

## Additional Information Sheet – Prime Care+

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 Critical Illness covered under Early Stage, Intermediate Stage, Advanced Stage, Diabetic and Cancer Related Disease and Catastrophic Critical Illness** during the coverage period of the Rider. The benefit will only be paid if the Life Assured survives for a minimum of 7 days (Early Stage) or 30 days (Intermediate/Advanced Stage) from the date of diagnosis.

#### 1. What are the covered Critical Illnesses?

(i) List of Critical Illnesses covered:

No.	Category	Critical Illness Stages		
		Early Stage (50% of Rider Insured Amount)	Intermediate Stage (100% of Rider Insured Amount)	Advanced Stage (100% of Rider Insured Amount)
1	Heart Attack	Cardiac Pacemaker Insertion	Cardiac Defibrillator Insertion	Heart Attack - <i>of specified severity</i>
2	Coronary Artery Bypass Surgery	<ul style="list-style-type: none"> <li>Pericardectomy</li> <li>Transmyocardial Laser Therapy</li> </ul>	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery Bypass Surgery
3	Coronary Artery Disease	Early Coronary Artery Disease	Coronary Artery Disease	Serious Coronary Artery Disease
4	Cancer	<ul style="list-style-type: none"> <li>Carcinoma in situ</li> <li>Early Prostate Cancer</li> <li>Early Thyroid Cancer</li> <li>Early Bladder Cancer</li> <li>Early Chronic Lymphocytic Leukaemia</li> <li>Early Melanoma</li> </ul>	Carcinoma in situ and other Early Cancers of Specified Organs Treated with Radical Surgery	Cancer - <i>of specified severity and does not cover very early cancers</i>
5	Heart Valve Surgery	Percutaneous Valvuloplasty	Percutaneous Valve Replacement	Heart Valve Surgery
6	Aorta	Large Asymptomatic Aortic Aneurysm	Minimally Invasive Surgery to Aorta	Surgery to Aorta
7	Primary Pulmonary Arterial Hypertension	Early Primary Pulmonary Arterial Hypertension	-	Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>
8	Cardiomyopathy	Hypertrophic Cardiomyopathy	Constrictive Pericarditis with Surgery	Cardiomyopathy - <i>of specified severity</i>
9	Stroke	<ul style="list-style-type: none"> <li>Cerebral Shunt Insertion</li> <li>Brain Aneurysm Surgery</li> </ul>	Carotid Artery Surgery	Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>
10	Paralysis	Loss of Use of One Limb	Loss of Use of One Limb and Loss of Sight in One Eye	Paralysis of Limbs
11	Multiple Sclerosis	Early Multiple Sclerosis	-	Multiple Sclerosis
12	Alzheimer's Disease/ Severe Dementia	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/ Severe Dementia

13	Coma	Coma for 48 hours	Coma for 72 hours	Coma - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>
14	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
15	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Moderately Severe Bacterial Meningitis	Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
16	Brain Tumour	Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	-	Benign Brain Tumour - of specified severity
17	Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
18	Head Trauma	Mild Head Trauma	-	Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>
19	Lung Disease	<ul style="list-style-type: none"> <li>Severe Asthma</li> <li>Insertion of a Vena Cava filter</li> </ul>	Surgical Removal of One Lung	End Stage Lung Disease
20	Liver Disease	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure
21	Aplastic Anaemia	Reversible Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anaemia - <i>resulting in Permanent Bone Marrow Failure</i>
22	Fulminant Viral Hepatitis	Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis	Fulminant Viral Hepatitis
23	Burns	Mild Severe Burns	Moderately Severe Burns	Third Degree Burns - of specified severity
24	Kidney Disease	Surgical Removal of One Kidney	Chronic Kidney Disease	Kidney Failure - <i>requiring dialysis or kidney transplant</i>
25	Organ/ Bone Marrow Transplant	<ul style="list-style-type: none"> <li>Small Bowel Transplant</li> <li>Corneal Transplant</li> </ul>	Major Organ/ Bone Marrow Transplant (on the waiting list)	Major Organ/ Bone Marrow Transplant
26	Muscular Dystrophy	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	-	Muscular Dystrophy
27	Systemic Lupus Erythematosus	Less Severe Systemic Lupus Erythematosus	-	Systemic Lupus Erythematosus with Severe Kidney Complications
28	Blood Transfusion	Occupationally Acquired Hepatitis B or C	-	Human Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion

29	Loss of Speech	Loss of Speech (other than injury or illness to the vocal cords)	-	Loss of Speech
30	Medullary Cystic Disease	Chronic Glomerulonephritis	-	Medullary Cystic Disease
31	Terminal Illness	-	-	Terminal Illness
32	Motor Neurone Disease	Early Motor Neurone Disease	-	Motor Neuron Disease - <i>Permanent Neurological Deficit with Persisting Clinical Symptoms</i>
33	Loss of Independent Existence	Early Loss of Independent Existence	-	Loss of Independent Existence
34	Brain Surgery	Surgery for Subdural Haematoma	-	Brain Surgery
35	Full-Blown AIDS	-	-	Full-Blown AIDS
36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	-	-	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
37	Loss of Hearing	<ul style="list-style-type: none"> <li>• Partial Loss of Hearing</li> <li>• Cavernous Sinus Thrombosis Surgery</li> </ul>	Cochlear Implant Surgery	Deafness - <i>Permanent and Irreversible</i>
38	Loss of Sight	Loss of Sight in One Eye	<ul style="list-style-type: none"> <li>• Retinitis Pigmentosa</li> <li>• Optic Nerve Atrophy</li> </ul>	Blindness - <i>Permanent and Irreversible</i>
39	Eisenmenger's Syndrome	Less Severe Eisenmenger's Syndrome	-	Severe Eisenmenger's Syndrome
40	Infective Endocarditis	Moderately Severe Infective Endocarditis	-	Infective Endocarditis
41	Poliomyelitis	Peripheral Neuropathy	Moderate Poliomyelitis	Poliomyelitis
42	Progressive Scleroderma	Early Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Progressive Scleroderma
43	Severe Rheumatoid Arthritis	Mild Rheumatoid Arthritis	Moderately Severe Rheumatoid Arthritis	Chronic Rheumatoid Arthritis
44	Crohn's Disease	Chronic Crohn's Disease	-	Crohn's Disease with Fistula
45	Severe Ulcerative Colitis	Chronic Ulcerative Colitis	-	Ulcerative Colitis with Total Colectomy
46	Myasthenia Gravis	Less Severe Myasthenia Gravis	-	Myasthenia Gravis
47	Progressive Muscular Atrophy	Less Severe Progressive Muscular Atrophy	-	Progressive Muscular Atrophy
48	Progressive Supranuclear Palsy	Early Progressive Supranuclear Palsy	-	Progressive Supranuclear Palsy
49	Chronic Autoimmune Hepatitis	Early Chronic Autoimmune Hepatitis	-	Chronic Autoimmune Hepatitis
50	Chronic Adrenal Insufficiency	Adrenalectomy for Adrenal Adenoma	-	Chronic Adrenal Insufficiency
51	Osteogenesis Imperfecta	Severe Osteoporosis with Fractures <sup>#</sup>	-	Osteogenesis Imperfecta
52	Meningeal Tuberculosis	Tuberculous Myelitis	-	Meningeal Tuberculosis

53	Fracture of Spinal Column	-	-	Accidental Fracture of Spinal Column
54	Apallic Syndrome	-	-	Apallic Syndrome
55	Cerebral Aneurysm Requiring Brain Surgery	-	-	Cerebral Aneurysm Requiring Brain Surgery
56	Multiple Root Avulsions of Brachial Plexus	-	-	Multiple Root Avulsions of Brachial Plexus
57	Stroke Requiring Carotid Endarterectomy Surgery	-	-	Stroke Requiring Carotid Endarterectomy Surgery
58	Surgery for Idiopathic Scoliosis	-	-	Surgery for Idiopathic Scoliosis
59	Chronic Relapsing Pancreatitis	-	-	Chronic Relapsing Pancreatitis
60	Elephantiasis	-	-	Elephantiasis
61	Kawasaki Disease with Heart Complications	-	-	Kawasaki Disease with Heart Complications
62	Acute Necrohemorrhagic Pancreatitis	-	-	Acute Necrohemorrhagic Pancreatitis
63	Cerebral Metastasis	-	-	Cerebral Metastasis
64	Creutzfeldt – Jakob Disease (Mad Cow Disease)	-	-	Creutzfeldt – Jakob Disease (Mad Cow Disease)
65	Ebola Hemorrhagic Fever	-	-	Ebola Hemorrhagic Fever
66	Pheochromocytoma	-	-	Pheochromocytoma
67	Severe Relapsing Nephrotic Syndrome	-	-	Severe Relapsing Nephrotic Syndrome
68	Wilson's Disease	-	-	Wilson's Disease
69	Hydrocephalus	-	-	Hydrocephalus
70	Severe Epilepsy	-	Severe Epilepsy	-

\* Coverage for Early Stage Severe Osteoporosis with Fractures ceases on the Policy Anniversary when the Life Assured attains age 70 nearest birthday.

Additional coverage for juvenile:

No.	Category	Critical Illness Stages		
		Early Stage (50% of Rider Insured Amount)	Intermediate Stage (100% of Rider Insured Amount)	Advanced Stage (100% of Rider Insured Amount)
71	Systemic Arthritis Chronic Child (Still's Disease)	-	-	Systemic Arthritis Chronic Child (Still's Disease)
72	Severe Dengue Haemorrhagic Fever	-	-	Severe Dengue Haemorrhagic Fever
73	Insulin-Dependent Diabetes Mellitus	-	-	Insulin-Dependent Diabetes Mellitus

74	Hand, Foot, Mouth Disease with severe complications (life threatening)	-	-	Hand, Foot, Mouth Disease with severe complications (life threatening)
75	Severe Hemophilia	-	-	Severe Hemophilia
76	Spinal Amyotrophy Children with Type I	-	-	Spinal Amyotrophy Children with Type I
77	Rheumatic Fever with Heart Valve Disorders	-	-	Rheumatic Fever with Heart Valve Disorders

The additional coverage for juvenile (Critical Illness under categories 71 to 77 in the list of Critical Illnesses above) expires on the Policy Anniversary when the Life Assured attains age 19 nearest birthday.

(ii) Angioplasty and Other Invasive Treatments for Coronary Artery Disease

No.	Category	Critical Illness	Coverage Amount
78	Heart/Artery	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	15% of the Rider Insured Amount or RM30,000, whichever is lower.

This benefit is payable once only. The Rider Insured Amount will be reduced by the claim amount paid under Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

(iii) Additional Benefit – Prime Care+ (Diabetes Recovery Benefit)

Category	Disease	Coverage Amount
Diabetic Related Diseases	<ul style="list-style-type: none"> <li>Surgery for Type 2 Diabetic Retinopathy</li> <li>Limb Amputation due to Type 2 Diabetic Complications</li> <li>Severe Diabetic Nephropathy resulting in Kidney Failure</li> <li>Diabetic Coma</li> </ul>	20% of the Rider Insured Amount

Only one claim is allowed under Prime Care+ (Diabetes Recovery Benefit) and this benefit is paid on top of Rider Insured Amount.

(iv) Additional Benefit - Prime Care+ (Cancer Recovery Benefit)

Category	Early Stage Critical Illness	Intermediate/ Advanced Stage Critical Illness
Cancer	10.5% of the Rider Insured Amount	35% of the Rider Insured Amount

This benefit is paid on top of Rider Insured Amount.

Only one claim can be made for Early Stage Cancer under this benefit. The coverage amount of this benefit shall be reduced accordingly by the amount of any payment made under this benefit. The subsequent claim made under Intermediate/ Advanced Stage Cancer will be paid based on the remaining Insured Amount for Prime Care+ (Cancer Recovery Benefit).

(v) Additional Benefit – Prime Care+ (Catastrophic Critical Illness Benefit)

Category	Disease	Coverage Amount
Catastrophic Critical Illness	<ul style="list-style-type: none"> <li>Cancer with Metastasis</li> <li>Extensive Heart Attack</li> <li>Severe Stroke</li> <li>Transplantation of Both Heart and Lung</li> <li>Total Quadriplegia as a result of Spinal Cord Injury</li> <li>Loss of Limbs</li> </ul>	20% of the Rider Insured Amount

Only one claim is allowed under Prime Care+ (Catastrophic Critical Illness Benefit) and this benefit is paid on top of Rider Insured Amount.

Note:

- Coverage for Prime Care+ expires on the Policy Anniversary when the Life Assured attains age 100 nearest birthday.

- Please refer to Supplementary Contract for full details on the terms and conditions.

**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:
- any illness or surgery other than diagnosis of or surgery for a Critical Illness, Diabetic Related Disease and Catastrophic Critical Illness;
  - signs or symptoms of the Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness have manifested prior to or within the Waiting Period;
  - Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which has existed prior to the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later;
  - Critical Illness, Diabetic Related Disease or Catastrophic 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,
    - 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.
    - 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.
  - any Critical Illness that is within the same or earlier stage of the same Critical Illness category under the previous claim, save and except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
  - any Critical Illness, Diabetic Related Disease or Catastrophic 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;
  - any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness caused by a self-inflicted injury;
  - any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness resulting directly from alcohol or drug abuse;
  - where the Life Assured if he or she did not survive for at least 7 days after the diagnosis of an Early Stage Critical Illness; or
  - where the Life Assured if he or she did not survive for at least 30 days after:
    - the diagnosis of an Intermediate Stage Critical Illness;
    - the diagnosis of an Advanced Stage Critical Illness;
    - undergoing Angioplasty and other Invasive Treatment for Coronary Artery Disease;
    - the diagnosis of a Diabetic Related Disease; or
    - the diagnosis of a Catastrophic Critical Illness.

**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.
2. Claims conditions for Prime Care+:
  - a. Any amount payable under Prime Care+ (any claim paid under Early Stage Critical Illness and Angioplasty and Other Invasive Treatments for Coronary Artery Disease) will reduce the Rider Insured Amount available for subsequent claims, except if the claim is made under Prime Care+ (Diabetes Recovery Benefit), Prime Care+ (Cancer Recovery Benefit) and Prime Care+ (Catastrophic Critical Illness Benefit).
  - b. Once a claim has been paid for a Critical Illness of any stage, other Critical Illness within the same or earlier stages under that same category will no longer be covered.
  - c. A maximum of 2 Early Stage claims under different Critical Illness categories according to the list of Critical Illnesses above can be made. The maximum per life limit per claim for each Early Stage claim is RM250,000. Early Stage Thyroid Cancer claim is capped at RM175,000 per life.
  - d. Prime Care+ (Diabetes Recovery Benefit), Prime Care+ (Cancer Recovery Benefit) and Prime Care+ (Catastrophic Critical Illness Benefit) will not be payable once 100% of Rider Insured Amount has been paid. This Rider will be terminated once 100% of Rider Insured Amount has been paid.

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