

Additional Information Sheet – Enhanced Additional 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 will not be reduced by the Rider's Sum Assured paid out as the benefit under this Supplementary Contract is an additional payment to the Basic Policy.

1. What are the covered Critical Illnesses?

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



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* 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.