



Juvenile Critical Illness Rider



I Product Features

Insured Age	1 – 17 years old
Period of Insurance	5 – 21 years (Expires at age 22)
Sum Insured	Starts from 5,000 USD

I Benefit

Juvenile Critical Illness Benefit*

100% of Sum Insured



***Survival Period and Waiting Period apply!**

I Exclusion

The Company shall not cover any claim arising directly / indirectly from any one of the following occurrences:

1. Any illness or disease other than diagnosis of a Juvenile Critical Illness as defined in the terms and conditions.
2. Disease/s resulting from Acquired Immuno Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immuno Deficiency Virus (HIV).
3. Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of the Policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. The Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - (i) The Insured had received or is receiving treatment;
 - (ii) Medical advice, diagnosis, care or treatment has been recommended;
 - (iii) Clear and distinct symptoms are or were evident;
 - (iv) Its existence would have been apparent to a reasonable person in the circumstances.
4. Any Juvenile Critical Illness presenting or diagnosed within the Waiting Period.
5. The Insured did not survive past the Survival Period after diagnosis of any Juvenile Critical Illness.
6. If resulting directly/indirectly from radioactive contamination arising from fuel, weapons, waste or processing.
7. Any congenital defect or disease.
8. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

Critical Illness Table



Leukaemia



Bacterial Meningitis



Viral Encephalitis



Rheumatic Fever with
Heart Valve Disorders



Hand, Foot and Mouth
Diseases with Severe
(Life Threatening) Complications



Juvenile Insulin-Dependent
Diabetes Mellitus

Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.



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