



Juvenile Critical Illness Rider



I Subject Matter of Insurance

The diagnosis of a Critical Illness Event of the Insured.

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 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 provides coverage of the diagnosis of a Critical Illness Event of the Insured as defined in the Critical Illness Table.

I Benefit

Juvenile Critical Illness Benefit*

100% of Sum Insured shall be payable in case the Insured is diagnosed with a Juvenile Critical Illness

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

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

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.

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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