Daiichi Life

Daiichi
Active Care

LIVE LIFE BEYOND HORIZON

by protecting against life's surprises

Accidents can happen to anyone, anytime. Unexpected events may cause loss and physical injury, which could lead to permanent disability or, in the worst-case scenario, loss of life.

Daiichi Active Care offers comprehensive protection with benefits for accidental death, disability, and dismemberment, along with optional coverage for accident-related medical expenses.

Why Daiichi Active Care?

Financial Protection for accidental death, Total Permanent Disability (TPD) dismemberment and hospitalization.

Daiichi Active Care Highlights

Entry Age Next Birthday of Life Insured

- **18 to 64 years old**
  (Maximum Maturity Age: 65 years old)

Policy Term

- **1 - 15 years**

Premium Term

- **1 - 15 years**

Sum Insured

- **From MMK 5,000,000**
  (Maximum Sum Insured is subject to underwriting)

Daiichi Active Care Benefits & Packages

Product Benefits		Package A	Package B	Package C	Package D
100% Sum Insured on Accidental Death/TPD		✓	✓	✓	✓
Additional 100% Sum Insured for Accidental Death while travelling on conveyance as passenger			✓		✓
Accidental Dismemberment					
Total and Permanent Irrecoverable loss of use of:	**% of Sum Insured**				
1. Two arms	**100%**				
2. Two legs	**100%**				
3. Both eyes	**100%**				
4. One arm and one leg	**100%**				
5. One arm / leg and sight of one eye	**100%**				
6. Hearing in both ears	**50%**		✓		✓
7. One arm or one leg	**50%**				
8. Sight of one eye	**30%**				
9. One thumb	**10%**				
10. One big toe	**5%**				
11. Any finger	**2%**				
12. Any toe	**1%**				
2nd degree burns covering more than 30% of the surface area of the body	**50%**				
3rd degree burns covering more than 20% of the surface area of the body	**100%**				
Return of Premium on Non-accidental Death/TPD (for policy term 5 years and above)			✓		✓
0.2% of Sum Insured for Hospitalisation due to accident				✓	✓
Additional 0.2% Sum Insured for ICU due to accident				✓	✓

Daiichi Active Care Benefits Illustration
(10 Year Policy Term)

Scenario: Mr. A, age 40, buys Package D,
a 10-year policy term of **Daiichi Active Care.**

Sum Insured

- MMK 15,000,000

Annual Premium (MMK)

- MMK 102,375

Policy Year

0	1	2	3	4	5	6	7	8	9	10

Death/ Total Permanent Disability (TPD) Benefit,
Accidental Dismemberment, Hospitalization due to Accident

Remark: *Premium return on non-accidental Death/ Total Permanent Disability (TPD)*
(for policy term 5 years and above)

FAQ

1. What is considered an "Accident"?

An accident refers to an ***unforeseen, involuntary, external, and visible event*** that results in bodily injury.

2. What is the Return of Premium (ROP) benefit?

If your policy term is ***5 years or longer***, and you pass away or suffer ***Total Permanent Disability (TPD)*** due to ***non-accidental causes after the 5th policy year***, Daiichi Life will refund ***100% of the premiums paid***, subject to policy terms and conditions.

3. What is not covered under this policy?

This policy does not cover events resulting from:

- Suicide or intentional self-harm
- Illness, disease, or pre-existing conditions
- War, terrorism, or participation in criminal acts
- Drug or alcohol abuse
- Hazardous sports (e.g. scuba diving, mountain climbing, racing)
- Pregnancy or childbirth
- Mental illness
- Other terms and conditions shall be applied.

4. What happens if I miss a premium payment?

You will be granted a Grace Period of: 30 days for quarterly, semi-annual, or annual payment modes.

During the Grace Period, your policy must be in force. However, any outstanding premiums must be paid if a claim occurs.

5. Can I cancel my policy after purchase?

Yes. You may cancel your policy within 21 days (Free-Look Period) from the date you receive your policy documents.

A full refund of premiums paid will be issued, less any medical examination costs, provided no claim has been made.

6. How do I submit a claim?

You may submit a claim by contacting your **Financial Advisor/ Planner**,

or **Customer Service**: +95 9 880 443 003.

Our team will guide you through the claim process and required documentation.

7. Are premiums eligible for tax benefits?

Yes. Premiums paid under Daiichi Active Care are **deductible for personal income tax purposes**, subject to Myanmar Tax Law.

8. What if the Life Insured plans to live outside Myanmar?

If the Life Insured intends to reside outside Myanmar for more than 3 consecutive months, Daiichi Life must be notified in writing within 30 days. Based on a risk assessment, Daiichi Life may continue, adjust, or cancel the policy, subject to policy terms and conditions.

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About Daiichi Life Myanmar

Daiichi Life Myanmar is part of the Daiichi Life Group, a leading life insurance group from Japan. For over 120 years, the Group has been offering long-term financial protection and life insurance services to customers and their families across nine countries.

In 2019, Daiichi Life Myanmar obtained the official operating license to bring our world-class life insurance services to the people of Myanmar. Guided by the "Customer First" philosophy, and together with our local and international talents, we aim to carry out Daiichi Life's century-long service quality to create a meaningful impact in the local community.

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