

Additional Information Sheet – Allianz i-Cancer Care

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

Your Coverage/Benefits

This is a pure protection plan which pays a lump sum benefit upon the Life Assured being diagnosed with Early Stage Cancer or Advanced Stage Cancer. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

1. Can I renew my policy upon expiry of the coverage term?

At the expiry of the Policy, you have an option to renew the Policy for the same coverage term upon maturity without evidence of insurability provided the following conditions are satisfied:

- (i) The Life Assured is below the maximum entry age; and
- (ii) No claims have been submitted and approved by Us; and
- (iii) You must notify Us of Your decision to exercise this option no earlier than 30 days before the Maturity/Expiry Date and no later than 30 days thereafter by giving Us a written notice to such effect; and
- (iv) A new Policy shall be issued in the name of the Life Assured at his/her attained age and at the then applicable Premium rate; and
- (v) The Insured Amount for the new Policy shall not exceed the insured amount of the expired Policy;
- (vi) The coverage term for the new Policy will be the same as the expired Policy; and
- (vii) The underwriting decision in the expired Policy shall be applied to the new Policy.

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

This plan shall not cover any Early Stage or Advanced Stage Cancer caused directly or indirectly, wholly or partly, by any 1 of the following occurrences: -

- (i) Pre-Existing Conditions; whether disclosed to Us or not;
- (ii) Any illness or surgery other than diagnosis of or surgery for an Early Stage or Advanced Stage Cancer as defined;
- (iii) Early Stage or Advanced Stage Cancer arises directly or indirectly from a Pre-Existing Conditions as defined, which existed prior to the Issue Date or Reinstatement Date of this Policy, whichever is later;
- (iv) Attempted suicide, self-inflicted bodily injuries, disorderly conduct on the part of the Life Assured, or upon the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
- (v) Any Early Stage or Advanced Stage Cancer was diagnosed due, directly or indirectly, to a congenital defect or disease, which has manifested itself or was diagnosed before the Life Assured attaining the age of 17;
- (vi) An opportunistic infection or a malignant neoplasm if at the time of -diagnosis of Early Stage or Advanced Stage Cancer, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome;
- (vii) By taking drug, unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
- (viii) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the Policy Contract;
- (ix) Willful misuse of drugs or alcohol, while sane or insane; or
- (x) Any Early Stage or Advanced Stage Cancer which first manifests itself during the Waiting Period.

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