

Additional Information Sheet – PreciousCover

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

Your Coverage/Benefits

This plan provides **prenatal and postnatal coverage for pregnant mother and essential coverage for You as the pregnant mother and essential coverage for Your child as the Life Assured** during the coverage term of the Rider.

1. What are the benefits provided by this Rider?

Benefits		Benefit Term	Plan 15,000 Coverage Amount (RM)	Plan 30,000 Coverage Amount (RM)
Benefits for Mother				
(A)	Death Benefit (due to childbirth or Pregnancy Complication)	Prior to delivery or up to 30 days after delivery	15,000	30,000
(B)	Pregnancy Complication Benefit 1. Abruptio Placentae 2. Amniotic Fluid Embolism 3. Eclampsia 4. Placenta Increta/ Percreta 5. Postpartum Haemorrhage Requiring Hysterectomy 6. Acute Fatty Liver of Pregnancy 7. Disseminated Intravascular Coagulation (D.I.C.)	Prior to delivery or up to 60 days after delivery	2,500 + 500 if accompanied by Gestational Diabetes Mellitus (GDM)	5,000 + 1,000 if accompanied by Gestational Diabetes Mellitus (GDM)
(C)	Hospitalisation Benefit (up to maximum of 30 days and subject to a maximum of RM500 per day per pregnancy) 1. Any of the covered Pregnancy Complications 2. Complications of lactational mastitis 3. Inpatient psychiatric treatment 4. Post-natal Anaemia 5. Puerperal Infection and Shock 6. Pulmonary embolism 7. Repair of 4th degree perineal tear 8. Septic pelvic thrombophlebitis 9. Surgical site infection following Caesarean section 10. Uterine infection or transfusion due to retained placenta following birth	Prior to delivery or up to 60 days after delivery	250 per day	500 per day
(D)	Maternity Cancer Benefit	Prior to delivery or up to 60 days after delivery	2,500	5,000
(E)	Infectious Disease Benefit Upon diagnosis of any one of the conditions below: 1. Severe Measles 2. Severe Hand Foot Mouth Disease 3. Chikungunya Fever	Prior to delivery or up to 60 days after delivery	500	1,000

	<p>4. Typhoid Fever 5. Rabies; or</p> <p>Upon Medically Necessary Hospitalisation due to any one of the conditions below:</p> <p>1. Zika Virus 2. MERS 3. Ebola 4. SARS 5. Influenza A – Avian influenza A (H7N9) & A (H5N1) 6. Nipah Virus Encephalitis 7. Japanese Encephalitis 8. Creutzfeldt-Jakob disease 9. Malaria 10. Severe Dengue Hemorrhagic Fever</p>			
(F)	<p>Psychotherapy Treatment Benefit (subject to a maximum of RM5,000 per pregnancy)</p> <p>1. Major Depressive Disorders 2. Generalised Anxiety Disorders</p>	Prior to delivery or up to 1 year after delivery	2,500	5,000
Benefits for Child				
(A)	Death Benefit	Prior to birth or up to 1 year from birth	2,500	5,000
(B)	ICU/ HDU/ NICU Benefit (+ Compassionate Care) (Up to maximum of 60 days)	After birth or up to 1 year from birth	250 per day + 75 per day for Compassionate Care	500 per day + 150 per day for Compassionate Care
(C)	Incubation Benefit (Up to maximum of 30 days)	After birth or up to 60 days from birth	100 per day	200 per day
(D)	Phototherapy Treatment Benefit for Neonatal Jaundice (No Hospitalisation required)	After birth or up to 60 days from birth	500, 1,000 or 2,000	
(E)	<p>Congenital Condition Benefit</p> <p>1. Anal Atresia 2. Atrial Septal Defect 3. Congenital Cataract 4. Congenital Deafness 5. Congenital Diaphragmatic Hernia 6. Infantile Hydrocephalus 7. Tetralogy of Fallot 8. Transposition of Great Vessel 9. Truncus Arteriosis 10. Ventricular Septal Defect 11. Coarctation of the aorta 12. Cerebral Palsy 13. Spina Bifida 14. Oesophageal Atresia 15. Trachea-oesophageal fistula 16. Cleft Lip and/ or Cleft Palate 17. Down's Syndrome 18. Retinopathy of Prematurity 19. Absence of Two Limbs</p>	After birth or up to age 5	10,000	20,000

(F)	<p>Infectious Disease Benefit</p> <p>Upon diagnosis of any one of the conditions below:</p> <ol style="list-style-type: none"> 1. Severe Measles 2. Severe Hand Foot Mouth Disease 3. Chikungunya Fever 4. Typhoid Fever 5. Rabies; or <p>Upon Medically Necessary Hospitalisation due to any one of the conditions below:</p> <ol style="list-style-type: none"> 1. Zika Virus 2. MERS 3. Ebola 4. SARS 5. Influenza A – Avian influenza A (H7N9) & A (H5N1) 6. Nipah Virus Encephalitis 7. Japanese Encephalitis 8. Creutzfeldt-Jakob disease 9. Malaria 10. Severe Dengue Hemorrhagic Fever 	After birth or up to age 5	500	1,000
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Note: Please refer to the Supplementary Contract for the complete definition of benefits under this Rider.

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.
2. If You are carrying 2 unborn children in the same pregnancy, 2 policies should be incepted for both unborn children respectively. Upon claim on mother benefits:
 - a. A maximum Hospitalisation Benefit payout is capped at RM500 per day per pregnancy;
 - b. A maximum Psychotherapy Treatment Benefit payout is capped at RM5,000 per pregnancy; and
 - c. All other mother's benefits except for Hospitalisation Benefit and Psychotherapy Treatment Benefit will be payable based on the total benefit amount for both policies.
3. Upon termination of this Rider or death claim of the Life Assured:
 - a. prior to birth of Life Assured or up to 60 days after birth, We reserve the right to collect 50% of total COI for first Policy Year, less any prior COI paid to Us under this Rider. You may be required to make additional payment for the COI due and owing to Us.
 - b. from 61st day after birth and onwards, We reserve the right to collect 100% of total COI for first Policy Year, less any prior COI paid to Us under this Rider. You may be required to make additional payment for the COI due and owing to Us.

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