

Appendix: Critical Illness Benefit

Total Multi Crisis Care

Critical Illnesses

The illnesses listed below are covered under Total Multi Crisis Care.

No	Critical Illness Category	Early Critical Illness		Critical Illness
		Early Stage	Intermediate Stage	Late Stage
1	Stroke	<ul style="list-style-type: none"> Brain Aneurysm Surgery Cerebral Shunt Insertion 	<ul style="list-style-type: none"> Carotid Artery Surgery Stroke Treatment By Carotid Angioplasty And Stent Placement 	<ul style="list-style-type: none"> Stroke
2	Heart Attack	<ul style="list-style-type: none"> Cardiac Pacemaker Insertion Pericardectomy 	<ul style="list-style-type: none"> Cardiac Defibrillator Insertion 	<ul style="list-style-type: none"> Heart Attack
3	Cancer	<ul style="list-style-type: none"> Carcinoma In-Situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukemia Early Melanoma 	<ul style="list-style-type: none"> Carcinoma-In-Situ Of Specified Organs Treated With Radical Surgery 	<ul style="list-style-type: none"> Cancer
4	Kidney Failure	<ul style="list-style-type: none"> Surgical Removal Of One Kidney 	<ul style="list-style-type: none"> Chronic Kidney Disease 	<ul style="list-style-type: none"> Kidney Failure
5	Coronary Artery Disease	<ul style="list-style-type: none"> Mild Coronary Artery Disease 	<ul style="list-style-type: none"> Moderate Coronary Artery Disease 	<ul style="list-style-type: none"> Serious Coronary Artery Disease
6	Coronary Artery Surgery	<ul style="list-style-type: none"> Transmyocardial Laser Therapy 	<ul style="list-style-type: none"> Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 	<ul style="list-style-type: none"> Coronary Artery By-Pass Surgery
7	Angioplasty And Other Invasive Treatments For Coronary Artery Disease	Nil	Nil	<ul style="list-style-type: none"> Angioplasty And Other Invasive Treatments For Coronary Artery Disease
8	Liver Failure	<ul style="list-style-type: none"> Partial Hepatectomy 	<ul style="list-style-type: none"> Liver Cirrhosis 	<ul style="list-style-type: none"> End-Stage Liver Failure
9	Fulminant Viral Hepatitis	<ul style="list-style-type: none"> Biliary Tract Reconstruction Surgery 	<ul style="list-style-type: none"> Chronic Primary Sclerosing Cholangitis 	<ul style="list-style-type: none"> Fulminant Viral Hepatitis
10	Coma	<ul style="list-style-type: none"> Coma For 48 Hours 	<ul style="list-style-type: none"> Coma For 72 Hours Severe Epilepsy 	<ul style="list-style-type: none"> Coma
11	Benign Tumor	<ul style="list-style-type: none"> Surgical Excision Of A Spinal Meningioma Surgical Removal Of Pituitary Tumor (By Transsphenoidal / Transnasal Hypophysectomy) Pheochromocytoma 	<ul style="list-style-type: none"> Surgical Removal Of Pituitary Tumor (By Open Craniotomy) 	<ul style="list-style-type: none"> Benign Brain Tumor
12	Paralysis Of Limbs	<ul style="list-style-type: none"> Loss Of Use Of One Limb 	Nil	<ul style="list-style-type: none"> Paralysis Of Limbs
13	Blindness	<ul style="list-style-type: none"> Loss Of Sight In One Eye 	<ul style="list-style-type: none"> Optic Nerve Atrophy Retinitis Pigmentosa 	<ul style="list-style-type: none"> Blindness
14	Deafness	<ul style="list-style-type: none"> Partial Loss Of Hearing Cavernous Sinus Thrombosis Surgery 	<ul style="list-style-type: none"> Cochlear Implant Surgery 	<ul style="list-style-type: none"> Deafness
15	Burns	<ul style="list-style-type: none"> Mild Severe Burns 	<ul style="list-style-type: none"> Moderately Severe Burns 	<ul style="list-style-type: none"> Third Degree Burns
16	Lung Disease	<ul style="list-style-type: none"> Severe Asthma With Status Asthmaticus 	<ul style="list-style-type: none"> Surgical Removal Of One Lung 	<ul style="list-style-type: none"> End-Stage Lung Disease
17	Encephalitis	<ul style="list-style-type: none"> Viral Encephalitis With Full Recovery 	<ul style="list-style-type: none"> Mild Viral Encephalitis 	<ul style="list-style-type: none"> Encephalitis
18	Organ / Bone Marrow Transplant	<ul style="list-style-type: none"> Small Bowel Transplant Corneal Transplant 	<ul style="list-style-type: none"> Major Organ / Bone Marrow Transplant (On Waitlist) 	<ul style="list-style-type: none"> Major Organ / Bone Marrow Transplant
19	Loss Of Speech	<ul style="list-style-type: none"> Tracheostomy 	<ul style="list-style-type: none"> Loss Of Speech Due To Neurological Disease Or Injury 	<ul style="list-style-type: none"> Loss Of Speech
20	Brain Surgery	Nil	Nil	<ul style="list-style-type: none"> Brain Surgery
21	Heart Valve Surgery	<ul style="list-style-type: none"> Percutaneous Or Minimally Invasive Valvuloplasty Or Valvotomy 	<ul style="list-style-type: none"> Percutaneous Valve Replacement 	<ul style="list-style-type: none"> Heart Valve Surgery
22	Bacterial Meningitis	<ul style="list-style-type: none"> Bacterial Meningitis With Full Recovery 	<ul style="list-style-type: none"> Bacterial Meningitis With Reversible Neurological Deficit 	<ul style="list-style-type: none"> Bacterial Meningitis
23	Head Trauma	<ul style="list-style-type: none"> Mild Head Trauma Head Trauma Due To Accident Requiring Re-constructive Surgery Cervical Spinal Cord Injury Due To Accident Surgery For Subdural Haematoma Due To Accident 	<ul style="list-style-type: none"> Head Trauma Due To Accident Requiring Open Craniotomy 	<ul style="list-style-type: none"> Major Head Trauma
24	Aplastic Anemia	<ul style="list-style-type: none"> Reversible Aplastic Anemia 	<ul style="list-style-type: none"> Myelodysplastic Syndrome Or Myelofibrosis 	<ul style="list-style-type: none"> Chronic Aplastic Anemia

25	Motor Neuron Disease	• Peripheral Neuropathy	• Early Motor Neuron Disease	• Motor Neuron Disease
26	Parkinson's Disease	• Early Parkinson's Disease	• Moderately Severe Parkinson's Disease	• Parkinson's Disease
27	Alzheimer's Disease / Severe Dementia	• Diagnosis Of Dementia Including Alzheimer's Disease	• Moderately Severe Dementia Including Alzheimer's Disease	• Alzheimer's Disease / Severe Dementia
28	Surgery To Aorta	• Large Asymptomatic Aortic Aneurysm Or Aortic Dissection	• Minimally Invasive Surgery To Aorta	• Surgery To Aorta
29	Multiple Sclerosis	• Early Multiple Sclerosis	• Guillain-Barre Syndrome	• Multiple Sclerosis
30	Pulmonary Arterial Hypertension	• Early Pulmonary Arterial Hypertension	• Secondary Pulmonary Arterial Hypertension	• Primary Pulmonary Arterial Hypertension
31	Medullary Cystic Disease	• Chronic Glomerulonephritis	Nil	• Medullary Cystic Disease
32	Cardiomyopathy	• Hypertrophic Cardiomyopathy	• Constrictive Pericarditis With Surgery	• Cardiomyopathy
33	Systemic Lupus Erythematosus	• Mild Systemic Lupus Erythematosus	• Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis	• Systemic Lupus Erythematosus With Severe Kidney Complications
34	Muscular Dystrophy	• Spinal Cord Disease Or Injury Resulting In Bowel And Bladder Dysfunction	• Moderately Severe Muscular Dystrophy	• Muscular Dystrophy
35	Poliomyelitis	Nil	• Moderate Poliomyelitis	• Poliomyelitis
36	Pancreatitis	• Acute Necrotizing Pancreatitis	• Moderately Chronic Relapsing Pancreatitis	• Chronic Relapsing Pancreatitis
37	Progressive Scleroderma	• Early Progressive Scleroderma	• Progressive Scleroderma With CREST Syndrome	• Progressive Scleroderma
38	HIV, AIDS / Hepatitis B Or C Infection	• HIV Infection Due To Assault • Occupationally Acquired Hepatitis B Or C	• HIV Infection Due To Organ Transplant	• HIV Infection Due To Blood Transfusion • Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection • Full-Blown AIDS
39	Apallic Syndrome	• Akinetic Mutism	• Locked In Syndrome	• Apallic Syndrome
40	Loss Of Independent Existence	• Loss Of Fingers	• Loss Of Independent Existence (Intermediate Stage)	• Loss Of Independent Existence
41	Terminal Illness	Nil	Nil	• Terminal Illness
42	Eisenmenger's Syndrome	• Less Severe Eisenmenger's Syndrome	Nil	• Severe Eisenmenger's Syndrome
43	Infective Endocarditis	• Moderately Severe Infective Endocarditis	Nil	• Infective Endocarditis
44	Myasthenia Gravis	• Less Severe Myasthenia Gravis	Nil	• Myasthenia Gravis
45	Progressive Supranuclear Palsy	• Early Progressive Supranuclear Palsy	Nil	• Progressive Supranuclear Palsy
46	Chronic Autoimmune Hepatitis	• Early Chronic Autoimmune Hepatitis	Nil	• Chronic Autoimmune Hepatitis
47	Adrenal Gland Disorder	• Adrenalectomy For Adrenal Adenoma	Nil	• Chronic Adrenal Insufficiency
48	Osteogenesis Imperfecta	• Severe Osteoporosis With Fractures	Nil	• Osteogenesis Imperfecta
49	Meningeal Tuberculosis	• Tuberculous Myelitis	Nil	• Meningeal Tuberculosis
50	Inflammatory Bowel Disease	• Chronic Crohn's Disease • Chronic Ulcerative Colitis	Nil	• Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation • Ulcerative Colitis With Total Colectomy

Special Benefit is payable once per lifetime from any 1 of the covered conditions below:

Special Benefit			
Diabetic Related Conditions		Joint Related Conditions	
1	Surgery For Type 2 Diabetic Retinopathy	1	Total Knee Replacement
2	Limb Amputation Due To Type 2 Diabetic Complications	2	Total Hip Replacement
3	Diabetic Nephropathy Resulting In Kidney Failure	3	Chronic Rheumatoid Arthritis

Note: No Special Benefit payable once Total Multi Crisis Care is terminated.

Other Policy Conditions

Rules For Multiple Claims for Total Multi Crisis Care

1. For any covered critical illness, subsequent claim on Late Stage critical illness is payable when the diagnosis of the Late Stage critical illness is at least 1 year after the diagnosis of the previously claimed of Late Stage critical illness. The diagnosis for subsequent Cancer (for any stages) must be at least 3 years after the diagnosis on the first Cancer.
2. If a claim is admitted under Early Stage or Intermediate Stage for 'Coronary Artery Disease', no further claim on Intermediate Stage of 'Coronary Artery Surgery' will be payable.
3. If a claim is admitted under Intermediate Stage for 'Coronary Artery Surgery', no further claim on Early Stage or Intermediate Stage of 'Coronary Artery Disease' will be payable.
4. Only 1 claim shall be payable between Late Stage of 'Coronary Artery Disease' and 'Coronary Artery Surgery'.
5. If there are more than 1 covered conditions (irrespective of any staging of critical illness condition) gets diagnosed in an event, then only one condition shall be payable which shall be equivalent to the highest amount payable as per the stage of the condition subject to it satisfying the respective definition of the condition and terms and condition in the policy contract.
6. If a claim is made under 'Loss Of Independent Existence', 'Apallic Syndrome' or 'Terminal Illness' category, the claim will only payable if it is not a consequence of previously claimed critical illness. When an Early Stage or Intermediate Stage claim of 'Loss of Independent Existence' or 'Apallic Syndrome' category is made, the subsequent claim of more severe stage for same critical illness category can be made.

Note: This list is non-exhaustive. Please refer to the policy contract for more details about Rules For Multiple Claims for Total Multi Crisis Care.

Assurance Upgrade Privilege

This plan comes with Assurance Upgrade Privilege which allows you to increase the rider sum assured within 180 days of Life Assured's Life Milestone events, without further underwriting. This privilege can be exercised once per policy during the first 10 rider years, before ANB 50, up to 50% of the rider sum assured, capped at RM300,000 per life.

Life Milestones:

- Child Birth
- Marriage
- Doubling of Income
- Buying a Property valued at RM500,000 and above
- Child's Enrolment in Primary, Secondary, or Tertiary Education

Please refer to the policy contract for the full list of terms and conditions on Assurance Upgrade Privilege.