

Additional Information Sheet – PayorCover

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 covered Critical Illness** during the coverage term of the Rider.

We shall pay on behalf of You the premiums of the Basic Policy based on the selected mode of payment until the expiry of the Rider term or termination of the Basic Policy or death of the Life Assured, whichever is earlier. The premium of the Basic Policy shall be allocated towards the purchase of Units for this 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> | 20. Loss of Speech |
| 2. Heart Attack - <i>of specified severity</i> | 21. Brain Surgery |
| 3. Kidney Failure - <i>requiring dialysis or kidney transplant</i> | 22. Heart Valve Surgery |
| 4. Cancer - <i>of specified severity and does not cover very early cancers</i> | 23. Terminal Illness |
| 5. Coronary Artery By-Pass Surgery | 24. Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 6. Serious Coronary Artery Disease | 25. Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 7. Paralysis of Limbs | 26. Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i> |
| 8. End-Stage Liver Failure | 27. Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i> |
| 9. Fulminant Viral Hepatitis | 28. Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 10. Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | 29. Alzheimer's Disease / Severe Dementia |
| 11. Benign Brain Tumour - <i>of specified severity</i> | 30. Muscular Dystrophy |
| 12. Deafness - <i>Permanent and Irreversible</i> | 31. Surgery to Aorta |
| 13. Third Degree Burns - <i>of specified severity</i> | 32. Multiple Sclerosis |
| 14. Human Immunodeficiency Virus (HIV) Infection due to Blood Transfusion | 33. Primary Pulmonary Arterial Hypertension - <i>of specified severity</i> |
| 15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection | 34. Medullary Cystic Disease |
| 16. Full-blown AIDS | 35. Cardiomyopathy - <i>of specified severity</i> |
| 17. End-Stage Lung Disease | 36. Systemic Lupus Erythematosus with Severe Kidney Complications |
| 18. Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> | |
| 19. Major Organ / Bone Marrow Transplant | |

The list of Critical Illnesses is extended via PayorCover (Extended Total and Permanent Disability) (ETPD) Rider. PayorCover (ETPD) Rider is attachable to this Rider by default at no extra premium charges to You.

The PayorCover (ETPD) Rider covers:

1. Blindness - Permanent and Irreversible
2. Loss of Independent Existence

Note: If You terminate this Rider, Your PayorCover (ETPD) Rider will also be terminated automatically.

Key Terms and Conditions

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.



Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
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Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.