

Additional Information Sheet – HealthCover

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage** upon the Life Assured being **diagnosed with a covered Critical Illness** during the coverage period of the Rider.

The total Critical Illness benefit payable shall not exceed 100% of the Rider's Insured Amount. Once 100% of the Rider Insured Amount has been paid out, this Rider shall then terminate. The Insured Amount of the Basic Policy shall be reduced proportionally by the Rider's Insured Amount paid out.

1. What are the covered Critical Illnesses?

- | | |
|--|--|
| 1. Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | 21. Brain Surgery |
| 2. Heart Attack - <i>of specified severity</i> | 22. Heart Valve Surgery |
| 3. Kidney Failure - <i>requiring dialysis or kidney transplant</i> | 23. Terminal Illness |
| 4. Cancer - <i>of specified severity and does not cover very early cancers</i> | 24. Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 5. Coronary Artery By-Pass Surgery | 25. Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 6. Serious Coronary Artery Disease | 26. Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i> |
| 7. Angioplasty And Other Invasive Treatments for Coronary Artery Disease* | 27. Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i> |
| 8. End-Stage Liver Failure | 28. Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 9. Fulminant Viral Hepatitis | 29. Alzheimer's Disease / Severe Dementia |
| 10. Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | 30. Muscular Dystrophy |
| 11. Benign Brain Tumour - <i>of specified severity</i> | 31. Surgery to Aorta |
| 12. Deafness - <i>Permanent and Irreversible</i> | 32. Multiple Sclerosis |
| 13. Third Degree Burns - <i>of specified severity</i> | 33. Primary Pulmonary Arterial Hypertension - <i>of specified severity</i> |
| 14. Human Immunodeficiency Virus (HIV) Infection due to Blood Transfusion | 34. Medullary Cystic Disease |
| 15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection | 35. Cardiomyopathy - <i>of specified severity</i> |
| 16. Full-blown AIDS | 36. Systemic Lupus Erythematosus with Severe Kidney Complications |
| 17. End-Stage Lung Disease | |
| 18. Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> | |
| 19. Major Organ / Bone Marrow Transplant | |
| 20. Loss of Speech | |

* The benefit payable for Angioplasty and Other Invasive Treatments for Coronary Artery Disease shall be 10% of the Rider Insured Amount or RM25,000, whichever is lower. This benefit is payable once only. Thereafter, the Rider Insured Amount will be reduced by the amount paid.

The list of Critical Illnesses is extended via HealthCover (Extended Total and Permanent Disability) (ETPD) Rider. HealthCover (ETPD) Rider is attachable to this Rider by default at no extra premium charges to You.

The HealthCover (ETPD) Rider covers:

1. Paralysis of Limbs
2. Blindness - Permanent and Irreversible
3. Loss of Independent Existence

Note: If You terminate this Rider, Your HealthCover (ETPD) Rider will also be terminated automatically.

2. What are the major exclusions and limitations under this plan?

- (i) Subject to the Waiting Period, where the age of the Life Assured is less than 49 months at the time of diagnosis of a Critical Illness, the Rider Insured Amount payable shall be as follows:

Age of Life Assured at the Time of Diagnosis	Percentage of Rider Insured Amount Payable
12 months and below	20%
13 - 24 months	40%
25 - 36 months	60%
37 - 48 months	80%
49 months and above	100%

- (ii) This plan does not cover any Critical Illness caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:
- a) any Critical Illness which first manifests itself prior to or within the Waiting Period;
 - b) any Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which existed as at the Issue Date, Reinstatement Date, effective date of the Endorsement for the newly increased or upgraded benefits of the Supplementary Contract or the date of birth of the Life Assured, whichever is later;
 - c) a Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of the Supplementary Contract,
 - i. the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - ii. an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus.
 - d) any Critical Illness which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains 17 years of age;
 - e) any Critical Illness resulting directly from alcohol or drug abuse; or
 - f) any Critical Illness which is due to self-inflicted injuries while sane or insane.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.

Key Terms and Conditions

1. This Rider is guaranteed renewable. The Cost of Insurance (COI) is not guaranteed and We reserve the right to revise the COI by giving You 3 months' written notice prior to the next Policy Anniversary. The adjustment in COI, if any, will aim to reflect Our claim experience. The COI may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all policy owners irrespective of their claim experience.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.