

## Additional Information Sheet – Lady Guard

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 as suffering from a covered Lady Related Cancer or Lady Related Illness** during the coverage term of the Rider.

#### 1. What are the covered Lady Related Cancer and Lady Related Illness?

##### **Lady Related Cancer**

If the Life Assured, before the Maturity/Expiry Date and prior to attaining age 81 nearest birthday, is first diagnosed of any one of the Lady Related Cancer specified below, 100% of the Rider Insured Amount, less any amount accelerated for Lady Related Illness, shall be payable. Thereafter, the Rider shall terminate.

List of Lady Related Cancer:

1. Cancer of the Breast
2. Cancer of Cervix Uteri
3. Cancer of Fallopian Tubes
4. Cancer of Ovary
5. Cancer of Uterus
6. Cancer of Vagina/Vulva
7. Systemic Lupus Erythematosus with Severe Kidney Complications

"Cancer" means any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (i) all cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - carcinoma in situ;
  - having borderline malignancy; or
  - having low malignant potential; and
- (ii) all cancers in the presence of HIV.

##### **Lady Related Illness**

If the Life Assured, before the Maturity/Expiry Date and prior to attaining age 81 nearest birthday, is first diagnosed of any one of the Lady Related Illness specified below, 30% of the Rider Insured Amount shall be payable as an accelerated benefit. The remaining Rider Insured Amount will be payable if the Life Assured is diagnosed with any one of the Lady Related Cancer. Thereafter, the Rider shall terminate.

List of Lady Related Illness:

1. Carcinoma-in-situ of Breast or Cervix Uteri
2. Rheumatoid Arthritis with Complication
3. Breast Reconstructive Surgery
4. Facial Reconstructive Surgery due to accident
5. Skin Grafting due to skin cancer
6. Osteoporotic Fracture

### 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



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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.**