Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
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Additional Information Sheet – HealthCover Prime

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

Key Terms and Conditions

1. When the Account Value of the Basic Policy is insufficient to pay the Cost of Insurance (COI) and all other applicable charges under the Basic Policy and all riders attached thereto, including this Rider, when due, a grace period of 31 days will be granted for the payment of Premiums. During the grace period, the Basic Policy and all riders attached thereto, including this Rider, shall remain in force. If the required Premium remains unpaid at the expiry of the grace period, the Basic Policy and all riders attached thereto, including this Rider, shall lapse with effect from the end of the grace period.

2. This Rider is guaranteed renewable. The COI is not guaranteed and We reserve the right to revise the COI by giving You at least 1 month's prior written notice before the Policy Anniversary on which the revised COI takes effect. Any revision to the COI shall be determined based on Our claims experience and such other reasonable and justifiable factors as We may determine. Any such revision shall apply uniformly to all policy owners within the applicable class of policies, regardless of individual claim experience.

3. Claims conditions for HealthCover Prime:

   Staged Critical Illness Benefit
   (a) Multiple claims within the same Critical Illness Category can be made under the Staged Critical Illness Benefit, provided that the pre-defined conditions are met, and subject to the following conditions:
      i. Only 1 claim shall be payable for each stage of a Critical Illness Category.
      ii. The maximum benefit payable for all stages within the same Critical Illness Category shall not exceed 100% of the Insured Amount, except for Critical Illness conditions covered under the Recurrence Benefit and Gender Specific Cancer Benefit.
      iii. Eligibility for any subsequent claim under this benefit shall arise 1 year after the diagnosis of the previously claimed and paid 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 shall not apply to Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
   (b) This benefit is payable once only under this Rider, regardless of any subsequent progression or recurrence.
   (c) For the avoidance of doubt, any benefit paid under the Angioplasty and Other Invasive Treatments for Coronary Artery Disease Benefit shall be deducted once only from the Advanced Stage Critical Illness Benefit payable. No further deduction in respect of the same Angioplasty and Other Invasive Treatments for Coronary Artery Disease benefit payment shall be made against any subsequent Advanced Stage Critical Illness Benefit claim.
   (d) The maximum payout for Early Stage Thyroid Cancer is capped at RM175,000 per life.
   (e) The Insured Amount of this Supplementary Contract shall not be reduced by the amount paid under this benefit.

   Multi-Pay Benefit
   (a) A maximum of 4 claims shall be allowed for Early Stage and Intermediate Stage Critical Illness, subject to a maximum total payout of RM1,000,000 per life.
   (b) The Insured Amount of this Supplementary Contract shall not be reduced by the amount paid under this benefit.

   Recurrence Benefit
   (a) The benefit payout is subject to a maximum limit of 200% of the Insured Amount under the Cancer Critical Illness Category, which includes combined payouts from the Staged Critical Illness Benefit, Recurrence Benefit, and Gender Specific Cancer Benefit.
   (b) This benefit shall be payable once only for each of the Critical Illnesses covered under this benefit.
   (c) The Insured Amount of this Supplementary Contract shall not be reduced by the amount paid under this benefit.

   Gender Specific Cancer Benefit
   (a) The benefit payout is subject to a maximum limit of 200% of the Insured Amount under the Cancer Critical Illness Category, which includes combined payouts from the Staged Critical Illness Benefit, Recurrence Benefit, and Gender Specific Cancer Benefit.
   (b) This benefit is payable once only under this Supplementary Contract.

(c) The Insured Amount of this Supplementary Contract shall not be reduced by the amount paid under this benefit.

Catch All Booster Benefit
(a) For admission to the general ward, it must be accompanied by Surgery or be due to an Infection. Such admission must be certified to be Medically Necessary by a registered Specialist.
(b) This benefit is payable once only under this Supplementary Contract.
(c) The Insured Amount of this Supplementary Contract shall not be reduced by the amount paid under this benefit.

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

Your Coverage/Benefits

This plan provides **insurance coverage** upon the Life Assured being **diagnosed with a Critical Illness covered under Staged Critical Illness Benefit, Multi-Pay Benefit, Recurrence Benefit, Gender Specific Cancer Benefit and Catch All Booster Benefit** during the coverage period of the Rider. The benefits will only be paid if the Life Assured survives for a minimum of 7 days (Early Stage) or 14 days (Intermediate Stage/Advanced Stage/Angioplasty and other Invasive Treatments for Coronary Artery Disease/first day of Hospitalisation) from the date of diagnosis.

1. What are the benefits offered under different plan options?

(i) Plan options:

Benefits Offered	Plan 1	Plan 2
i. Staged Critical Illness Benefit	√	√
ii. Multi-Pay Benefit	√	√
iii. Recurrence Benefit	-	√
iv. Gender Specific Cancer Benefit	-	√
Maximum Payout	**400%**	**600%**
v. Catch All Booster Benefit	√	√
Overall Maximum Payout	**435%**	**635%**

(ii) Type of Hospitalisation under Catch All Booster Benefit:

No.	Type of Hospitalisation	Minimum Continuous Length of Stay	Plan 1	Plan 2
1	Intensive Care Unit (ICU)	5 days	√	√
2	Combination of ICU and General Ward	15 days	-	√
3	General Ward	15 days	-	√

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 or Hospitalised, as the case may be, the Insured Amount payable under this Rider shall be as follows:

Age of Life Assured at the Time of Diagnosis of Critical Illness or Hospitalisation	Percentage of 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) For benefits other than Catch All Booster Benefit
This plan does not cover any Critical Illness caused directly or indirectly, wholly or partly, by or arising from any 1 of the following occurrences:
a) any illness or Surgery other than the diagnosis of, or Surgery for, a covered Critical Illness;
b) any Critical Illness signs or symptoms of which first manifested prior to, or within, the applicable Waiting Period;

c) any Critical Illness arising directly or indirectly from a Pre-Existing Condition which existed prior to the issue date or reinstatement date of this Supplementary Contract, or the effective date of the Endorsement for any newly increased or upgraded benefits under this Supplementary Contract, whichever is later;
d) any Critical Illness which, in Our opinion, is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by infection with the Human Immunodeficiency Virus (HIV). We reserve 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 this Supplementary Contract:
    (i) AIDS shall have the meaning adopted by the World Health Organization in 1987 or any subsequent revision thereof ; and
    (ii) HIV infection shall be deemed to have occurred where blood or other relevant medical tests indicate the presence of HIV or antibodies to HIV.
e) 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;
f) 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;
g) any Critical Illness caused by a self-inflicted injury, whether the Life Assured is sane or insane;
h) any Critical Illness resulting directly from alcohol or drug abuse;
i) the Life Assured did not survive for at least 7 days after the diagnosis of an Early Stage Critical Illness; or
j) the Life Assured did not survive for at least 14 days after
    (i) the diagnosis of an Intermediate Stage Critical Illness;
    (ii) the diagnosis of an Advanced Stage Critical Illness; or
    (iii) undergoing Angioplasty and other Invasive Treatments for Coronary Artery Disease.

<u>For Catch All Booster Benefit only</u>
Applicable to Catch All Booster Benefit only, this plan shall not pay any benefit for any Hospitalisation caused, directly or indirectly, wholly or partly by any 1 of the following occurrences:
a) Pre-Existing Conditions;
b) any Disability arising during the Waiting Period except for Accidental Injuries;
c) 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;
d) 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;
e) any Disability arising directly or indirectly from private nursing, rest cures or sanitaria care;
f) any Disability arising directly or indirectly from deliberate misuse of drugs or alcohol, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae;
g) 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;
h) 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;
i) 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;
j) suicide, attempted suicide or intentionally self-inflicted Injury, whether the Life Assured is sane or insane;
k) 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;
l) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;

m) 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;
n) 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;
o) 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;
p) 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;
q) private flying other than in any commercial scheduled airlines licensed to carry passengers over established routes;
r) any Disability arising directly or indirectly from sex-change operations;
s) any Disability arising directly or indirectly from treatment of sexually-transmitted diseases;
t) 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;
u) psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction;
v) any treatment or surgical operation for conditions related to preterm birth and neo-natal Jaundice;
w) any treatment or surgical operation for a congenital defect or disease which was manifested or was diagnosed before the Life Assured attains 17 years of age; or
x) medical treatment undergone overseas except for treatment done in Singapore and Brunei.

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

3. What are the covered Critical Illnesses?

(i) List of Critical Illnesses covered:

No.	Category	Critical Illness Stages		
		Early Stage (50% of Rider Insured Amount)	**Intermediate Stage (50% of Rider Insured Amount)**	**Advanced Stage (100% of Rider 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
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
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
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
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	Pheochromocytoma	-	-	Pheochromocytoma/Catecholamine-secreting Paraganglioma requiring Surgical Remova
66	Severe Relapsing Nephrotic Syndrome	-	-	Severe Relapsing Nephrotic Syndrome
67	Wilson's Disease	-	-	Wilson's Disease
68	Hydrocephalus Requiring Permanent Cerebrospinal Fluid Shunt Placement	-	-	Hydrocephalus Requiring Permanent Cerebrospinal Fluid Shunt Placement
69	Severe Epilepsy	-	Severe Epilepsy	-

Coverage for Early Stage Severe Osteoporosis with Fractures ceases on the Policy Anniversary when the Life Assured attains age 70 nearest birthday.

Additional coverage for juvenile:

No.	Category	Critical Illness Stages		
		Early Stage (50% of Rider Insured Amount)	Intermediate Stage (50% of Rider Insured Amount)	Advanced Stage (100% of Rider Insured Amount)
70	Systemic 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 I 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 (Critical Illness under categories 70 to 76 in the list of Critical Illnesses above) expires on the Policy Anniversary when the Life Assured attains age 19 nearest birthday except for Type 1 Juvenile Spinal Amyptrophy which expires on the Policy Anniversary when the Life Assured attains age 21 nearest birthday.

(ii) Angioplasty and Other Invasive Treatments for Coronary Artery Disease

No.	Category	Critical Illness
77	Heart/Artery	Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Note:

- Coverage for the Multi-Pay Benefit, Recurrence Benefit, Gender Specific Cancer Benefit and Catch All Booster Benefit under the HealthCover Prime expires on the Policy Anniversary when the Life Assured attains age 85 nearest birthday.
- Please refer to Supplementary Contract for full details on the terms and conditions.