

**AXXESS COVID-19 INSURANCE 2**  
**AXXESS COVID-19 PROTECT PLAN**  
**AXXESS COVID-19 PROTECT PLUS PLAN**  
**FAQs – WHAT IS COVERED**

No.	Topic
1.	<p>Q. What is the period of coverage under this Insurance?</p> <p><b>A. The period of coverage is three (3) months.</b></p>
2.	<p>Q. Under the AXXESS Covid-19 Protection Plan, what am I protected for and the benefits that will be paid?</p> <p><b>A. In summary</b></p> <p><b>Hospitalization due to Covid-19 – RM2,000.00</b>  <b>Death due to Covid-19 - RM10,000.00</b>  <b>Death due to accident - RM10,000.00</b></p> <p>The AXXESS Covid-19 Protection Plan is an insurance policy offering you the following coverage and benefits: -</p> <ul style="list-style-type: none"> <li>i. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with the COVID-19 and requires confinement in a hospital, the Insurer will pay you RM2,000.00</li> <li>ii. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with the COVID-19, which shall within 365 days of diagnosis result in death the Insurer will pay your Nominee or the Estate RM10,000.00</li> <li>iii. If you sustain accidental bodily injury caused by accident which results in death within 365 days after the accident the Insurer will pay your Nominee or the Estate RM10,000.00</li> </ul> <p>Q. What do you mean by up to RM12,000 cash payout?</p> <p><b>If you are hospitalized for Covid-19 and suffer death as a result of Covid-19 or Accident the total amount paid by the Insurer will be RM12,000.00</b></p>
3.	<p>Q. Under the AXXESS Covid-19 Protection Plus Plan, what am I protected for and the benefits that will be paid? What is the difference between this plan and the other one?</p> <p><b>A. The AXXESS Covid-19 Protection Plus Plan is a unique first ever insurance policy offering you protection from Covid-19 as well as Dengue. It offers the following coverage and benefits: -</b></p> <p><b>In summary</b></p>

	<p>Hospitalization due to Covid-19 – RM2,000.00  Death due to Covid-19 - RM10,000.00  Hospitalization due to Dengue - RM2,000.00  Death due to Dengue - RM10,000.00  Death due to accident - RM10,000.00</p> <p>i. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with the COVID-19 and requires confinement in a hospital, the Insurer will pay you RM2,000.00</p> <p>ii. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with the COVID-19, which shall within 365 days of diagnosis result in death the Insurer will pay your Nominee or the Estate RM10,000.00</p> <p>iii. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with the Dengue and requires confinement in a hospital, the Insurer will pay you RM2,000.00</p> <p>iv. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with the Dengue, which shall within 365 days of diagnosis result in death the Insurer will pay your Nominee or the Estate RM10,000.00</p> <p>v. If you sustain accidental bodily injury caused by accident which results in death within 365 days after the accident the Insurer will pay your Nominee or the Estate RM10,000.00</p> <p>You may claim hospitalization for either Covid-19 or Dengue but not for both.</p> <p>Q. What do you mean by up to RM12,000 cash payout?  <b>A. If you are hospitalized for either Covid-19 or Dengue and suffer death as a result of Covid-19, Dengue or Accident the total amount paid by the Insurer will be RM12,000.00</b></p>
4.	<p>Q. When is the Policy effective date assuming I purchase the Insurance today?  <b>A. Policy effective date will be day payment is received by Shieldcard Holdings Sdn Bhd. As an example, if payment is received on 28 April 2020, the effective date will also be 28 April 2020.</b></p>
5.	<p>Q. Is there any waiting period before I am eligible for the benefits?  <b>A. There will be a waiting period of the first seven (7) days from the effective date before the insured person is eligible for Covid-19 or Dengue benefits for hospitalization or death.</b></p> <p><b>For Accidental Death there is no waiting period.</b></p>
6.	<p>Q. Does this policy cover worldwide?  <b>A. This policy only covers Malaysia.</b></p>

7.	<p>Q. After I purchase and pay, how would I know that I have been covered under this Insurance?</p> <p><b>A. Once you have completed the customer information webpage and made payment received by Shieldcard Holdings, you will receive an email notification within 4 working days with your policy number, effective date and expiry date of the policy.</b></p>
8.	<p>Q. Can the policy be renewed at the end of the 3 months coverage period?</p> <p><b>A. This is non-renewable Insurance. However, you may buy a fresh policy when your present cover expires.</b></p>
9.	<p>Q. Does the Death benefit cover me even after my policy has ended?</p> <p><b>A. If the accident causing bodily injury (for Accidental Death Benefit) or laboratory confirmation of infection with Covid-19 or Dengue (for COVID-19 or Dengue Death Benefit), occurs within the 3-months coverage period, and shall result in death within 365 days from the date of the accident or laboratory confirmation of infection as applicable, the Insurer will pay the death benefit.</b></p>
	<p><b>All due care has been taken in preparing these FAQs. However, in the event of any inconsistencies between the information provided in these FAQs and the terms of the AIA Policy, the provisions set out in the AIA Policy will prevail.</b></p>