

Additional Information Sheet – HealthCover Enhancer

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

Your Coverage/Benefits

This plan, with the condition that HealthCover or HealthCover Plus is also attached to the Policy, provides **insurance coverage** upon the Life Assured being **diagnosed as suffering from Carcinoma-in-Situ**, by paying the lower of the Rider Insured Amount or **RM 40,000 per life**, during the coverage period of the Rider. The rider insured amount of HealthCover or HealthCover Plus shall be reduced proportionally by the Rider Insured Amount paid out.

1. What is the covered Critical Illness?

Carcinoma-In-Situ

Provided the Life Assured before the Maturity/Expiry Date and prior to attaining age 100 nearest birthday, is first diagnosed of Carcinoma-in-Situ (defined as below) and provided further that the Supplementary Contract has commenced for more than 120 days from its Issue Date or Reinstatement Date, whichever is later.

Carcinoma-in-situ (CIS) shall mean the focal autonomous new growth of carcinomatous cells which has not yet resulted in invasion of normal tissue. "Invasion" means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of CIS must always be positively diagnosed upon the basis of a histopathology report and supported, in the case of CIS cervix by cone biopsy or colposcopy with cervical biopsy. All premalignant or precancerous conditions are specifically excluded.

Clinical diagnosis of the Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without carcinoma-in-situ) does not meet with the required definition and are specifically excluded. Carcinoma-in-situ of the biliary system is also specifically excluded.

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. The Cost of Insurance (COI) is not guaranteed and We reserve the right to revise the COI by giving the 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.

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