Allianz

HealthCover Prime

You may survive a critical illness.

But can you survive recovery, without an income?

A Critical Illness plan helps replace your income while you are unable to work.

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Could your recovery cost you your livelihood, your retirement or your family's financial future?

About 1 in 5 Malaysians* may encounter Critical Illness in their lifetimes. Defeat it ahead of time with the right protection so you can focus on getting better while safeguarding the lifestyle and future you've worked hard to achieve.

*Based on Malaysia National Cancer Registry, 2017 - 2021 (~1 in 8 develop cancer before age 75)

A medical plan covers treatment costs. Recovery costs are another story.

Specialist consultations **Medical tests & scans** **Hospitalisation & treatment** **Follow-up specialist consultations** (post-hospitalisation)	Covered by **Medical Plan**

Estimated recovery costs: **Physiotherapy & Rehabilitation** RM80 - RM300 (per consultation) **Nutrition Management** RM50 - RM350 (per consultation) **Wheelchair Rental** RM80 - RM150/month **Professional Caregiver** RM3,000 - RM5,000/month **Home Nursing Care** RM4,000 - RM7,000/month	**Not covered/Partially covered by** **Medical Plan** (depending on your entitlements) + **Supplemented by** **Critical Illness Plan** with lump-sum cash payouts

What medical insurance doesn't cover, HealthCover Prime can.

Here's how a Critical Illness Plan

can help with lump-sum cash payouts

Loss of income and savings

- No salary during extended medical leave and savings may run out
- Business cashflow or management is affected

Ongoing financial commitments

- House or car loans
- Credit card or loan repayments

Household & living expenses

- Groceries & daily necessities
- Utility bills
- Childcare or schooling expenses
- Supporting dependent family members

Note:
Sources for estimated recovery cost
PhysioNear.com 'How Much Does Physiotherapy Cost in Malaysia? (2026 Price Guide)'
ColumbiaAsia.com 'Diet Consultation Package', LivHospital.com 'Renal Nutrition Price Comparison'
SunwayMulticare.com.my 'Medical Equipment Rental Malaysia — Complete Guide'
Tenteram.my 'Upah Jaga Orang Tua di Rumah 2026: Panduan Kos Lengkap'

HealthCover Prime - built for recovery. Designed for life after diagnosis.

When a critical illness strikes, life and work come to a pause while you get well.

Recovery takes time. But bills don't wait. That's when you need an insurance plan that pays you while you're unable to work. With your coverage acting as income replacement, you can focus on recovery and what comes next.

Protection at every stage of illness & recovery

Critical illness can develop over time. Whether diagnosed at an early, intermediate, or advanced stage, HealthCover Prime provides support when you need it most, helping you focus on recovery instead of your bank balance.

Did you know?

Early detection can improve recovery outcomes—but it doesn't always reduce the financial impact.

One Critical Illness shouldn't end your coverage

Recovering from one condition does not make you immune to another. HealthCover Prime allows multiple claims across the same or different covered Critical Illness categories — with a **payout of up to 600%** of your Insured Amount, providing continued protection throughout your health journey.

Did you know?

Today's treatments are helping more people recover from critical illnesses and live longer. But a longer life may also mean facing new health challenges along the way. That's why long-term protection is more important than ever.

When Critical Illness strikes again

Recovery doesn't always end with the first diagnosis. Receive additional protection if an Advanced Stage Cancer, Heart Attack or Stroke recurs, helping you cope with further treatment costs and income interruption.

Did you know?

Cancer, heart attack or stroke are among the most common critical illnesses[1] in Malaysia. A second diagnosis can bring a second wave of financial worries.

Double protection for cancers that matters most to men or women

Diagnosed with Advanced Stage Breast Cancer or Prostate Cancer? Receive a **payout of up to 200%** of your Insured Amount to support your recovery and family commitments.

Did you know?

In Malaysia, breast cancer remains the most common cancer among women, while prostate cancer is one of the most common cancers affecting men[2].

Protection beyond Critical Illness

With a Catch All Booster benefit, get an additional payout if you require Intensive Care Unit (ICU) admission or hospitalisation due to surgery or infection — even without a Critical Illness claim.

Did you know?

Not every ICU admission is caused by a critical illness. Serious infections, severe dengue and head injuries can also lead to lengthy hospital stays — and unexpected financial strain.

Note:
[1] Sources:
Gleneagles Hospitals Malaysia 'Cancer on the rise in Malaysia', based on 2020 Global Cancer Observatory report Cancer Today '
New Straits Times 'One in four Malaysians may suffer a stroke in 2040 if no preventive action taken' (Oct 2023)
Code Blue 'Age Is Just A Number: Malaysian Millennials And Gen Z At Risk of Heart Disease' (Aug 2022)
[2] Sources:
Summary of The Malaysia National Cancer Registry Report 2017-2021
Cancer Matters 'Protecting the Prostate: Malaysian Men Dilemma' (Feb 2025)

Stay financially supported when Critical Illness puts your life on hold

When a covered Critical Illness strikes, here are two ways HealthCover Prime keeps paying — and keeps recovery going smoothly.

Scenario 1 - Double protection when she needs it most

Maria (age 35)

- Event Manager
- Mother of two
- Caretaker of ageing parents

Insured Amount:
RM350,000

1

A safeguard for loved ones

Maria works at a demanding job while also supporting her children and elderly parents. Like many working adults, she has medical coverage for treatments. But one question remains: **What if she could not work during the recovery and support those who depend on her?**

To protect her family's financial future, Maria decides to sign up for HealthCover Prime.

2

A life-halting diagnosis

A few years later, she's diagnosed with **Stage 3 breast cancer**. The recovery will take her off work for a year. Yet the medical bills, household expenses, and daily needs continue — just when financial support matters most.

Did you know
that **cancer** is the 3rd **leading** cause of death* in Malaysia?

*Source: New Straits Times 'Cancer now third leading cause of death in Malaysia'

3

The unexpected costs of recovery

While medical insurance covers her hospital bills, Maria still needs to manage these everyday expenses during her recovery:

1-year income loss when she takes a work sabbatical	est. RM5,000/month
Hormone endocrine therapy (not covered by her medical plan)	est. RM4,000/month
Parents' monthly expenses (food, utilities, medical care)	est. RM4,000/month
Childcare + transport to & from childcare centre	est. RM1,600/month
RM **Expenses incurred x 12 months**	est. **RM175,200**

4

Protection that goes further with HealthCover Prime

For Advanced Stage Critical Illness, Maria is entitled to **100%** of her Insured Amount under the Staged Critical Illness benefit together with an additional one-time payout under the Gender Specific Cancer benefit (Breast / Prostate Cancer)

Staged Critical Illness benefit for the Advanced Stage Critical Illness	RM350,000[1]
Additional one-time payout for the Gender Specific Cancer Benefit	RM350,000[2]
RM **RM700,000 - RM175,200**	**RM524,800** as replacement income

Even with her recovery expenses paid, she still has a significant amount left to replace her lost income and safeguard her family's financial stability.

5

The peace of mind to fully recover

With this large financial safety net, she experiences a smoother recovery while knowing her loved ones are taken care of no matter what happens.

Note:
[1] Payout under the Staged Critical Illness benefit for any Advanced Stage Critical Illness is 100% of the Insured Amount, less any amount paid under the claim from Early/ or Intermediate Stage Critical Illness Benefit within the same Critical Illness Category, Angioplasty and Other Invasive Treatments for Coronary Artery Disease
[2] Payout under Gender Specific Cancer benefit is subject to a maximum limit of 200% of Insured Amount under Cancer category, inclusive of any combined payouts made under the Staged Critical Illness Benefit, Recurrence Benefit, and Gender Specific Cancer benefit

Scenario 2 - One crisis is not the end of his story

Daniel (age 45)

- SME entrepreneur
- Sole breadwinner
- Married with three kids

Insured Amount:
RM500,000

1 Sign-up

Daniel owns a successful enterprise with a dedicated team who depend on him — not just for their livelihoods, but for direction and stability.

Being both a sole breadwinner and an employer, he knows that a single health crisis can disrupt not just his income, but the well-being of those who rely on him. This awareness leads him to sign up for **HealthCover Prime**.

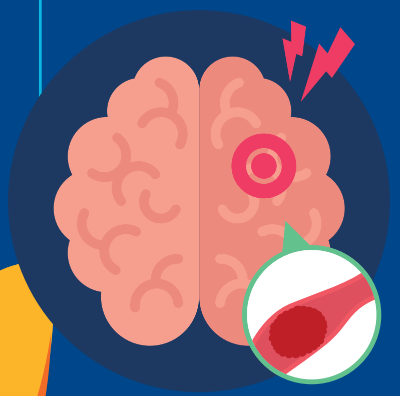
2 The first warning sign

One day, Daniel suffers severe dizziness and is diagnosed with an **Early Stage Stroke**. Thankfully, early diagnosis and swift treatment give him the best chance of a faster recovery.

For **Early Stage Critical Illness**, he is entitled to **50%** of his Insured Amount.

RM	**50%** of RM500,000	**RM250,000**

This financial support helps him focus on rehabilitation instead of worrying about immediate financial commitments.



3 Misfortune strikes again

A year later, Daniel suffers another attack which progresses into an **Advanced Stage Stroke**, resulting in a longer recovery period and the need for intensive rehabilitation.

Since HealthCover Prime covers different stages of critical illness, Daniel receives the remaining payout under the **Staged Critical Illness benefit**.

RM	**Remaining 50% of RM500,000**	**RM250,000**

At this point, Daniel has received a total of **RM500,000** for his Stroke-related claims.

4 The hidden costs of recovery

This payout covers recuperation expenses he would otherwise struggle to bear, such as

Motorised wheelchair	est. RM7,000
Specialised stroke physiotherapy	est. RM15,600 (RM600/week x 6 months)
Caregiver to ease his daily routines	est. RM48,000 (RM4,000 x 12 months)
RM **Total expenses**	est. **RM70,600**

After deducting these expenses, Daniel still has a substantial portion of his payout remaining — helping him to keep his business running, maintain financial stability, and continue caring for the people who matter most.

RM	**RM500,000 - RM70,600**	**RM429,400** as replacement income

5

A new condition makes expenses hit harder

Just as Daniel regains stability, life presents another twist two years later — in the form of an **Advanced Stage Heart Attack** (a different category of Critical Illness from his earlier strokes).

He needs further treatment and has to step away from his business once again. This time, he worries whether his coverage is already exhausted.

The post-operation recovery process takes him off work for half a year, during which he needs to bear these expenses:

Cardiac rehabilitation physiotherapy	est. RM6,000 (RM250 x 24 sessions)
Hiring a stand-in business manager	est. RM50,000
Salaries for all employees	est. RM50,000/month
Providing for spouse & children	est. RM6,000/month
RM **Total expenses x 6 months**	est. **RM392,000**

Thankfully, the plan includes a **Multi-Pay** benefit which allows claims for multiple conditions. He's therefore entitled to:

100% of Insured Amount for **Advanced Stage Heart Attack** = **RM500,000**

Though Daniel incurs thousands in recovery and business continuity costs, he still has a comfortable amount to keep his family well cared for and keep his business running.

RM **RM500,000 - RM392,000**	**RM108,000** to support his loved ones & employees

6

A fourth setback — and an ICU stay

Three years later, an **Advanced Stage Stroke** befalls Daniel, leading to a 5-day **ICU** stay.

At this difficult point, Daniel's family is not only worried about his recovery. They also wonder how long the business he has lovingly built can survive without him.

Their concerns are eased when they find out that his HealthCover Prime plan entitles him to:

Recurrence benefit for the recurring Advanced Stage Stroke (The payout is 100% of the Insured Amount)	RM500,000
+	
Catch All Booster benefit for an ICU stay of at least for 5 consecutive days (The payout is 35% of the Insured Amount with maximum of RM150,000 per life)	RM150,000

RM **Total payout received** (After deducting expenses)	**RM1,187,400** as replacement income
- Balance of the payout from Staged Critical Illness benefits	RM429,400
- Balance of the payout from Multi-Pay benefit	RM108,000
- Payout from Recurrence benefit	RM500,000
- Payout from Catch All Booster benefit	RM150,000

7

Protection that continues in the face of crises

Recovery isn't always a straight path. Which is why HealthCover Prime provides continued support across different illnesses and different stages of illness.

For someone like Daniel, these payouts are more than numbers. They keep his household running, sustain his business, support his children, and give his family the time they need — all while allowing him to live free of financial stress.

HealthCover Prime

Benefits in detail

Benefits according to plan types

Benefit[1]	Plan 1	Plan 2
1. Staged Critical Illness benefit[2,3,9] - **Early and Intermediate** Stage payout: **50%** of Insured Amount[4] - Advanced Stage payout: 100% of Insured Amount[5]	✓	✓
2. Multi-Pay benefit[3,4,6] Multiple claims across the same or different Critical Illness category, subject to a **maximum of 100%** of Insured Amount for each Critical Illness category	✓	✓
3. Recurrence benefit[7,9] **Additional 100%** of Insured Amount payout for recurrence of the same condition for **Advanced Stage Cancers, Strokes, and Heart Attacks**	-	✓
4. Gender Specific Cancer benefit[8,9] **Additional one-time payout of 100%** of Insured Amount for Advanced Stage of **Breast Cancer** (for Females) / **Prostate Cancer** (for Males)	-	✓
MAXIMUM PAYOUT[10] for Benefits 1 - 4	**400%**	**600%**

5. Catch All Booster benefit[11,12]

Additional one-time payout of 35% of Insured Amount payout for **hospitalisation** and **ICU** stays, subject to a maximum of RM150,000 per life, applicable length of stay and the Life Assured survives for at least fourteen (14) days from the first day of such Hospitalisation

Hospitalisation / Admission to	Minimum continuous length of stay	Plan 1	Plan 2
Intensive Care Unit (ICU)	**5 days**	✓	✓
ICU + General Ward	**15 days**	-	✓
General Ward	**15 days**	-	✓

Notes:

[1] The benefits are subject to Juvenile Lien rule and applicable Waiting Period.

[2] Benefit payouts for Angioplasty and Other Invasive Treatments For Coronary Artery Disease is capped at 15% of the Insured Amount or RM30,000, whichever is lower, and can only be claimed once.

[3] The eligibility for subsequent claims under this benefit is 1 year after the diagnosis of the previously claimed covered Critical Illness, except where the claim arises from the progression of a condition from an Early Stage to an Intermediate or Advanced Stage, or from an Intermediate Stage to an Advanced Stage. This waiting period does not apply to Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

[4] This benefit is subject to RM350,000 per life per claim with a maximum of 4 claims in aggregate, up to RM1,000,000 per life. Early Stage Thyroid Cancer claim is capped at RM175,000 per life.

[5] 100% of Insured Amount, less any amount paid under the Early or Intermediate Stage Critical Illness Benefit within the same Critical Illness Category, Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

[6] The total benefit payout shall not exceed 400% of the Insured Amount, inclusive of any benefit payout made under the Staged Critical Illness Benefit.

[7] The eligibility to claim under this benefit is 2 years after the diagnosis of the previously claimed covered condition under this benefit. This benefit is subject to a maximum 200% of Insured Amount, inclusive of any benefit payout made under the Gender Specific Cancer Benefit and payable once for each Critical Illness covered under this benefit.

[8] This benefit is only payable once.

[9] Benefit payouts for the Cancer category is subject to a maximum of 200% of the Insured Amount inclusive of any combined payouts made under the Staged Critical Illness Benefit, Recurrence Benefit, and Gender Specific Cancer Benefit.

[10] Rider will be terminated if the rider has paid out more than 100% of the Insured Amount when the Life Assured attains age 85 (nearest birthday to the policy anniversary). Otherwise, the rider will continue to cover up to 100% of the Insured Amount from age 85 (nearest birthday onwards).

[11] This benefit is only payable once and will expire on the policy anniversary when the Life Assured attains age 85 (nearest birthday to the policy anniversary).

[12] Admission to a General Ward must be accompanied by Surgery or due to Infection. Any Hospitalisation qualifying for this benefit must be certified to be Medically Necessary by a registered Specialist.

List of covered Critical Illness conditions

No.	Category	Early Stage (50% of Insured Amount)	Intermediate Stage (50% of Insured Amount)	Advanced Stage (100% of Insured Amount)
1	Heart Attack	Cardiac Pacemaker Insertion	Cardiac Defibrillator Insertion	Heart Attack – of *specified severity*
2	Coronary Artery Bypass Surgery	• Pericardectomy • Transmyocardial Laser Therapy	Totally Endoscopic / Thoracoscopic Coronary Artery Bypass Grafting	Coronary Artery Bypass Surgery
3	Coronary Artery Disease	Early Coronary Artery Disease	Coronary Artery Disease	Serious Coronary Artery Disease
4	Cancer	• Carcinoma in situ • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukaemia • Early Melanoma	Carcinoma in situ and other Early Cancers of Specified Organs Treated with Radical Surgery	Cancer – *of specified severity and does not cover very early cancers*
5	Heart Valve Surgery	Percutaneous Valvuloplasty	Percutaneous Valve Replacement	Heart Valve Surgery
6	Aorta	Large Asymptomatic Aortic Aneurysm	Minimally Invasive Surgery to Aorta	Surgery to Aorta
7	Primary Pulmonary Arterial Hypertension	Early Primary Pulmonary Arterial Hypertension	-	Primary Pulmonary Arterial Hypertension - *of specified severity*
8	Cardiomyopathy	-	• Early Cardiomyopathy • Constrictive Pericarditis with Surgery	Cardiomyopathy - *of specified severity*
9	Stroke	• Cerebral Shunt Insertion • Brain Aneurysm Surgery (via Endovascular Procedures)	Carotid Artery Surgery	Stroke - *resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms*
10	Paralysis	Loss of Use of One Limb	Loss of Use of One Limb and Loss of Sight in One Eye	Paralysis of Limbs
11	Multiple Sclerosis	Early Multiple Sclerosis	-	Multiple Sclerosis
12	Alzheimer's Disease/ Severe Dementia	-	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/ Severe Dementia

No.	Category	Early Stage (50% of Insured Amount)	Intermediate Stage (50% of Insured Amount)	Advanced Stage (100% of Insured Amount)
13	Coma	Coma for 48 hours	Coma for 72 hours	Coma - *resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms*
14	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease - *resulting in Permanent inability to perform Activities of Daily Living*
15	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Moderately Severe Bacterial Meningitis	Bacterial Meningitis - *resulting in Permanent inability to perform Activities of Daily Living*
16	Benign Brain Tumour	Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	-	Benign Brain Tumour - *of specified severity*
17	Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis - *resulting in Permanent inability to perform Activities of Daily Living*
18	Major Head Trauma	Accidental Cervical Spinal Cord Injury	-	Major Head Trauma - *resulting in Permanent inability to perform Activities of Daily Living*
19	Lung Disease	• Severe Asthma • Insertion of a Vena Cava filter	Surgical Removal of One Lung	End Stage Lung Disease
20	Liver Disease	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure
21	Aplastic Anaemia	Reversible Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anaemia - *resulting in Permanent Bone Marrow Failure*
22	Fulminant Viral Hepatitis	Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis	Fulminant Viral Hepatitis
23	Burns	Mild Severe Burns	Moderately Severe Burns	Third Degree Burns - *of specified severity*
24	Kidney Disease	Surgical Removal of One Kidney	Chronic Kidney Disease	Kidney Failure - *requiring dialysis or kidney transplant*
25	Organ/ Bone Marrow Transplant	• Small Bowel Transplant • Corneal Transplant	Major Organ/ Bone Marrow Transplant (on the Waiting List)	Major Organ/ Bone Marrow Transplant

No.	Category	Early Stage (50% of Insured Amount)	Intermediate Stage (50% of Insured Amount)	Advanced Stage (100% of Insured Amount)
26	Muscular Dystrophy	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	-	Muscular Dystrophy
27	Systemic Lupus Erythematosus	Less Severe Systemic Lupus Erythematosus	-	Systemic Lupus Erythematosus with Severe Kidney Complications
28	Blood Transfusion	Occupationally Acquired Hepatitis B or C	-	Human Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion
29	Loss of Speech	-	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
30	Medullary Cystic Disease	Glomerulonephritis with Nephrotic Syndrome	-	Medullary Cystic Disease
31	Terminal Illness	-	-	Terminal Illness
32	Motor Neurone Disease	-	Early Motor Neurone Disease	Motor Neuron Disease - *Permanent Neurological Deficit* with Persisting Clinical Symptoms
33	Loss of Independent Existence	Early Loss of Independent Existence	-	Loss of Independent Existence
34	Brain Surgery	Surgery for Subdural Haematoma	-	Brain Surgery
35	Full-Blown AIDS	-	-	Full-Blown AIDS
36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	-	-	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
37	Loss of Hearing	• Partial Loss of Hearing • Cavernous Sinus Thrombosis Surgery	Cochlear Implant Surgery	Deafness - *Permanent and Irreversible*
38	Loss of Sight	Loss of Sight in One Eye	• Retinitis Pigmentosa with Severe Visual Impairment • Optic Nerve Atrophy	Blindness - *Permanent and Irreversible*
39	Eisenmenger's Syndrome	Less Severe Eisenmenger's Syndrome	-	Severe Eisenmenger's Syndrome

No.	Category	Early Stage (50% of Insured Amount)	Intermediate Stage (50% of Insured Amount)	Advanced Stage (100% of Insured Amount)
40	Infective Endocarditis	Moderately Severe Infective Endocarditis	-	Infective Endocarditis
41	Poliomyelitis	Peripheral Neuropathy	Moderate Poliomyelitis	Poliomyelitis
42	Progressive Scleroderma	Early Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Progressive Scleroderma
43	Severe Rheumatoid Arthritis	Mild Rheumatoid Arthritis	Moderately Severe Rheumatoid Arthritis	Chronic Rheumatoid Arthritis
44	Crohn's Disease	Chronic Crohn's Disease	-	Crohn's Disease with Fistula
45	Severe Ulcerative Colitis	Chronic Ulcerative Colitis	-	Ulcerative Colitis with Total Colectomy
46	Myasthenia Gravis	Less Severe Myasthenia Gravis	-	Myasthenia Gravis
47	Progressive Muscular Atrophy	Less Severe Progressive Muscular Atrophy	-	Progressive Muscular Atrophy
48	Progressive Supranuclear Palsy	Early Progressive Supranuclear Palsy	-	Progressive Supranuclear Palsy
49	Chronic Autoimmune Hepatitis	-	-	Chronic Autoimmune Hepatitis
50	Chronic Adrenal Insufficiency	Adrenalectomy for Adrenal Adenoma	-	Chronic Adrenal Insufficiency
51	Osteogenesis Imperfecta	Severe Osteoporosis with Fractures#	-	Osteogenesis Imperfecta
52	Meningeal Tuberculosis	Tuberculous Myelitis with Permanent Neurological Deficit	-	Meningeal Tuberculosis
53	Fracture of Spinal Column	-	-	Spinal Cord Injury with Permanent Functional Loss
54	Apallic Syndrome	-	-	Apallic Syndrome

No.	Category	Early Stage (50% of Insured Amount)	Intermediate Stage (50% of Insured Amount)	Advanced Stage (100% of Insured Amount)
55	Cerebral Aneurysm Requiring Brain Surgery	-	-	Cerebral Aneurysm Requiring Brain Surgery
56	Multiple Root Avulsions of Brachial Plexus	-	-	Multiple Root Avulsions of Brachial Plexus
57	Biliary Atresia having undergone Liver Transplantation	-	-	Biliary Atresia having undergone Liver Transplantation
58	Surgery for Idiopathic Scoliosis	-	-	Surgery for Idiopathic Scoliosis
59	Chronic Relapsing Pancreatitis	-	Acute Necrohemorrhagic Pancreatitis	Chronic Relapsing Pancreatitis
60	Elephantiasis	-	-	Elephantiasis
61	Kawasaki Disease with Heart Complications	-	-	Kawasaki Disease with Heart Complications
62	Cerebral Metastasis	-	-	Cerebral Metastasis
63	Creutzfeldt – Jakob Disease (Mad Cow Disease)	-	-	Creutzfeldt – Jakob Disease (Mad Cow Disease)
64	Ebola Hemorrhagic Fever	-	-	Ebola Hemorrhagic Fever
65	Pheochromocy-toma	-	-	Pheochromocytoma/ Catecholamine-secreting Paraganglioma requiring Surgical Removal
66	Severe Relapsing Nephrotic Syndrome	-	-	Severe Relapsing Nephrotic Syndrome
67	Wilson's Disease	-	-	Wilson's Disease

No.	Category	Early Stage (50% of Insured Amount)	Intermediate Stage (50% of Insured Amount)	Advanced Stage (100% of Insured Amount)
68	Hydrocephalus Requiring Permanent Cerebrospinal Fluid Shunt Placement	-	-	Hydrocephalus Requiring Permanent Cerebrospinal Fluid Shunt Placement
69	Severe Epilepsy	-	Severe Epilepsy	-
70	Systematic Arthritis Chronic Child (Still's Disease)	-	-	Systemic Arthritis Chronic Child (Still's Disease)
71	Dengue Haemorrhagic Fever / Dengue Shock Syndrome	-	-	Dengue Haemorrhagic Fever / Dengue Shock Syndrome
72	Insulin-Dependent Diabetes Mellitus	-	-	Insulin-Dependent Diabetes Mellitus
73	Hand, Foot, Mouth Disease with Complications	-	-	Hand, Foot, Mouth Disease with Complications
74	Severe Haemophilia	-	-	Severe Haemophilia
75	Type 1 Juvenile Spinal Amyotrophy	-	-	Type I Juvenile Spinal Amyotrophy
76	Rheumatic Fever with Heart Valve Disorders	-	-	Rheumatic Fever with Heart Valve Disorders

The additional coverage for juvenile conditions (Categories no. 70 to 76 in the List above) will expire when the Life Assured attains **age 19** (nearest birthday on the policy anniversary).

The coverage for Early Stage Severe Osteoporosis with Fractures (under Category No. 51) ceases on the Policy Anniversary when the Life Assured attains age 70 nearest birthday.

However, for **Type 1 Juvenile Spinal Muscular Athrophy** (Category No. 75), the coverage expires on the Policy Anniversary when the Life Assured attains age 21 nearest birthday.

Angioplasty and Other Invasive Treatments for Coronary Artery Disease

No.	Category	Intermediate Stage (15% of Insured Amount or RM30,000, whichever is lower)
77	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Frequently asked questions

If I already have comprehensive medical insurance, do I still need HealthCover Prime?

HealthCover Prime acts as **replacement income** or **financial support** during periods where you're unable to work or secure cashflow during your treatment and recovery process.

The standard medical plan is one that pays the hospital or health provider directly. Although some plans may cover expenses like additional therapy or home nursing services, they may not (depending on your coverage terms) provide lump-sum payouts outside of those fees.

Hence, it is highly unlikely that a medical policy will provide financial support through long periods without income.

Is there a waiting period from the signup date to when I can make my first claim?

Yes. Waiting period applies.

What is the minimum and maximum age at which I can sign up for HealthCover Prime?

The minimum & maximum age (nearest to one's birthday) to qualify for HealthCover Prime are as follows:

	Minimum Age	Maximum Age
Life Assured	Pre-born: 13 weeks into pregnancy Child / Adult: 15 days old	Pre-born: 36 weeks into pregnancy Child / Adult: 70 years old
Applicant	16 years old	100 years old
Minimum Benefit Amount	RM20,000	
Maximum Benefit Amount	RM650,000	
Maximum Expiry Age	The policy expires upon the Life Assured reaching age 100 (nearest birthday to the Policy Anniversary)	

Notes:
The eligibility for the covered event will only start after the following periods calculated from the issue date or reinstatement date of the Rider, the effective date of the Endorsement for any newly increased or upgraded benefits under the Rider, or the date of birth of the Life Assured, whichever is later:
- 60 days for Cancer, Heart Attack, Coronary Artery Bypass Surgery, Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and
- 30 days for all other covered Critical Illnesses; and
- 60 days for any Hospitalisation under the Catch All Booster Benefit.

Exclusions

1.1 For benefits other than Catch All Booster Benefit

1.1.1. The Supplementary Contract does not cover any Critical Illness caused directly or indirectly, wholly or partly, by or arising from any of the following:

1.1.1.1 any illness or Surgery other than the diagnosis of, or Surgery for, a covered Critical Illness;

1.1.1.2 any Critical Illness signs or symptoms of which first manifested prior to, or within, the applicable Waiting Period;

1.1.1.3 any Critical Illness arising directly or indirectly from a Pre-Existing Condition which existed prior to the issue date or reinstatement date of the Supplementary Contract, or the effective date of the Endorsement for any newly increased or upgraded benefits under the Supplementary Contract, whichever is later;

1.1.1.4 any Critical Illness which, in Allianz Life Insurance Malaysia Berhad's ("ALIM") opinion, is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by infection with the Human Immunodeficiency Virus (HIV). ALIM reserves the right to require the Life Assured to undergo HIV testing as a condition precedent to the assessment of any claim. This exclusion shall not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purposes of the Supplementary Contract:

1.1.1.4.1 AIDS shall have the meaning adopted by the World Health Organization in 1987 or any subsequent revision thereof; and

1.1.1.4.2 HIV infection shall be deemed to have occurred where blood or other relevant medical tests indicate the presence of HIV or antibodies to HIV.

1.1.1.5 any Critical Illness which is within the same stage or an earlier stage of the same Critical Illness Category as a previously approved and paid claim, except in respect of claims payable under Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Gender Specific Cancer Benefit, Recurrence Benefit or Multi-Pay Benefit;

1.1.1.6 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 seventeen (17) years of age;

1.1.1.7 any Critical Illness caused by a self-inflicted Injury, whether the Life Assured is sane or insane;

1.1.1.8 any Critical Illness resulting directly from alcohol or drug abuse;

1.1.1.9 the Life Assured did not survive for at least seven (7) days after the diagnosis of an Early Stage Critical Illness; or

1.1.1.10 the Life Assured did not survive for at least fourteen (14) days after

1.1.1.10.1 the diagnosis of an Intermediate Stage Critical Illness;

1.1.1.10.2 the diagnosis of an Advanced Stage Critical Illness; or

1.1.1.10.3 undergoing Angioplasty and other Invasive Treatments for Coronary Artery Disease.

1.2 For Catch All Booster Benefit only

1.2.1. The Supplementary Contract shall not pay any benefit for any Hospitalisation caused, directly or indirectly, wholly or partly, by or arising from any of the following:

1.2.1.1 Pre-Existing Conditions;

1.2.1.2 any Disability arising during the Waiting Period except for Accidental Injuries;

1.2.1.3 Surgery and/ or treatment related to plastic Surgery / cosmetic purposes, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and any prescription related to or for such Surgery or treatment;

1.2.1.4 dental conditions including dental treatment or oral Surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of cover;

1.2.1.5 any Disability arising directly or indirectly from private nursing, rest cures or sanitaria care;

1.2.1.6 any Disability arising directly or indirectly from deliberate misuse of drugs or alcohol, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae;

1.2.1.7 any Disability arising directly or indirectly from Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related Diseases, and any communicable Diseases requiring quarantine by law, except HIV Infection due to Blood Transfusion and Occupationally Acquired HIV Infection;

1.2.1.8 pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation;

1.2.1.9 Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain, and hyperhidrosis;

1.2.1.10 suicide, attempted suicide or intentionally self-inflicted Injury, whether the Life Assured is sane or insane;

1.2.1.11 war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;

1.2.1.12 ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;

1.2.1.13 admission/treatment/Surgery for donation of any body organ by the Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;

1.2.1.14 investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment;

1.2.1.15 Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;

1.2.1.16 any Disability arising directly or indirectly from unlawful acts, provoked assault, intentional participation in violence, or deliberate exposure to danger or hazard, except where such exposure is incidental to normal daily living;

1.2.1.17 private flying other than in any commercial scheduled airlines licensed to carry passengers over established routes;

1.2.1.18 any Disability arising directly or indirectly from sex-change operations;

1.2.1.19 any Disability arising directly or indirectly from treatment of sexually-transmitted diseases;

1.2.1.20 experimental or pioneering medical or surgical techniques and medical devices not approved and medical trials for medicinal products whether or not these trials have a clinical trial certificate;

1.2.1.21 psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction;

1.2.1.22 any treatment or surgical operation for conditions related to preterm birth and neo-natal Jaundice;

1.2.1.23 any treatment or surgical operation for a congenital defect or disease which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age; or

1.2.1.24 medical treatment undergone overseas except for treatment done in Singapore and Brunei.

Important Notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details. Both PDS and SI could be obtained from your servicing agent.
2. The COI payable is not guaranteed and is subject to review in future. The adjustment in COI, if any, aims to reflect our claim experience. This list is not exhaustive and the COI rates may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all Policy Owners irrespective of their policy duration and claim experience. We have the right to revise the rates, benefits, terms and conditions and you will be informed of the revision at least one (1) month before the next policy anniversary.
3. You should satisfy yourself that the product would best serve your needs, and that the COI for this product is affordable. You may cancel this product by giving Allianz a written request and returning this Supplementary Contract to us within fifteen (15) days, from the date of receipt of this Supplementary Contract by You. The amount refunded under this product shall be the COI deducted for this product less any expenses incurred for medical examination by us.
4. Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation, if applicable. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

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