



**Are U
Insurance
SMART?**

I'm still young and healthy. Why should I buy medical insurance?

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- 1 The best time to buy medical insurance is when you are still young and healthy. Most insurance companies will not cover you if you already have a medical condition.
- 2 Why buy at all? The cost of hospitalisation and medical care is high, and getting higher every year. Also, a serious illness or accident can strike anyone any time. When it does, you would want to be able to afford the best medical care you can get.
- 3 A medical insurance can help you pay for hospital room and board, the doctor's fee, surgical fee, medical supplies and so on. Some comprehensive plans also cover alternative or traditional medical treatment, supplementary medicines, vitamins or nutritional herbs, and home nursing services. Most insurance companies offer an Assist Card facility for easy admission to any of the approved panel hospitals in Malaysia.
- 4 When it comes to medical insurance, it's always a case of "the sooner the better".

"Are U Insurance Smart?" is an initiative by MSIG Insurance that provides answers to questions about general insurance that you may not know enough to ask. Visit www.msig.com.my regularly to stay updated.

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