



## Critical Illness Plus Rider



## I Subject Matter of Insurance

The diagnosis of a Critical Illness Event of the Insured.

## I Product Features

Insured Age	18 – 60 years old
Period of Insurance	5 – 30 years
Sum Insured	Starts from 5,000 USD

## I Premium Payment

Mode of Payment	Annual, Semi-annual, Quarterly, Monthly
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	After payment of the 1st premium, failure to pay any subsequent premiums on or before its due date will constitute a default in premium payment. If the premium remains unpaid after the Grace Period (30days), the Policy will be suspended from the following day of the expiration of the Grace Period, and the Policy will not be effective during such suspension.

## I Coverage

This product covers early and late stage critical illness during the policy in-force period.

## I Benefit



### Early Stage Critical Illness\*











**25%** of Sum Insured (Max \$25,000)  
shall be payable If the Insured is diagnosed to have suffered or the actual undergoing of a surgery from a Critical Illness Event defined as Early Stage Illness/Surgery



### Late Stage Critical Illness\*

**100%** of Sum Insured  
(Less Any Early Stage Claim Paid)  
shall be payable If the Insured is diagnosed to have suffered or the actual undergoing of a surgery from a Critical Illness Event defined as Late Stage Illness/Surgery

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

	Early Stage Critical Illness	Late Stage Critical Illness
 Brain	<ul style="list-style-type: none"> <li>-Cerebral Shunt Insertion</li> <li>-Coma &gt;=48h</li> </ul>	<ul style="list-style-type: none"> <li>-Major Stroke</li> <li>-Coma &gt;=96h</li> <li>-Alzheimer's Disease</li> <li>-Parkinson's Disease</li> </ul>
 Heart	<ul style="list-style-type: none"> <li>-Cardiac Pacemaker or Defibrillator Insertion</li> <li>-Coronary Angioplasty</li> <li>-Percutaneous Valvuloplasty</li> <li>-Valvulotomy</li> </ul>	<ul style="list-style-type: none"> <li>-Heart Attack</li> <li>-Coronary Artery By-pass Surgery</li> <li>-Open Heart Valve Replacement Surgery</li> <li>-Heart Transplant</li> </ul>
 Lung	<ul style="list-style-type: none"> <li>-Surgical Removal of One Lung</li> </ul>	<ul style="list-style-type: none"> <li>-End Stage Lung Disease</li> <li>-Lung Transplant</li> </ul>
 Liver	<ul style="list-style-type: none"> <li>-Liver Surgery</li> </ul>	<ul style="list-style-type: none"> <li>-End Stage Liver Failure</li> <li>-Liver Transplant</li> </ul>
 Kidney	<ul style="list-style-type: none"> <li>-Nephrectomy</li> </ul>	<ul style="list-style-type: none"> <li>-End Stage Kidney Failure</li> <li>-Kidney Transplant</li> </ul>
 Small Bowel	<ul style="list-style-type: none"> <li>-Small Bowel Transplant</li> </ul>	
 Pancreas		<ul style="list-style-type: none"> <li>-Pancreas Transplant</li> </ul>
 Cancer	<ul style="list-style-type: none"> <li>-Carcinoma In Situ</li> <li>-Early Prostate cancer</li> <li>-Early Thyroid Cancer</li> <li>-Early Bladder Cancer</li> <li>-Early Chronic Lymphocytic Leukaemia</li> </ul>	<ul style="list-style-type: none"> <li>-Major Cancer</li> </ul>
 Blood		<ul style="list-style-type: none"> <li>-Aplastic Anaemia</li> </ul>
 Others	<ul style="list-style-type: none"> <li>-2nd Degree Burn</li> </ul>	<ul style="list-style-type: none"> <li>-3rd Degree Burn</li> </ul>

## I Exclusion

The Company does not cover:

1. Disease(s) resulting from Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex or infection by Human Immunodeficiency Virus (HIV).
2. Pre-existing conditions, which existed before the effective date or the date of reinstatement of this Policy, whichever is later shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. A Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
  - a. The Insured had received or is receiving treatment;
  - b. Medical advice, diagnosis, care or treatment has been recommended;
  - c. Clear and distinct symptoms are or were evident;
  - d. Its existence would have been apparent to a reasonable person in the circumstances.
3. Attempted suicide and self-inflicted injuries while sane or insane.
4. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
5. All Critical Illness presenting or diagnosed within the waiting period, inclusive of all Early Stage Critical Illness that are first diagnosed during the waiting period and that progress to a Late Stage Critical Illness after the waiting period expires.
6. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Insured was participating therein.
7. Committed criminal offense or an attempted commitment of a criminal offense by the Policy Owner, Insured, or Beneficiary. Beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
8. If resulting directly / indirectly from radioactive contamination arising from fuel, weapons, waste or processing.
9. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
10. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high speed races, or in professional sport activities.

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.



### CONTACT US

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