

## Enhancement on Critical Illness Coverage

Good News!

**Effective from 13<sup>th</sup> December 2018 onwards**, our critical illness coverage for selected riders (including waiver of premium riders) will be enhanced with the below 3 new **additional critical illnesses** with **NO extra charges**:

1. Loss of Independent Existence
2. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
3. Terminal Illness

For further queries, you may refer to your agent/sales representatives or call us at 03-20596188 or email us at [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my).

\*Term and Conditions applied. Please refer to your endorsement letter or policy documents for more details.

