

## Additional Information Sheet – HealthCover Plus

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** during the coverage period of the Rider.

The total Critical Illness benefit payable shall not exceed 100% of the Rider Insured Amount. Once 100% of the Rider Insured Amount has been paid out, this Rider shall then terminate.

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

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

Additional coverage for juvenile:

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| 71. Systemic Arthritis Chronic Child (Still's Disease)                     | 75. Severe Hemophilia                          |
| 72. Severe Dengue Haemorrhagic Fever                                       | 76. Spinal Amyotrophy Children with Type I     |
| 73. Insulin-Dependent Diabetes Mellitus                                    | 77. Rheumatic fever with Heart Valve Disorders |
| 74. Hand, Foot, Mouth Disease with severe complications (life threatening) |  |

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.

\* The benefit payable for Angioplasty and Other Invasive Treatments for Coronary Artery Disease shall be 15% of the Rider Insured Amount or RM30,000, whichever is lower. This benefit is payable once only. Thereafter, the Rider Insured Amount will be reduced by the amount paid.

**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 under this Rider 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) 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;
  - signs or symptoms of the Critical Illness which has manifested prior to or within the Waiting Period;
  - any Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which has existed prior to the Issue Date, Reinstatement Date, effective date of the Endorsement for the newly increased or upgraded benefits of the Supplementary Contract or the date of birth of the Life Assured, whichever is later; directly or indirectly from a Pre-Existing Condition, and which has existed prior to the Issue Date, Reinstatement Date, effective date of the Endorsement for the newly increased or upgraded benefits of the Supplementary Contract or the date of birth of the Life Assured, whichever is later;
  - a 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 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 caused by a self-inflicted injury;
  - any Critical Illness resulting directly from alcohol or drug abuse; or
  - where the Life Assured if he or she did not survive for at least 30 days after the diagnosis of a 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**



**Allianz Life Insurance Malaysia Berhad** 198301008983 (104248-X)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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.

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