Us; or
- c) Our receipt of Your written notice of any subsequent nomination made by You to Us.

5.4.2 If You have appointed a trustee for Your Policy, You are required to obtain the consent of the trustee before You revoke a nomination under this Policy. The rights of any assignee under an assignment or encumbrance on or attached to this Policy shall have a priority over the interest or claim of Your nominee.

6. **GENERAL PROVISIONS**

6.1 **ALTERATION**

6.1.1 No alteration, variation or waiver of any provision of this Policy shall be valid unless such request for alteration, variation or waiver is made by You through an Endorsement and approved by Our authorised person. We may request for Your Policy to be sent to Us to effect the Endorsement requested by You.

6.1.2 We shall not make any amendments to this Policy unilaterally unless as provided for in this Policy or required by law or regulatory authorities. If so, We shall amend the Policy through an Endorsement in accordance with the regulatory requirement and notify You of such amendment by giving a written notice three (3) months prior to the next Policy Year. Once the Endorsement is effected, the terms and conditions of this Policy shall be read together with such Endorsement.

6.1.3 Only We have the authority to make any alteration to or to waive any of the terms and conditions in Your Policy.

6.2 **ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001**

If We receive an order from the relevant authorities to freeze or seize the monies received as Premium or monies payable in respect of this Policy as provided under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 or such similar legislation or if We discover or have reasonable suspicion that this Policy is exploited for money laundering activities and/or to finance terrorism, We reserve the right to terminate this Policy immediately. We shall deal with all Premiums paid and all benefits/sums payable in respect of this Policy in any manner which We deem appropriate, including but not limited to handing it over to the relevant authorities.

6.3 **APPLICABLE LAW**

Your Policy is governed and shall be construed in accordance with laws of Malaysia and the parties to this Policy agree to submit to the exclusive jurisdiction of the Malaysian courts.

6.4 **CHANGE IN RISK**

6.4.1 Immediate written notice must be given to Us at any of Our offices of any changes in the Life Assured's occupation. Upon receipt of such notice, We may at Our discretion alter the terms, conditions, Premiums, and benefits of this Policy accordingly.

6.4.2 We shall be under no liability to pay any benefit under this Policy if the Life Assured without any prior notice to Us, engaged or was employed in any occupation, business or pursuits which in the opinion of Us (whose decision shall be final) is more hazardous or involves greater risk to life or health than the occupation, business or pursuits specified to Us earlier.

6.5 **CHANGE OF PLAN / CONVERSION**

Change of plan or Policy conversion is not allowed.

6.6 **CHANGE OF PREMIUM RATES**

We reserve the right to revise the premium rate by giving You a written notice at least three (3) months before the new premium rates applies. Any revision of premium shall take effect from the next Policy Anniversary date.

6.7 **CLAIM NOTIFICATION**

6.7.1 You or Your claimant must give written notice within Two (2) months from the date of diagnosis of Early Stage Cancer or Advanced Stage Cancer, to claim under this Policy.

6.7.2 Failure to give notice within the time stipulated shall not invalidate any claim if it is shown that it was

not reasonably possible to give such notice earlier and that notice was given as soon as it was reasonably possible.

6.7.3 It shall be at Our sole and absolute discretion whether to accept the reasons given for the failure to give notice within the time stipulated.

6.8 CURRENCY AND PLACE OF PAYMENT

All amounts payable by You or by Us pursuant to this Policy shall be payable in Malaysia and in the Malaysian currency.

6.9 FILING PROOF OF CLAIMS

6.9.1 Proof of Early Stage Cancer or Advanced Stage Cancer must be furnished to Us within six (6) months after the diagnosis of such Early Stage Cancer or Advanced Stage Cancer.

6.9.2 We reserve the right to request for any additional proof and further medical examination at Our expense to be carried out on the Life Assured.

6.10 FREE LOOK PERIOD

6.10.1 You may cancel this Policy by giving Us a written request and returning this Policy to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of this Policy by You.

6.10.2 The amount refunded under this Policy shall be the premium paid less any expenses incurred for medical examination.

6.11 FREEDOM FROM RESTRICTIONS

This Policy contains no restriction upon the Life Assured in respect of travel and residence.

6.12 GUARANTEED RENEWABILITY

Subject to the termination clause contained in the Policy, renewability of this Policy is guaranteed. At the expiry of the policy, the policy owner has an option to renew the policy for the same coverage term upon maturity without evidence of insurability provided the following conditions are satisfied:

6.12.1 The life assured is below the maximum entry age; and

6.12.2 No claims has been submitted and approved by Us; and

6.12.3 The policy owner must notify Us of his / her decision to exercise this option no earlier than 30 days before the Maturity/Expiry Date and no later than 30 days thereafter by giving the Us a written notice to such effect; and

6.12.4 A new policy shall be issued in the name of the Life Assured at his/her attained age and at the then applicable premium rate; and

6.12.5 The sum assured for the new policy shall not exceed the sum assured of the expired policy;

6.12.6 The coverage term for the new policy will be the same as the expired policy; and

6.12.7 The underwriting decision in the expired policy shall be applied to the new policy.

6.13 INDISPUTABILITY

We shall not dispute the validity of Your Policy if it has been in force during the lifetime of the Life Assured for at least two (2) years from the Issue Date or Reinstatement Date of this Policy, whichever is later unless a statement of material fact or matter was fraudulently made or there was a fraudulent suppression or omission of material fact or matter in Your Application.

6.14 MISTATEMENT OF AGE AND SEX

6.14.1 The age and sex of the Life Assured is stated in the Policy Schedule. The age is the age nearest birthday of the Life Assured. This age is based on the date of birth stated in the enrollment form.

6.14.2 If the age and/or sex of the Life Assured has been misstated, We may vary the term of coverage or any benefits that may become payable based on the Premium that would become payable if this Policy had been based on the true age and/or sex.

6.14.3 Where the Life Assured was not eligible for the insurance at the true age and/or sex, We shall refund the Total Premiums Paid without interest and this Policy will be void.

6.14.4 We shall require proof of age of the Life Assured before payment of benefits under this Policy unless the age has been previously verified and confirmed by Us to be correct.

6.15 NOTICE

Unless as otherwise provided in this Policy, all notices, demand or other communications required or permitted to be given or made under the terms of this Policy shall be in writing and delivered personally or sent by normal or prepaid registered post to the addresses set out in this Policy (or to such other address as either party may from time to time notify the other) or delivered electronically. Any such notice, demand or communication shall be deemed to have been duly served:

6.15.1 Immediately if delivered personally; or

6.15.2 Five (5) days after posting (excluding Saturday, Sunday and Malaysian federal public holidays), if sent by normal or prepaid registered post; or

6.15.3 Immediately, if delivered electronically.

6.16 PARTICIPATION IN DIVISIBLE SURPLUS

This is a Non-Participating Policy.

6.17 PROOF OF CLAIMS

- 6.17.1 Upon Our receipt of the claim notification as provided under Clause 6.7, We will furnish to You or Your claimant the appropriate forms for filing proof of claim for the benefits covered under this Policy.
- 6.17.2 Claims shall be made on forms provided by Us together with written proof covering the occurrence and circumstances the diagnosis of Early Stage Cancer or Advanced Stage Cancer, including details on occurrence, character and the extent of such Early Stage Cancer or Advanced Stage Cancer, for which such claims are made.
- 6.17.3 If such forms are not so furnished to You within fifteen (15) days after such notice, You or Your claimant shall be deemed to have complied with the requirements of proof of loss by submitting, within the time fixed in this Policy, written proof covering the details mentioned above for filing proof of claim.
- 6.17.4 Such proof and other documents must be given to Our satisfaction and at Your or Your claimant's expense.

6.18 REINSTATEMENT

- 6.18.1 If Your Policy is terminated due to non-payment of Premium, You may, upon obtaining Our written consent, reinstate Your Policy at any time within three (3) years from the Due Date of the Premium in default, subject to the requirements below.
- 6.18.2 To reinstate Your Policy, We require the following:
- a) Your written request for reinstatement; and
 - b) Payment of all overdue Premiums with interest; and
 - c) Repayment of all outstanding loan indebtedness with interest as at the Due Date of the premium in default; and
 - d) Satisfactory evidence of the Life Assured's health and insurability.
- 6.18.3 Interest on Premiums will be compounded annually at a rate to be determined by Us to the Reinstatement Date.
- 6.18.4 Approval for Your application for reinstatement is subjected to Our underwriting requirements and upon such variations as We may decide.
- 6.18.5 Any reinstatement shall only take effect upon Our written acceptance of Your application for reinstatement and provided that such acceptance is made during Your lifetime and shall only cover the loss or insured event which occurs after the Reinstatement Date.

6.19 SEVERABILITY

In the event that any provision or part of a provision in this Policy is held or found to be void, invalid or otherwise unenforceable, that provision or part of that provision shall be deemed not part of this Policy and it shall not affect the enforceability of the remainder of this Policy.

6.20 TAX

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

6.21 TIME

Time wherever mentioned, is of the essence.

6.22 WAIVER

Failure or neglect by either party to enforce at anytime any right or remedy under the provisions of this Policy shall not be construed or deemed to be a waiver of either party's right or remedy or in any way affect the validity in whole or in part of this Policy or prejudice either party's right from further action.

7. DEFINITIONS

When used in this Policy:

- 7.1 "**Accident**" means a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of Bodily Injury.
- 7.2 "**Age**" means the age nearest birthday of the Life Assured.
- 7.3 "**Application**" means Your request for insurance under this Policy and all relevant documentary declaration and/or statements made by You.
- 7.4 "**Basic Policy**" means the basic plan or the Policy without the Supplementary Contracts.
- 7.5 "**Bodily Injury**" means Bodily Injury caused directly and independently of all other causes, by Accident of which, except in the cause of drowning or of internal injury revealed by autopsy, there is evidence of visible contusion or wound on the exterior of the body. For the avoidance of doubt, internal injury is also

compensated provided that it is substantiated with an X-ray or other relevant medical report(s) to prove that such internal injury is accidental and not due to sickness.

7.6 **“Cancer”**

Early Stage Cancer

(1) **Carcinoma-in-Situ (CIS)**

Carcinoma-in-Situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard. In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with cervical biopsy. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (severe dysplasia without carcinoma in situ) does not meet the required definition and are specifically excluded. Non-melanoma CIS is also specifically excluded. This coverage is available to the first occurrence of CIS only.

(2) **Early Prostate Cancer**

Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate cancers described using another equivalent classification.

(3) **Early Thyroid Cancer**

Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 Papillary microcarcinoma of thyroid where the tumour is less than 1cm in diameter.

(4) **Early Bladder Cancer**

Papillary microcarcinoma of Bladder supported by histopathology report.

(5) **Early Chronic Lymphocytic Leukaemia**

Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.

Advanced Stage Cancer

Cancer is defined as any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- a) All cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - carcinoma in situ;
 - having borderline malignancy; or
 - having malignant potential;
- b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification);
- c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification);
- d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);
- e) Chronic Lymphocytic Leukemia less than RAI Stage 3;
- f) All cancers in the presence of HIV; and
- g) Any skin cancer other than malignant melanoma.

7.7 **“Disability”** shall mean a Sickness, Disease, Illness or the entire Injuries arising out of a single or continuous series of causes.

7.8 **“Divisible Surplus”** means any surplus from the life insurance fund to be distributed from time to time as bonus and/or dividends.

7.9 **“Due Date”** means the date for payment of Premium as stated on the Policy Schedule or the Endorsement, if any.

7.10 **“Endorsement”** means a variation to this Policy.

7.11 **“Indebtedness”** means any amount due and owing to Us.

7.12 **“Insured Amount”** means the amount of benefits specified in the Policy Schedule upon which the benefits payable under this Policy is based on and shall include any variation thereof.

7.13 **“Injury”** shall be Bodily Injury caused solely by Accident.

- 7.14 **“Issue Date”** means the date Your Policy is issued as stated in the Policy Schedule or the Effective Date of Endorsement as stated in the Letter of Endorsement, whichever is later.
- 7.15 **“Life Assured”** means the person, as specified in the Policy Schedule, whose life is insured under this Policy.
- 7.16 **“Maturity/Expiry Date”** means the date, as specified in the Policy Schedule, when this Policy shall mature/expire.
- 7.17 **“Non-participating”** means Your Policy does not participate in the Divisible Surplus of Our life insurance business.
- 7.18 **“Pre-Existing Conditions”** any Disability (physical or mental) of the Life Assured where the Disability is one for which
- a) the Life Assured had received or is receiving the treatment; and/or
 - b) medical advice, diagnosis, care or treatment has been recommended; and/or
 - c) clear and distinct symptoms are or were evident.
- 7.19 **“Policy Owner/You/Your”** means the person who owns this Policy and can exercise all rights, privileges and options available under this Policy. The Policy Owner may be the Life Assured or someone other than the Life Assured.
- 7.20 **“Policy” or “the Policy”** means the Basic Policy, the Supplementary Contract(s) and Endorsements, if any, attached to the Basic Policy which form an integral part of the entire legal contract between You and Us. Pursuant to the Policy We agree to give You the benefits set out in the Policy Schedule/Endorsement for the Premiums paid by You.
- 7.21 **“Policy Anniversary”** means the same date each year as the Policy Date.
- 7.22 **“Policy Date” or “Commencement Date”** means the date the insurance coverage under this Policy commences. The Policy Date is shown in the Policy Schedule and the Commencement Date is indicated in the relevant Endorsement and shall include the Reinstatement Date.
- 7.23 **“Premium”** refers to the regular Premium payable for this Policy.
- 7.24 **“Reinstatement Date”** means the date Your application for reinstatement is approved by Us.
- 7.25 **“Sickness, Disease or Illness”** shall mean a physical condition marked by a pathological deviation from the normal healthy state.
- 7.26 **“Supplementary Contract”** refers to the respective supplementary contract(s) attached to this Policy.
- 7.27 **“Waiting Period”** means the period where the benefits are not payable:
- a) For Early Stage Cancer, the first one-hundred and twenty (120) days following the Issue Date or Reinstatement Date of the Policy, whichever is later; and
 - b) For Advanced Stage Cancer, the first sixty (60) days following the Issue Date or Reinstatement Date of the Policy, whichever is later.
- 7.28 **“We/Us/Our”** means Allianz Life Insurance Malaysia Berhad.

TABLE OF BENEFITS

Benefit	Plan 50	Plan 100	Plan 200
Advanced Stage Cancer (less any Early Stage Cancer Benefit paid)	RM50,000	RM100,000	RM200,000
Early Stage Cancer (Accelerated Basic Insured Amount, limited to 1 claim during coverage term)	RM10,000	RM20,000	RM40,000
HealthCare Allowance (upon diagnosis of early stage or advanced stage cancer, limited to 1 claim during coverage term)	RM6,000	RM12,000	RM24,000

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