



INSURANCE POLICY

ADDITIONAL CRITICAL ILLNESS RIDER

FORM NO. [XXX]

I. DEFINITIONS

1. **Assessment Period** means the period during which the Company will assess a condition before deciding whether or not the condition qualifies as being Permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than 12 (twelve) months (provided all required evidence has been submitted).
2. **Covered Surgery** shall mean, for the purpose of this Rider, the various surgical operations or procedures defined or specified in the Critical Illness Table.
3. **Critical Illness Event** shall mean when the Insured is diagnosed to be suffering from a critical illness or actually undergoes a Covered Surgery for a critical illness as set out in the Critical Illness Table.
4. **Critical Illness Category** shall mean the category of Critical Illness Events as set out in the Critical Illness Table.
5. **Diagnosis** shall mean the definitive diagnosis made by a Physician, as defined below, based upon such specific evidence, as referred in the definition of the particular Critical Illness Event concerned or, in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us. Such diagnosis must be supported by the Company's Medical Director who may base his opinion on the medical evidence submitted by the Insured and/or any additional evidence which the former may require.

In the event of any dispute or disagreement regarding the appropriateness or correctness of the diagnosis, the Company shall have the right to call for an examination, of either the Insured or the evidence used in arriving at such diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by the Company and the opinion of such expert as to such diagnosis shall be binding on both Insured and the Company.

6. **Group 1 Illness/Surgery** shall mean the Critical Illness Events defined as "Group 1 Illness/Surgery" in the Critical Illness Table.
7. **Group 2 Illness/Surgery** shall mean the Critical Illness Events defined as "Group 2 Illness/Surgery" in the Critical Illness Table.
8. **Permanent** means expected to last throughout the lifetime of the Insured.
9. **Permanent neurological deficit with persisting clinical symptoms** means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Insured. Symptoms that are covered include numbness, paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), and visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.
10. **Pre-Existing Conditions** shall mean illnesses that the Insured/You has/have reasonable knowledge of. An Insured/You 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; or
 - (iv) its existence would have been apparent to a reasonable person in the circumstances.
11. **Physician** shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding You, the Insured, respective spouses and all immediate family members of such persons.
12. **Sum Assured** shall refer to the amount of coverage purchased as shown in the Certificate of Insurance or as revised by an Endorsement from time to time.

II. BENEFIT

If the Insured survives 30 days after diagnosed to have suffered from a Critical Illness Event as defined under this Rider, while this benefit is in force and subject to the terms, conditions and exclusion, the Company shall pay You the Sum Assured of Additional Critical Illness Rider.

Payment of benefits shall be subject to the following terms and conditions:

1. Additional Critical Illness Rider for Group 1 Illness/Surgery

If the Insured is diagnosed to have suffered a Critical Illness Event defined as Group 1 Illness/Surgery under this Rider, the Company will pay You the Additional Critical Illness Rider amount for Group 1 Illness/Surgery as stated on the Certificate of Insurance. Thereafter, no benefit will be payable for Group 1 Illness/Surgery. The Company will only pay this Additional Critical Illness Rider for Group 1 Illness/Surgery once under this Rider.

2. Additional Critical Illness Rider for Group 2 Illness/Surgery

- 2.1. If the Insured is diagnosed to have suffered a Critical Illness Event defined as Group 2 Illness/Surgery under this Rider, the Company will pay You the Additional Critical Illness Rider amount for Group 2 Illness/Surgery as stated in the Certificate of Insurance, less any Additional Critical Illness Rider paid out for Group 1 Illness/Surgery and any indebtedness. Upon payment of the Additional Critical Illness Rider for Group 2 Illness/Surgery, this Rider shall automatically terminate.
- 2.2. The aggregate payments made under Additional Critical Illness Rider for Group 1 Illness/Surgery and Group 2 Illness/Surgery shall not exceed 100% (one hundred percent) of the Rider Sum Assured.
- 2.3. The Company reserve the right to review the range of critical illness covered under this Rider.

III. CLAIM FOR SETTLEMENT

- 1. If there are 2 (two) or more claims made under different stages of the same Critical Illness Category at the same time, the Company will pay only 1 (one) claim, whichever is the highest claim, admitted by the Company.

2. If there are 2 (two) or more claims made under different Critical Illness Category which are diagnosed on the same date, the Company will pay only 1 (one) claim, whichever is the highest claim, admitted by the Company.
3. Once a claim has been made for a Critical Illness Event from any group, no further benefits under this Rider will be payable for Critical Illness Events for the same group.

IV. PREMIUM PAYMENT

The premium of this Rider is subject to change by the Company based on a number of factors including but not limited to the attained age, occupation of the Insured, and the range of Critical Illness Events covered under this Rider.

Premium payment term will follow the coverage term of this Rider.

V. CRITICAL ILLNESS TABLE

1. Group 1 Illness/Surgery

No	Critical Illness Category	Critical Illness Events
1	Cancer	<p>Carcinoma in situ</p> <p>Carcinoma in situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with cervical biopsy. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (severe dysplasia without carcinoma in situ) does not meet the required definition and are specifically excluded. Non-melanoma CIS is also specifically excluded.</p> <p>This coverage is available to the first occurrence of CIS only; or</p> <p>Early Prostate Cancer</p> <p>Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate cancers described using another equivalent classification; or</p>

No	Critical Illness Category	Critical Illness Events
		<p>Early Thyroid Cancer</p> <p>Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 Papillary microcarcinoma of thyroid where the tumour is less than 1cm in diameter; or</p> <p>Early Bladder Cancer</p> <p>Bladder Cancer that is histologically described using the TNM Classification as T1N0M0 including Papillary carcinoma of Bladder (TaN0M0); or</p> <p>Early Chronic Lymphocytic Leukaemia</p> <p>Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.</p>
2	Heart and Vascular System Disease	<p>Cardiac Pacemaker or Defibrillator Insertion</p> <p>Insertion of a permanent cardiac pacemaker or defibrillator that is required as a result of serious cardiac arrhythmia which cannot be treated via other means. The surgical procedure must be certified as absolutely necessary by a Registered Medical Practitioner who is a cardiologist.</p> <p>Coronary Angioplasty</p> <p>Means the actual undergoing for the first time of Coronary Artery Balloon Angioplasty, arterectomy, laser treatment, or the insertion of a stent to re-vascularise a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence. Intra-arterial investigation procedures are not included.</p> <p>Minimally Invasive Surgery to Thoracic or Abdominal Aorta</p> <p>The actual undergoing of surgery via minimally invasive or intra arterial techniques to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta, as evidenced by an appropriate diagnostic test and confirmed by a specialist. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches. Intra-arterial investigative procedures are not included.</p>
3	Brain Disease	<p>Cerebral Shunt Insertion</p> <p>The actual undergoing of surgical implantation of a shunt from the ventricles of the brain to relieve raised pressure in the cerebrospinal fluid. The need of a shunt must be certified to be absolutely necessary by a Registered Medical Practitioner who is a neurologist.</p>
4	Lung Disease	Surgical Removal of a Lung

No	Critical Illness Category	Critical Illness Events
		Complete surgical removal of the entire right or left lung as a result of an illness or an accident of the Insured. Partial removal of a lung is not included in this benefit.
5	Liver Disease	<p>Partial Surgical Removal of the Liver</p> <p>Partial hepatectomy of at least 1 (one) entire lobe of the liver that has been found necessary as a result of illness or accident as suffered by the Insured.</p> <p>Liver surgery secondary to alcohol or drug abuse and liver donation are all excluded.</p>
6	Kidney Disease	<p>Surgical Removal of a Kidney</p> <p>The actual undergoing of a complete surgical removal of 1 (one) kidney as a result of an illness or an accident. The need for the surgical removal of the kidney must be certified to be absolutely necessary by a specialist in the relevant field. Partial removal of a kidney and kidney donation is excluded.</p>
7	Organ Transplantation	<p>Small Bowel Transplant</p> <p>The receipt of a transplant of at least 1 (one) meter of small bowel with its own blood supply via a laparotomy resulting from intestinal failure.</p>

2. Group 2 Illness/Surgery

No	Critical Illness Category	Critical Illness Events
1	Cancer	<p>Cancer - of specified severity and does not cover very early cancers</p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are not covered:</p> <p>(i) All cancers which are histologically classified as any of the following:</p> <ul style="list-style-type: none"> - pre-malignant - non-invasive - Carcinoma in situ - having borderline malignancy - having malignant potential

No	Critical Illness Category	Critical Illness Events
		(ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification); (iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification); (iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification); (v) Chronic Lymphocytic Leukaemia less than RAI Stage 3; (vi) All cancers in the presence of HIV; (vii) Any skin cancer other than malignant melanoma.
2	Heart and Vascular System Disease	<p>Heart Attack – of specified severity</p> <p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> (i) history of typical chest pain; and (ii) characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and (iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher: - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml; and <p>The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> - occurrence of an acute coronary syndrome including but not limited to unstable angina. - a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease. <p>Coronary Artery By-Pass Surgery</p> <p>Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.</p>

No	Critical Illness Category	Critical Illness Events
		<p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) angioplasty; (ii) other intra-arterial or catheter-based techniques; (iii) keyhole procedures; (iv) laser procedures. <p>Thoracic or Abdominal Aorta Surgery</p> <p>The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta.</p> <p>For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) angioplasty (ii) other intra-arterial or catheter-based techniques (iii) other keyhole procedures (iv) laser procedures
3	Brain Disease	<p>Stroke – resulting in permanent neurological deficit with persisting clinical symptoms</p> <p>Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolisation from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a Registered Medical Practitioner who is a neurologist. A minimum Assessment Period of 3 (three) months applies.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) Transient ischemic attacks; (ii) Cerebral symptoms due to migraine; (iii) Traumatic injury to brain tissue or blood vessels; (iv) Vascular disease affecting the eye or optic nerve or vestibular functions.
4	Lung Disease	Late-Stage Lung Failure

No	Critical Illness Category	Critical Illness Events
		<p>Late-stage lung disease causing chronic respiratory failure. All of the following criteria must be met:</p> <ul style="list-style-type: none"> (i) The need for regular oxygen treatment on a permanent basis; (ii) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 litre during the first second; (iii) Shortness of breath at rest; and (iv) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.
5	Liver Disease	<p>Late-Stage Liver Failure</p> <p>Late-stage liver failure as evidenced by all of the following:</p> <ul style="list-style-type: none"> (i) Permanent jaundice; (ii) Ascites (excessive fluid in peritoneal cavity); and (iii) Hepatic encephalopathy. <p>Liver failure secondary to alcohol or drug abuse is not covered.</p>
6	Kidney Disease	<p>Late-Stage Kidney Failure</p> <p>Late-stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular dialysis is initiated or kidney transplantation is carried out.</p>
7	Organ Transplantation	<p>Heart Transplantation</p> <p>The receipt of a transplant of heart that resulted from irreversible end failure of heart.</p> <p>Stem cell transplants, islet cell transplants and transplants of part of the heart are excluded.</p> <p>Lung Transplantation</p> <p>The receipt of a transplant of lung that resulted from irreversible end failure of lung.</p> <p>Stem cell transplants, islet cell transplants and transplants of part of the lung are excluded.</p> <p>Liver Transplantation</p>

No	Critical Illness Category	Critical Illness Events
		<p>The receipt of a transplant of liver that resulted from irreversible end failure of liver. Stem cell transplants, islet cell transplants and transplants of part of the liver are excluded.</p> <p>Kidney Transplantation</p> <p>The receipt of a transplant of kidney that resulted from irreversible end failure of kidney. Stem cell transplants, islet cell transplants and transplants of part of the kidney are excluded.</p> <p>Pancreas Transplantation</p> <p>The receipt of a transplant of pancreas that resulted from irreversible end failure of pancreas. Stem cell transplants, islet cell transplants and transplants of part of the pancreas are excluded.</p>

VI. CLAIMS PROCEDURE

1. Notice of claim

A written notice of claim must be given to the Company within 90 (ninety) days after the Insured is diagnosed to have suffered a Critical Illness Event. Such notice given to the Company at the Company's Office with particulars sufficient to identify the Insured, shall be deemed to be notice to the Company. If the claimant fails to give immediate notice, the Company shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

2. Proof of Critical Illness Event

The Company, upon receipt of such notice, will furnish to the claimant the appropriate forms for filing proof of Critical Illness Event. If the forms are not furnished within 15 (fifteen) days of receipt of such notice, the claimant by submitting written proof covering the occurrence, the character and the degree of the Critical Illness Event for which the claim is made shall be deemed to have complied with the requirements of this provision.

3. Filing Proof of Critical Illness Event

Proof of Critical Illness Event must be furnished to the Company during the lifetime of the Insured and within 6 (six) months after the diagnosis of such Critical Illness Event.

VII. ALTERATIONS

The Company reserve the right to amend the terms and provisions of this Rider by giving a 3 (three) months prior notice via email or text message or other methods, and such

amendment will be applicable from the next renewal date of this Rider. No alteration to this Rider shall be valid unless authorized by the Company and such approval is endorsed on this Rider.

VIII. RENEWAL

You may renew this Rider by payment of premiums determined by the Company at the time of renewal. The premium of this Rider is not guaranteed, and the Company reserve the right to revise or adjust it at the time of such renewal by giving You a 1 (one) month notice via email or text message or other methods. The revised or adjusted premium will be applicable from the next renewal date of the Rider.

IX. CANCELLATION

You may cancel this Rider at any time by giving a written notice to the Company.

X. TERMINATION

In addition to the Provisions of the Basic Policy, Your coverage under this Rider will automatically terminate on the earliest of the following dates:

1. The day on which the Recovery Benefit for Group 2 Illness/Surgery is paid;
2. The Expiry Date of the Rider as stated on the Certificate of Insurance.

XI. EXCLUSIONS

This Rider does not cover:

1. any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision; or
2. the signs or symptoms of the Critical Illness Event defined under Group 1 Illness/Surgery is manifested prior to or within 120 (one-hundred and twenty) days from the Effective Date or Commencement Date of this Rider, whichever is later; or
3. the signs or symptoms of the Critical Illness Event defined under Group 2 Illness/Surgery manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later; or
4. the Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Effective Date or Commencement Date of this Rider, whichever is later; or
5. the Critical Illness Event, where in the Company's opinion, was caused directly or indirectly by the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and any complications thereof. the Company reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Rider,
 - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or Antibodies to such a Virus.
6. the Critical Illness Event is within the same group of the previous Critical Illness Event claim; or

7. any Critical Illness Event diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains 17 (seventeen) years of age; or
8. any of the Critical Illness Event is caused by a self-inflicted injury; or
9. any Critical Illness Event resulting directly from alcohol or drug abuse; or
10. any Critical Illness Event resulting from a physical or mental condition which existed before the Effective Date or Commencement Date of this Rider (whichever is later) and which was not disclosed in the application for insurance or health statement; or
11. donation of any of the Insured's organs.