



Critical Illness Insurance

This insurance provides Benefits in the event of the Assured suffering from Critical Diseases like Heart Attack, Stroke and Cancer etc.

- Who can insure - Those aged between 6 and 60 years (individually or in a group)
- Term (duration) - One Year
- Premium Rate - From 1 (one) to 10 (ten) units can be purchased. Premium will be set, based on number of Units purchased and age of the Assured.

Premium Rates

No	Cover	Age	Individual (Kyats)		In a group (Kyats)		
			Half - Yearly	Lump Sum	Quarterly	Half-Yearly	Lump Sum
1	One Unit	6 - 30	4,500	8,800	2,200	4,300	8,400
		31 -40	7,800	15,400	3,900	7,400	14,600
		41 -50	12,300	24,200	6,100	11,700	23,000
		51 - 60	19,000	37,400	9,400	18,100	35,500

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✉ : customerservices@fnilife.com, marketing@fnilife.com 🌐 : www.fnilife.com

📍 : Building A/9, Than Thu Mar Road, (24) Quarter, Thingangyun Township, Yangon, Myanmar.11071

☎ : Hot Line// 09-269843974, 01-570521,01-570998, Fax : 570298

Please immediately notify FNI (Life) in case of a claim.



Benefit Obtainable under this Insurance

The Benefit is obtainable under the Critical Disease Treatment Insurance if the Assured gets afflicted with or suffers from one of the following or dies within the term.

Cover	Proximate Cause For payment of Benefit	Benefit
One Unit	1. Heart Attack 2. Stroke 3. Cancer –Life- threatening 4. Renal failure 5. Major Organ Transplant 6. Heart Valve Replacement or Repair 7. Coronary Artery bypass surgery 8. Severe Burns 9. Coma 10. Bacterial Meningitis	Kyats One Million
One Unit	Death	Kyats One Million

Total Benefit Obtainable within One Term either for treatment of one of the Critical Diseases 1 to 10 mentioned above or Death is kyats One million only.



No Benefit for the Following-

No Benefit is obtainable for the affliction with or suffering from a Critical Disease or Death directly or indirectly caused by one of the following.

1. Under current medical treatment. The Assured is recommended by a doctor to be treated. Disease symptoms already confirmed.
2. Derangement caused by mental diseases.
3. Hospitalization for medical check-up, rest and recuperation.
4. Beautification.
5. To wear hearing aids.
6. Physical defect or Infirmity.
7. Use of a narcotic drug.
8. Self - commission of a criminal offence.
9. Contraction of AIDS / HIV.
10. Terrorism acts. Riot. War and warlike operations.
11. Fraudulent claims.
12. Suicide or intentional self – injury.
13. Treatment within 90 days of the Malignant Tumor of the named Carcinoma from inception of this insurance or the insurance which had been already renewed.
14. Carcinoma in situ/ Intraepithelial Neoplasm in the course of treatment of the Critical Disease. (Tumor in skin, respiratory , gastrointestinal urinary tracts and Intraepithelial Neoplasm)
15. Coma caused by excessive anti – coma medicines or brain death.
16. Bacterial Meningitis. (Meningitis caused by bacteria and virus)

If you want to buy this insurance, please contact First National Insurance (Life) Co & F.N.I Branches or Insurance Agents dealing with FNI.