
SMART BABYSHIELD



CHINESE VERSION



SMART BABY SHILED - CHILD Mother AGE: 19 - 45 YEARS OLD

PRENATAL CHILD: 13 - 35 WEEKS



住院津贴: 每日RM500
NICU/ICU/HDU
一岁内任何时候, 最高60天

视何者为高

新生儿氧气箱:
每日RM200
出生60天内



光疗治疗新生儿黄疸:
一次性支付
RM 1000*
出生60天内



住院医疗费用:
每年高达RM30K
先天性疾病导致

1. 肛门闭锁手术
2. 心脏缺损手术治疗
3. 先天性白内障手术
4. 先天性耳聋治疗
5. 先天性膈疝
6. 婴儿脑积水
7. 法洛四联症
8. 主动脉移位
9. 动脉移位
10. 室间隔缺损手术
11. 主动脉缩窄与侵入性手术
12. 脑瘫
13. 脊柱裂有神经功能缺损
14. 先天性食管闭锁与侵入性手术
15. 气管食管瘘与侵入性手术
16. 唇腭裂和/或腭裂与手术
17. 唐氏综合症
18. 早产儿视网膜病变
19. 先天性无肢体缺失

死亡利益:
现金价值 + RM5000
胎死腹中/ 出世30天内

疾病感染利益:
一次性支付
RM 1000

诊断时

1. 严重的麻疹并发症
2. 重症手足口病同并发症导致神经功能缺损
3. 基孔肯雅热与并发症
4. 伴有并发症的伤寒
5. 狂犬病

住院时

6. 寨卡病毒感染与住院治疗
7. 中东呼吸综合征冠状病毒 (MERS-CoV) 住院治疗
8. 埃博拉病毒感染与住院治疗
9. SARS住院治疗
10. 甲型流感 - 禽流感A (H7N9) 和A (H5N1) 住院治疗
11. 立百病毒性脑炎住院治疗
12. 住院治疗的日本脑炎
13. 克雅二氏病
14. 疟疾与住院治疗
15. 登革热出血热

**此保障利益将在孩子
五岁时结束**

*必须通过相关的血液检查结果进行确认和支持, 包括但不限于总血清胆红素水平 > 250 (micromol/litre)

SMART BABY SHILED - MOTHER

Mother AGE: 19 – 45 YEARS OLD

PRENATAL CHILD: 13 – 35 WEEKS

住院津贴: 每日RM500

ICU/HDU

由分娩并发症引起, 1个月内

孕妇癌症:

一次性支付

RM5000

等待期- 30 天

妊娠并发症:

一次性支付

RM5000

GDM额外增加1K

1. 胎盘早期剥离
2. 羊水严重肺栓塞
3. 子痫
4. 植入性胎盘
5. 产后大出血需要子宫切除术
6. 妊娠期急性脂肪肝
7. 妊娠引起的弥散性血管内凝血
8. 以上原因兼同时患妊娠期糖尿病 (GDM)*

死亡利益: RM 30K

由于分娩/怀孕并发症

OR

意外死亡利益:

RM 30K

OR

意外死亡利益:

RM 60K

公共交通设施导致

疾病感染利益:

一次性支付

RM 1000

诊断时

1. 严重的麻疹并发症
2. 重症手足口病同并发症导致神经功能缺损
3. 基孔肯雅热与并发症
4. 伴有并发症的伤寒
5. 狂犬病

住院时

6. 寨卡病毒感染与住院治疗
7. 中东呼吸综合征冠状病毒 (MERS-CoV) 住院治疗
8. 埃博拉病毒感染与住院治疗
9. SARS住院治疗
10. 甲型流感 - 禽流感A (H7N9) 和A (H5N1) 住院治疗
11. 立百病毒性脑炎住院治疗
12. 住院治疗的日本脑炎
13. 克雅二氏病
14. 疟疾与住院治疗
15. 登革热出血热

**覆盖期限将在
孩子出生后1个月结束**

SMART BABYSHIELD



ENGLISH VERSION

**DREAM
NAVI
GATOR**
PROGRAMME

DM
DREAM MAP
TURNING YOUR DREAMS INTO REALITY THROUGH YOUR DREAMS

SMART BABY SHILED - CHILD

Mother AGE: 19 – 45 YEARS OLD



PRENATAL CHILD: 13 – 35 WEEKS

Hospitalisation Cash

Benefit: RM500/day in NICU/ICU/HDU, at anytime within 1 year birth up to max 60 days

Hospitalisation: Up to

RM 30K /year

Due to Congenital Conditions

Death: TIV + RM5K

Death of foetus / birth up to 30 days after child's birth

Infectious Disease

Benefit:

Lump Sum: RM1K

↑ Whichever is Higher ↓

Incubation of

Newborn: RM200 /day within first 60 days after birth



Phototherapy Treatment

for Neonatal Jaundice*:

Lump Sum: RM 1K

within first 60 days after birth



1. Anal Atresia Specified Severity requiring surgery
2. Atrial Septal Defect requiring surgery
3. Congenital Cataract with surgery
4. Congenital Deafness requiring treatment
5. Congenital Diaphragmatic Hernia
6. Infantile Hydrocephalus
7. Tetralogy of Fallot
8. Transposition of Great Vessel
9. Truncus Arteriosus with surgery
10. Ventricular Septal Defect requiring surgery
11. Coarctation of the aorta with invasive surgery
12. Cerebral Palsy
13. Spina Bifida with neurological deficit
14. Congenital Oesophageal Atresia with invasive surgery
15. Trachea-oesophageal fistula with invasive surgery
16. Cleft Lip and/or Cleft Palate with surgery
17. Down's Syndrome
18. Retinopathy of Prematurity with surgical procedure
19. Congenital Absence of Two Limbs

Upon Diagnosis

1. Measles with complication
2. Hand Foot Mouth Disease with complication
3. Chikungunya Fever with complication
4. Typhoid Fever with complication
5. Rabies

Upon Hospitalisation

6. Zika Virus Infection
7. Middle East Respiratory Syndrome coronavirus (MERSCoV)
8. Ebola Virus Infection
9. SARS
10. Influenza A - Avian influenza A (H7N9) & A(H5N1)
11. Nipah Virus Encephalitis
12. Japanese Encephalitis
13. Creutzfeldt-Jakob Disease
14. Malaria
15. Dengue Hemorrhagic Fever

*must be confirmed and supported with relevant blood tests results including but not limited to total serum bilirubin levels of >250 (micromol/litre)



Expiring at the policy anniversary prior to child attained **age of 5 ANB**

SMART BABY SHILED - MOTHER

Mother AGE: **19 – 45 YEARS OLD**

PRENATAL CHILD: **13 – 35 WEEKS**

Hospitalisation Cash

Benefit: RM500/day

Due to childbirth complications in ICU/HDU, up to 1 month after delivery

Maternity Cancer:

Lump Sum: RM5K

Waiting Period – 30 days

Pregnancy Complication:

Lump Sum: RM5K

Extra 1K with GDM

1. Abruptio Placentae of specified severity
2. Amniotic Fluid Embolism of specified severity
3. Eclampsia
4. Placenta Increta/ Percreta of specified severity
5. Postpartum Haemorrhage Requiring Hysterectomy
6. Acute Fatty Liver in Pregnancy of specified severity
7. Disseminated Intravascular Coagulation (D.I.C) due to pregnancy
8. Pregnancy complications (the above),
if accompanied by Gestational Diabetes Mellitus (GDM)*

Death: RM 30K

Due to childbirth/pregnancy complication

OR

Accidental Death

Benefit: RM 30K

OR

Accidental Death

Benefit: RM 60K

Due to public conveyance

Infectious Disease

Benefit:

Lump Sum: RM1K

Upon Diagnosis

1. Measles with complication
2. Hand Foot Mouth Disease with complication
3. Chikungunya Fever with complication
4. Typhoid Fever with complication
5. Rabies

Upon Hospitalisation

6. Zika Virus Infection
7. Middle East Respiratory Syndrome coronavirus (MERSCoV)
8. Ebola Virus Infection
9. SARS
10. Influenza A - Avian influenza A (H7N9) & A(H5N1)
11. Nipah Virus Encephalitis
12. Japanese Encephalitis
13. Creutzfeldt-Jakob Disease
14. Malaria
15. Dengue Hemorrhagic Fever

Coverage term ends
1 month after child's birth