



INSURANCE POLICY

WAIVER OF PREMIUM PLUS RIDER

FORM No. [XXXX]

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 the Company. 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. **Critical Illness/Surgery** shall mean the Critical Illness Event as defined in the table below:

Critical Illness Table		
No	Critical Illness Category	Critical Illness Events
1	Cancer	Cancer - of specified severity and does not cover very early cancers Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion

Critical Illness Table		
No	Critical Illness Category	Critical Illness Events
		<p>of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) All cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> - pre-malignant - non-invasive - Carcinoma in situ - having borderline malignancy - having malignant potential (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: <ul style="list-style-type: none"> - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml; and

Critical Illness Table		
No	Critical Illness Category	Critical Illness Events
		<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> <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	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms

Critical Illness Table		
No	Critical Illness Category	Critical Illness Events
		<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	<p>Late-Stage Lung Failure</p> <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>

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

7. **Permanent** means expected to last throughout the lifetime of the Insured.
8. **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.
9. **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 of 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.
10. **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.
11. **Total and Permanent Disabled or Disability** shall mean Complete and Permanently Irrecoverable Loss of the following:
- (i) two limbs; or
 - (ii) two eyes; or
 - (iii) one limb and one eye.
12. **Complete and Permanently Irrecoverable Loss** means physical loss of eye(s) or complete blindness, loss of arm(s) above the wrist, and loss of leg(s) above the ankle. Such certification could be carried out at any time within the policy term and when the policy is in full force.

In this definition, complete and permanently irrecoverable loss of use of arm(s) and leg(s) is applicable if it is certified by a registered hospital at provincial level or above that the loss occurs after the 18th (eighteenth) birthday of the Insured and lasts for at least 6 (six) months.

II. BENEFITS

The Company shall waive the premiums payable under this Policy as shown on the Certificate of Insurance, and other benefits of the Policy will not be affected, if You passed away or becomes Total and Permanent Disabled or suffer from Critical Illness/Surgery as defined before the Expiry Date of this Rider as specified on the Certificate of Insurance while this Rider is in force.

III. BENEFIT PERIOD

The first premium to be waived shall be the one falling due immediately after the date of commencement of Your death or Disability or the date You are diagnosed to have suffered from a Critical Illness Event as defined under this Rider. There shall be, however, no waiver of:

1. any premium which falls due after the duration where premiums are no longer payable under this Policy; and
2. any premium with a due date more than 1 (one) year before the Company's date of receipt of Your written notice of claim.

IV. 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 authorised by the Company and such approval is endorsed on this Rider.

V. 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.

VI. EXCLUSIONS

This Rider does not cover:

1. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
2. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
3. 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; or
4. a Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, of this Rider which was not disclosed in the application or health statement; or
5. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
6. drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force such as Law on Land Traffic, and Law on the Control of Drug, etc.; or
7. any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision; or
8. the signs or symptoms of the Critical Illness Event defined under Critical Illness Table manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later; or
9. 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
10. 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.
11. 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
12. any of the Critical Illness Event is caused by a self-inflicted injury; or
13. any Critical Illness Event resulting directly from alcohol or drug abuse; or

14. 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
15. donation of any of the Insured's organs.