Allianz

Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
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Additional Information Sheet – Enhanced Accelerated Critical Illness

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

Your Coverage/Benefits

This plan provides **insurance coverage** upon the Insured Member 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 Sum Assured. Once 100% of the Rider's Sum Assured has been paid out, this Rider shall then terminate. The sum assured of the Basic Policy shall be reduced proportionally by the Rider's Sum Assured paid out.

1. What are the covered Critical Illnesses?

1. Stroke - *resulting in permanent neurological deficit with persisting clinical symptoms*
2. Heart Attack - *of specified severity*
3. Kidney Failure - *requiring dialysis or kidney transplant*
4. Cancer - *of specified severity and does not cover very early cancers*
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*
8. End-Stage Liver Failure
9. Fulminant Viral Hepatitis
10. Coma - *resulting in permanent neurological deficit with persisting clinical symptoms*
11. Benign Brain Tumour - *of specified severity*
12. Deafness - *Permanent and Irreversible*
13. Third Degree Burns - *of specified severity*
14. Human Immunodeficiency Virus (HIV) Infection due to Blood Transfusion
15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
16. Full-blown AIDS
17. End-Stage Lung Disease
18. Encephalitis - *resulting in permanent inability to perform Activities of Daily Living*
19. Major Organ / Bone Marrow Transplant
20. Loss of Speech
21. Brain Surgery
22. Heart Valve Surgery
23. Terminal Illness
24. Bacterial Meningitis - *resulting in permanent inability to perform Activities of Daily Living*
25. Major Head Trauma - *resulting in permanent inability to perform Activities of Daily Living*
26. Chronic Aplastic Anemia - *resulting in permanent Bone Marrow Failure*
27. Motor Neuron Disease - *permanent neurological deficit with persisting clinical symptoms*
28. Parkinson's Disease - *resulting in permanent inability to perform Activities of Daily Living*
29. Alzheimer's Disease / Severe Dementia
30. Muscular Dystrophy
31. Surgery to Aorta
32. Multiple Sclerosis
33. Primary Pulmonary Arterial Hypertension - *of specified severity*
34. Medullary Cystic Disease
35. Cardiomyopathy - *of specified severity*
36. Systemic Lupus Erythematosus with Severe Kidney Complications
37. Paralysis of Limbs
38. Blindness – *Permanent and Irreversible*
39. Loss Independent Existence
40. Severe Eisenmenger's Syndrome
41. Infective Endocarditis
42. Poliomyelitis
43. Progressive Scleroderma
44. Chronic Rheumatoid Arthritis
45. Crohn's Disease with Fistula
46. Ulcerative Colitis with Total Colectomy
47. Myasthenia Gravis
48. Progressive Muscular Atrophy
49. Progressive Supranuclear Palsy
50. Chronic Autoimmune Hepatitis
51. Chronic Adrenal Insufficiency
52. Osteogenesis Imperfecta
53. Meningeal Tuberculosis
54. Accidental Fracture of Spinal Column
55. Apallic Syndrome
56. Cerebral Aneurysm Requiring Brain Surgery
57. Multiple Root Avulsions of Brachial Plexus
58. Stroke Requiring Carotid Endarterectomy Surgery
59. Surgery for Idiopathic Scoliosis
60. Chronic Relapsing Pancreatitis
61. Elephantiasis
62. Kawasaki Disease with Heart Complications
63. Acute Necrohemorrhagic Pancreatitis
64. Cerebral Metastasis
65. Creutzfeldt - Jakob Disease (Mad Cow Disease)
66. Ebola Hemorrhagic Fever
67. Pheochromocytoma
68. Severe Relapsing Nephrotic Syndrome
69. Wilson's Disease
70. Hydrocephalus

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

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