

**IUKL FOREIGN STUDENT MEDICAL COVERAGE**

**HOSPITALISATION BENEFITS - ELIGIBLE MEMBER**

Due to accident or sickness to the panel hospital.

Overall per disability limit is RM20,000 for hospitalisation.

**POLICY TERM AND CONDITIONS FOR HOSPITAL ADMISSIONS**

**A**

**Standard Policy exclusions**

1. Plastic Cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of near sightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
2. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth. Regular Dental treatment including routine and cosmetic in nature not covered.
3. Private nursing, nursing home or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases and any communicable disease required quarantine by law not covered.
4. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions. Congenital conditions shall mean any medical or physical abnormalities existing at the time of birth as well as neo natal physical abnormalities developing within 6 months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the insured was continuously covered under this policy.
5. Pregnancy related, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.

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6. Hospitalization primarily for investigatory purposes, diagnosis, X-RAY examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not medically necessary and any preventive treatment, preventive medicines or examinations carried out by a Physician and treatments specifically for weight reduction or gain
7. Suicide , attempted suicide or internally self-inflicted injury while sane or insane
8. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
9. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material transplant and its complications.
10. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
11. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured and Disabilities arising out of duties of employment or profession that is covered under a workman's compensation insurance contract.
12. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations)
13. Costs/expenses of services of a non-medical nature such as television, telephones, telex service, radios or similar facilities, admission kit/.pack and other ineligible non-medical items.
14. Sickness or Injury arising from racing of any kind (except foot racing) hazardous spots such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
15. Private flying other than as a fare paying passenger in any commercial scheduled airlines licensed to carry passengers over established route

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	<p>16. Expenses incurred for sex changes</p> <p>17. Expenses incurred for donation of any body organ by an insured person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.</p>
<p><b>B. OUTPATIENT SPECIALIST BENEFITS</b></p>	
1	<p>GP Treatment -annual limit</p> <p>Unlimited</p>
2	<p>Deductible amount per claim</p> <p>RM25.00 per claim. For example if your claim is RM50.00. Insurance will reimburse RM25.00 after the deductible.</p>
3	<p>Medication</p> <p>Claimable for medication relevant to the Treatment of the disability.</p>
4	<p>Injection</p> <p>Claimable for injection which is relevant to the treatment of the disability.</p>
5	<p>Diagnostic Lab/X-ray Procedures</p> <p>Claimable for all laboratory examination and diagnostic X-ray for the determination and diagnosis of a disability.</p>
6	<p>Outpatient Surgical Procedures</p> <p>Claimable for Outpatient procedures done at a clinic.</p>

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<b>EXCLUSIONS FOR OUTPATIENT CLINICAL</b>	
<b>B-1</b>	<ol style="list-style-type: none"> <li>1. Traditional and alternative therapy such as Acupuncture, Hormone replacement therapy, Homeopathy, Chiropractic Services, Bomoh or Sinseh treatment by any person other than a legally registered medical practitioner;</li> <li>2. Treatment of congenital, hereditary disease/deformities;</li> <li>3. Drugs or medicine without doctor prescription and X-ray Examination or Laboratory Tests without doctor’s recommendation;</li> <li>4. Any routine medical check-ups and screening profiles, blood and topical allergy testing;</li> <li>5. Preventive vaccination or immunisation, Travel immunisation and Adult immunisation including Hepatitis, Nerve disorders/Degenerative diseases, Endometriosis, Transverse Myelitis or any form of preventive treatment;</li> <li>6. Pregnancy or resulting childbirth (including pre-natal visits) abortion or miscarriage, infertility;</li> <li>7. Any self-inflicted injury regardless whether is sane or insane at the time of commission.</li> <li>8. Treatment of any functional disorder of the physics or mental constitution, such as neuropsychosis, schizophrenia and others to improve the psychological , mental or ;</li> <li>9. Any treatment arising from alcoholic or drug addiction.</li> <li>10. Vitamins, Food Supplement, Herbal Cures and Anti-obesity/Weight Reducing Agents, Acne treatment or Cosmetic treatment.</li> <li>11. Sonotron Therapy, Heart Scan and other new modalities not recognised by academic or government health institutions.</li> <li>12. Catastropic disease includes out-patient cancer therapies including chemotherapy, radiotherapy and immunotherapy, organ transplant, anti-rejection and related treatment including cyclosporine and out-patient renal dialysis and erythroprotein treatment.</li> <li>13. Pre-employment check-up/Dental Treatment.</li> </ol>
<b>C</b>	<p><b>REIMBURSEMENT OF TUITION FEES DUE TO PROLONGED PERIOD OF DISABILITY (PER SEMESTER) RM10,000</b></p> <ul style="list-style-type: none"> <li>- In the event of a prolonged disability which actually prevents the insured Person from attending to his academic session at his registered college and as a direct result of this non-attendance such that the insured Person had to repeat his coursework in a new academic session, this Benefit will reimburse the actual college tuition fees paid for academic session which was missed. In the context of this Benefits, a prolonged disability is defined as a covered medical condition which renders the Insured Person being confined to the hospital continuously for a period of not less than 14 days and shall include any post hospital convalescence immediately following the discharge from the hospital.</li> </ul>

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<p>D</p>	<p><b>COMPASSIONATE VISITATION BENEFITS-RM5,000</b></p> <ul style="list-style-type: none"> <li>- Additional accommodation and travelling expenses for a parent/legal guardian located outside Malaysia required on medical advice from the treating physician to remain with the Insured Person(s) during hospitalisation and if the insured Person is hospitalised for more than (5) consecutive days and the medical condition does not allow repatriation up to the maximum amount RM5,000 as set forth in the Schedule of Benefits.</li> </ul>
<p>E</p>	<p><b>ACCIDENTAL DEATH AND DISABLEMENT-RM20,000</b></p> <ul style="list-style-type: none"> <li>- An amount payable should the insured Person sustain bodily injury causes by an accident resulting directly and independently of any other cause within one year in death. Death shall be established by an official Death Certificate.</li> <li>- An amount payable should an insured Person sustain a bodily injury caused by an accident resulting directly or independently of any other cause within one year in disablement (total or partial). The compensation scale applicable is Personal Accidental Scale of compensation.</li> </ul>
<p>F</p>	<p><b>EMERGENCY MEDICAL EVACUATION- RM100,000</b></p> <ul style="list-style-type: none"> <li>- Medically necessary expenses for emergency transportation and medical care to move an Insured Person who has a critical medical condition to the nearest Hospital where appropriate care and facilities are available.</li> </ul>