

Additional Information Sheet – SecureCover (Term)

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 death, Total and Permanent Disability (TPD) or diagnosis of a covered Critical Illness of the Policy Owner** during the coverage term of the Rider.

We shall contribute on behalf of You the modal premiums of the basic Policy, to purchase units until the expiry of the Rider term or upon termination of the basic Policy or death of the Life Assured of the basic Policy, whichever is earlier.

1. What are the covered Critical Illnesses?

- | | |
|--|--|
| 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 SecureCover (Term) (Extended Total and Permanent Disability) (ETPD) Rider. SecureCover (Term) (ETPD) Rider is attachable to this Rider by default at no extra premium charges to You.

The SecureCover (Term) (ETPD) Rider covers:

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

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

2. What are the major exclusions and limitations under this plan?

- (i) This Rider shall not cover suicide of the Life Assured, while sane or insane, within 12 months from the Issue Date or Reinstatement Date, whichever is later. If death is due to suicide within the 12 months from the Issue Date or Reinstatement Date, whichever is later, the Rider will be terminated and We shall refund total Cost of Insurance (COI) charged from the Issue Date or Reinstatement Date, whichever is later.
- (ii) This Rider shall not cover any TPD caused directly or indirectly, wholly or partly, by any one of the following occurrences or circumstances:

- (a) attempted self-destruction or self-inflicted injuries while sane or insane;
 - (b) war, invasion, act of foreign enemy, hostilities (whether declared or not), strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military, usurped power or terrorist activity;
 - (c) accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances;
 - (d) service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - (e) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Policy Owner is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route as a passenger;
 - (f) any congenital defect which manifests itself or is diagnosed before the Policy Owner attains 17 years of age and of which We were not aware at the time of Supplementary Contract Issue Date;
 - (g) an opportunistic infection or a malignant neoplasm if at the time of disability, there is present in the Policy Owner Acquired Immunodeficiency. An opportunistic infection includes but is not limited to pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of disability or death in the presence of Acquired Immunodeficiency Syndrome; or
 - (h) pre-existing conditions unless declared by You/the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of Your Supplementary Contract, whichever is later.
- (iii) This Rider shall not cover:
- (a) Any critical illness, other than Critical Illness no. 2, 4, 5 and 6 as stated in the list of Critical Illnesses above, which first manifests itself prior to the 30th day following the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
 - (b) Critical Illness no. 2, 4, 5 and 6 as stated in the list of Critical Illnesses above, which first manifest itself prior to the 60th day following the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
 - (c) Any critical illness which existed at the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
 - (d) Any critical illness which is due to self-inflicted injuries while sane or insane.

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. This Rider is guaranteed renewable. The 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.