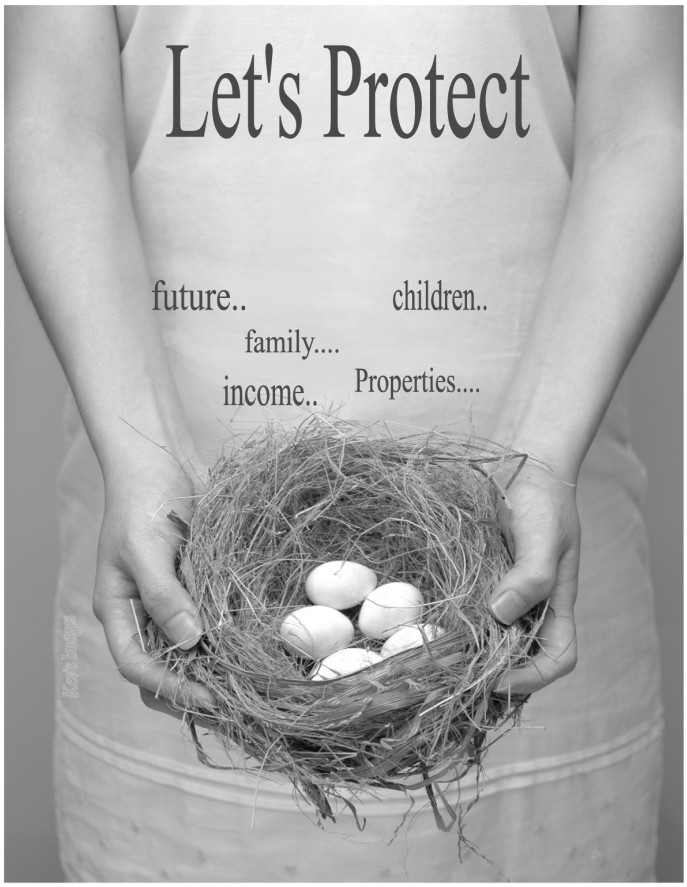


IEM Smart Protection

do you know that ...

**** 1 in 3 Malaysian will develop a life threatening cancer? ****

**** 90% of the patients who were admitted with a heart attack survive?***

**** The death rate from stroke has decreased 50%? ****

Most people survive from these critical an illness is because of medical advances. The main concern is ... Can you recover financially from one of these illnesses if you are diagnosed with one?

All of us have financial obligations (i.e. mortgage payments, child care or education costs, parent maintenance etc…). A serious illness could have a catastrophic effect on your family's quality of life.

However, it's not all doom and gloom. There is a way to ensure that your family is sheltered from the effects of a debilitating illness – get yourself or your family covered WITH A Critical Illness Insurance!

How does it work?

Critical Illness insurance pays lump sum cash as long as you are diagnosed of a critical illness such as heart attack, cancer and other dreaded diseases (please refer to list of 36 illnesses spelled out in the policy). The benefit is paid directly to you for you to seek treatment.

A serious illness can change our life forever. Let us not take an ailment for granted.

Are you prepared in case of Critical illness?

Events like these illustrate how vulnerable we can be to sudden change in our lives, even if we know these changes are only temporary. Being diagnosed with a critical illness can change your life much more dramatically, and usually permanently. This makes it important to be prepared, and makes the need for access to expert advice absolutely crucial. One of the best ways you can cover both these needs is with Critical Illness insurance……

Be Prepared...

With Critical Illness Insurance, you can protect your family from financial worries. The payout from a critical illness policy can help tremendously in maintaining your quality of life and financial security during the recovery period.

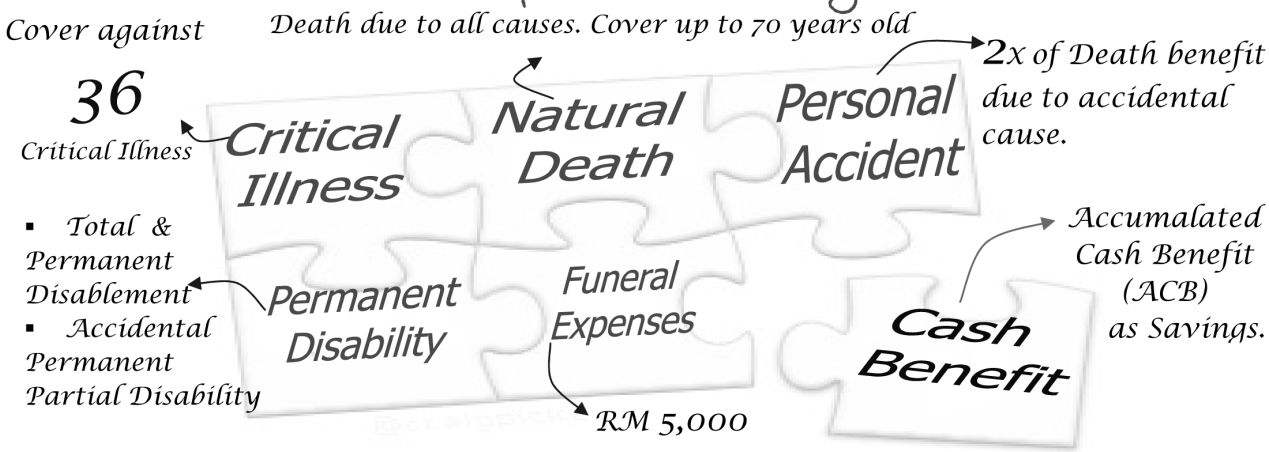
IEM Smart Protection

The benefits in the policy may assist to:

- **Pay medical expenses for treatment both in Malaysia and abroad**
- **Reduce your financial obligations (mortgage, personal debt etc...)**
- **Obtain home nursing care**
- **Pay for child care expenses**
- **Renovate your home as necessary to accommodate your medical condition**
- **Allow you or your spouse to take a leave of absence to provide care**
- **Take early retirement**
- **Any other expenses that will allow you to focus on getting well.**

There are no restrictions on how the lump-sum benefit can be used. This flexibility helps to protect you against even the most unforeseen of expenses

Benefit Summary



Your Choice of PLAN

Plan	Monthly Premium (RM)		Critical Illness	Natural Death/TPD	Accidental Death/TPD	Accidental PPD	Funeral Expenses
1	50		50,000	50,000	100,000	50,000	5,000
2	60		60,000	60,000	120,000	60,000	5,000
3	80		80,000	80,000	160,000	80,000	5,000
4	100		100,000	100,000	200,000	100,000	5,000
5	120		120,000	120,000	240,000	120,000	5,000
6	140		140,000	140,000	280,000	140,000	5,000
7	160		160,000	160,000	320,000	160,000	5,000
8	180		180,000	180,000	360,000	180,000	5,000
9	200		200,000	200,000	400,000	200,000	5,000

Benefit illustration

Critical illness = RM 100,000
Natural Death = RM 100.000
Accidental Death = RM 200,000
Accidental PPD = RM 100,000
Funeral Expenses= RM 5,000

Eligibility
Persons eligible to be covered under this Policy must be:
→ IEM members and their spouses aged between 18 and 55 years of age (last Birthday).
→ Eligible age for children is between age 1 to 18 years (last Birthday), or up to the age of 23 for those registered as full time students.

Choice of Plan
You can choose your plan from monthly premium of RM50 to RM200.

Premium

Mode of Premium	Monthly Or Yearly
Payment Method	Credit Card or Cheque

Cheques to be made payable to "**MAA Berhad**"

Enrolment
Completed Application Form to be submitted to
MAA Berhad (Institutional Clients Department)
P.O.Box 11482, 50746 Kuala Lumpur

Effective Date
Your coverage becomes effective upon MAA's approval of your application together with the premium being paid. A Certificate of Insurance will be issued to all successful applicants. The critical illness coverage commences ninety (90) days after commencement date of Insured Member's Policy.

Death Benefit
(a) The basic sum insured is payable due to all causes
(b) 2X of basic sum insured payable for accidental cause

Funeral Expenses
RM5,000 funeral expenses benefit is payable in addition to the death benefit

36 Critical Illness
Upon diagnosis of any one of the 36 critical illnesses by a medical practitioner, an amount equivalent to the critical illness sum insured is payable. Once a claim is made, the insured member's policy shall be terminated automatically.

List of 36 Critical Illnesses

1. Alzheimer's Disease	21. HIV Infection due to Blood Transfusion
2. Apallic Syndrome	22. Major Head Trauma
3. Aplastic Anaemia	23. Major Organ Transplantation
4. Bacterial Meningitis	24. Motor Neurone Disease
5. Benign Brain Tumour	25. Multiple Sclerosis
6. Blindness	26. Muscular Dystrophy
7. Brain Surgery	27. Occupationally Acquired HIV Infection
8. Cancer	28. Other Serious Coronary Artery Diseases
9. Chronic Liver Disease	29. Paralysis
10. Chronic Lung Disease	30. Parkinson's Disease
11. Coma	31. Poliomyelitis
12. Coronary Artery Surgery	32. Pulmonary Arterial Hypertension
13. Deafness	33. Renal Failure
14. Encephalitis	34. Stroke
15. Full Blown AIDS	35. Surgery of the Aorta
16. Fulminate Viral Hepatitis	36. Terminal Illness
17. Heart Attack (Myocardial Infarction)	
18. Heart Valve Replacement	
19. Loss of Speech	
20. Major Burns	

Total & Permanent Disability (TPD)
The total incapacity of an insured person to work for the remainder of his / her lifetime as a result of accidental bodily injury, sickness or disease. TPD is also defined as:
(1) The loss of use or by physical severance of both upper or lower limbs, at or above both wrist or ankle
(2) Total and irrecoverable loss of sight of both eyes
(3) A combined loss of one eyesight plus the loss of use or severance of one limb at or above the wrist or ankle. Total & permanent disability benefit expires at age 60.

Plan 4 * Monthly Premium = RM 100

Accumulated Cash Benefit

End of the Year	ACB
1	372.00
3	1,188.00
5	2,100.00
10	4,920.00
15	8,640.00
20	13,680.00
30	29,520.00

The Accumulated Cash Benefit (ACB) illustration here is for illustration purposes only and is NOT GAURANTEE

Accidental Partial & Permanent Disability (PPD)

Scale of benefit

1.	Loss of two hand		100%
2.	Loss of both feet		100%
3.	Complete and irrecoverable loss of sight in both eyes		100%
4.	Loss of one hand one foot		100%
5.	Complete and incurable insanity		100%
6.	Injuries resulting permanently being bedridden		100%
7.	Any other injuries causing permanent total disablement		100%
8.	Completed and incurable paralysis		100%
9.	Loss of one arm at shoulder		100%
10.	Loss of arm between shoulder and elbow		100%
11.	Loss of arm at elbow		100%
12.	Loss of arm between elbow and wrist		100%
13.	Loss of hand at wrist		100%
14.	Loss of leg at hip		100%
15.	Loss of leg between knee and hip		100%
16.	Loss of leg below knee		100%
17.	Loss of eye – whole		100%
18.	Loss of eye – sight of		100%
19.	Complete and irrecoverable loss of sight in one eye except perception of light		50%
20.	Loss of lens of eye		50%
21.	Loss of four fingers and thumb of one hand		50%
22.	Loss of four fingers		40%
23.	Loss of thumb	– both phalanges	25%
		– one phalanx	10%
24.	Loss of index finger	– three phalanges	10%
		– two phalanges	8%
		– one phalanx	4%
25.	Loss of middle finger	– three phalanges	6%
		– two phalanges	4%
		– one phalanx	2%
26.	Loss of ring finger	– three phalanges	5%
		– two phalanges	4%
		– one phalanx	2%
27.	Loss of little finger	– three phalanges	4%
		– two phalanges	3%
		– one phalanx	2%
28.	Loss of metacarpals	– first or second	3%
		– third, fourth or fifth	2%
29.	Loss of toes	– all	15%
		– big, both phalanges	5%
		– big, one phalanx	2%
		– other than big, if more than one toe lost, each	1%
30.	Loss of hearing	– both ears	75%
		– one ear	15%
31.	Loss of speech		50%

Accumulated Cash Benefit (ACB)
Accumulated Cash Benefit is payable
→ In addition to the death, total & permanent disablement or critical illnesses benefit.
→ As a maturity benefit upon reaching age 70.
→ At any time you wish to end your participation in the scheme subject to a minimum contribution of 1 year.

Claim Procedures
All claims must be submitted to the Company within ninety (90) days after the date of loss.

For Free Consultation & Enquiries Contact Us At

Tel: 603-21469030 Fax: 603-21469260

Email: iemsmartprotection@smart2u.com.my

Mailing address:
MAA Bhd (Institutional Clients Department)
P.O.Box 11482, 50746 Kuala Lumpur

Arranged By

The Institution of Engineers, Malaysia
Bangunan Ingenieur, Lot 60/62,
Jalan 52/4, Peti Surat 223 (Jalan Sultan),
46720 Petaling Jaya, Selangor Darul Ehsan, Malaysia.

Underwritten by

MAA Assurance
Institutional Clients Department
Menara MAA, 11 th Floor, No 12 Jalan Dewan Bahasa, 50460 Kuala Lumpur Malaysia

Tel: 603-21468340 , 603-21468528 Fax: 603-21433224
Visit our website at www.maa.com.my
MAA Call Center @ 1-300-888-622

The Institution of Engineers, Malaysia **MAA Assurance**

IMPORTANT NOTICE : Pursuant to section 149 (4) of the Insurance Act 1996, you are to disclose in this proposal form fully and faithfully all the fact which you know or ought to know, otherwise the policy issued hereunder is invalid. In the event of a claim, proof of age will be required.

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IEM Smart Protection PROPOSAL FORM

Name of Proposed Insured								
NRIC No					Date of Birth			
Gender	☐ Male ☐ Female	Nationality	☐ Malaysian ☐ Others_____	Marital Status	☐ Married ☐ Single	Height		cm
						Weight		kg
Correspondence Address						Home Tel		
						H/P No		
Occupation / Exact Duty						Email		
Name of Employer						Office No		
Name of Beneficiary						Relationship		
If you are the spouse or child of member, please state member name								

Plan	Sum Insured (RM)	Please √ Premium (RM) Monthly		Yearly	
1	50,000	50		600	
2	60,000	60		720	
3	80,000	80		960	

Plan	Sum Insured (RM)	Please √ Premium (RM) Monthly		Yearly	
4	100,000	100		1200	
5	120,000	120		1440	
6	140,000	140		1680	

Plan	Sum Insured (RM)	Please √ Premium (RM) Monthly		Yearly	
7	160,000	160		1920	
8	180,000	180		2160	
9	200,000	200		2400	

Health Declaration Yes No

1. Are you presently in ill-health or have suffered or sustained any mental or physical illness or injury during the past five years? ☐ ☐
2. Are you currently receiving medical attention or taking any drugs or medication? ☐ ☐
3. Have you ever suffered from or received medical advice, counseling or treatment for ***high blood pressure, chest pain, strokes, disease of the heart, blood or blood vessels, enlarged glands, any form of cancer or tumour, diabetes, or any disorder of the stomach, bowels, kidneys, liver or bladder, tuberculosis, asthma, bronchitis or other respiratory illness, eyes, ears and loss of speech, epilepsy, mental or neurological disorder, AIDS (Acquired Immune Deficiency Syndrome), and AIDS related complex, or any immunological disorder (including being tested for)?*** ☐ ☐
4. Have any of your parents, brothers or sisters ever suffered from any of the illnesses included in this plan. If "Yes", advise on a separate sheet of paper which relative(s), disease & age contracted. ☐ ☐
5. Have you ever had any application for medical, accident or life insurance declined, cancelled, postponed, rated or subject to special terms? ☐ ☐
6. Have you smoked cigarettes or any other substance in the past 12 months? If "Yes" how many a day and for how many years? Do you consume alcohol? If "Yes" in what quantity? (_____cans/bottles/pegs per week) ☐ ☐
7. Do you engage in any hazardous occupation, pursuit or pastime, e.g. motor racing, rock climbing, Skydiving, scuba diving or flying (other than as a fare paying passenger on recognised air service?) ☐ ☐
8. For female only. Are you pregnant now? If yes, how many months? _____ ☐ ☐
9. Is there any fact, circumstance or information regarding your health which was not specifically mentioned above? If the answer to any question above is "Yes" please give details (Noting the question no.) on a separate sheet of paper. ☐ ☐

All the above statements are true and complete to the best of my knowledge and belief and understanding that the company, believing them to be such, will rely and act on them. Furthermore, I authorize any physician or hospital or any organisation that has any records or knowledge of me or my health to furnish MALAYSIAN ASSURANCE ALLIANCE BERHAD with the information concerning my medical history and physical condition. A photocopy of this authorisation shall be effective and valid as the original. I/We understand that the insurance applied for will not become effective unless and until the Application is accepted by MAA and MAA is under no liability until acceptance is effective.

Date_____

_____
Signature of Proposed Insured OR Signature of Parents for Juvenile applicant

Payment Authorisation – Please complete all details in this section
Please charge premium payment to my credit card account and debit all subsequent premiums via my below mentioned VISA or MasterCard. I understand that MAA Assurance shall be under no obligation in anyway whatever to honor such payment if my card is delinquent or cancelled for any reasons whatsoever

I wish to pay my premium RM ☐☐☐☐.☐☐ by: Monthly ☐ Yearly ☐

☐ Visa ☐ MasterCard Card No. ☐☐☐☐-☐☐☐☐-☐☐☐☐-☐☐☐☐ Expiry Date: ☐☐☐☐

Cardholder's Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Cardholder's IC ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Card Issuing Bank_____

Cardholder's Signature: Date: ☐☐-☐☐-☐☐ (dd-mm-yy)

☐ Cheque (please cross the cheque and made payable to **MAA BHD**

Bank	Cheque No.	Amount (RM)

0610121