

PRODUCT DISCLOSURE SHEET

Life Care Rider Plus

Plan Description

This rider offers insurance protection of death, total and permanent disability and dread disease benefit of the Life Assured up to the end of rider term of <Term> years. It pays a lump sum of RM <Amount> if you die or suffer total and permanent disability or diagnosis from any one of the dread disease as below during the term of the rider.

No	Dread Disease
1	Alzheimer's Disease/Severe Dementia
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease
3	Apallic syndrome - (ie. Persistent Vegetative State (PVS))
4	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
5	Benign Brain Tumor – of specified severity
6	Blindness – Permanent and Irreversible
7	Brain Surgery
8	Cancer – of specified severity and does not cover very early cancers
9	Cardiomyopathy – of specified severity
10	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
11	Chronic Autoimmune Hepatitis
12	Chronic Relapsing Pancreatitis
13	Coma – resulting in permanent neurological deficit with persisting clinical symptoms
14	Coronary Artery By-Pass Surgery
15	Creutzfeldt-Jakob Disease
16	Deafness – Permanent and Irreversible
17	Ebola Hemorrhagic Fever
18	Elephantiasis
19	Encephalitis – resulting in permanent inability to perform Activities of Daily Living
20	End-Stage Liver Failure
21	End-Stage Lung Disease
22	Full-blown AIDS
23	Fulminant Viral Hepatitis
24	Heart Attack – of specified severity
25	Heart Valve Surgery
26	HIV Infection Due To Blood Transfusion
27	Kidney Failure – requiring dialysis or kidney transplant
28	Loss of Independent Existence
29	Loss of Speech
30	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
31	Major Organ / Bone Marrow Transplant
32	Medullary Cystic Disease
33	Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
34	Multiple Sclerosis
35	Muscular Dystrophy
36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
37	Paralysis of limbs
38	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
39	Poliomyelitis
40	Primary Pulmonary Arterial Hypertension – of specified severity
41	Progressive scleroderma
42	Serious Coronary Artery Disease
43	Severe Eisenmenger's Syndrome
44	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
45	Surgery to Aorta
46	Systemic Lupus Erythematosus With Severe Kidney Complications
47	Terminal Illness
48	Third Degree Burns – of specified severity

Rider's premium duration is <Term> years and the estimated rider's premium that you have to pay is shown below:-

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Rider's premium (RM)	<Amount>	<Amount>	<Amount>	<Amount>

- Life Assured above the age of 64 years will not be covered for Total and Permanent Disability Benefit.
 - In the event of Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease, 10% of the dread disease benefit subject to a maximum of RM 25,000 under all policies on the same life, will be payable and the dread disease benefit will be reduced accordingly.
 - The premium rate is applicable to standard risks only.
 - The premium rate for this rider is not guaranteed. We reserve the right to revise the premium rate by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary.
 - This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium.
 - Commissions - amount payable to the agents which is a percentage (Z%) of the amount paid by financial consumers for a financial service or product.
- Please refer to the table below for sample commission rates.

Policy Year	Premium Payment Term			
	5 Years	10 Years	15 Years	20 Years & above
1	25.00%	37.50%	51.30%	65.00%
2	16.00%	22.50%	32.00%	40.00%
3	12.00%	15.50%	20.70%	26.00%
4	3.50%	10.00%	14.80%	20.00%
5	2.00%	5.00%	7.60%	10.00%
6	-	5.00%	7.60%	10.00%
Total	58.50%	95.50%	134.00%	171.00%

This is an illustration only (E. & O.E)

Prepared By: TMLM

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Exclusion

No benefit shall be payable if the:

- Death is due to:-
 - Suicide within the 1st year of the policy.
- Total and Permanent Disability is due to:-
 - Attempted suicide (whether sane or insane).
 - Self inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol.
 - Injury sustained while engaging in hazardous speed or endurance contest.
 - Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route).
 - Military, police, naval or aeronautical service.
 - Any form of disability (TPD) which existed at the commencement or reinstatement of the policy.
- Dread Disease is due to :-
 - Any illness or surgery other than diagnosis of or surgery for a Dread Disease covered under this plan;
 - the signs or symptoms of the Dread Disease is manifested prior to or;
 - (i) within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity), Serious Coronary Artery Disease; or
 - (ii) within thirty (30) days for all other Dread Disease;

from Issue Date or Reinstatement Date, whichever is later;

the Dread Disease arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Issue Date or Reinstatement Date, whichever is later.

Pre-Existing Condition means any condition or illness:-

 - (i) the Life Assured 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.

prior to the Issue Date or Reinstatement Date, whichever is later;

the Dread Disease, where in our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is for HIV Infection Due To Blood Transfusion or Full Blown AIDS.

any Dread Disease was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age.

 - self-inflicted injury;
 - alcohol or drug abuse;
 - the Life Assured is refusing to consent to treatment or defying the advice of a specialist physician.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Other Conditions

- Waiting period - The eligibility for benefits under this rider will only start 30 days after the effective date of this rider for all Dread Disease from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- This rider shall be terminated upon death of Life Assured, a claim/expiry of this rider or surrender/cancellation/lapse of this rider/basic policy.

Note: Please refer to the policy contract for the terms and conditions applied.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER(S) WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.