

Multi-claim Early Care Rider Series 1.1 - Product Summary

1 Introduction

Multi-claim Early Care Rider Series 1.1 is a regular premium non-participating supplementary benefit that provides financial protection against Early-stage and Intermediate-stage critical illnesses. It allows you to make multiple claims on this supplementary benefit, just like your base plan. This supplementary benefit is considered as a pre-payment of the Late-stage critical illness benefit under the base plan.

This supplementary benefit does not have cash surrender value.

2 Your benefit

If the life assured is diagnosed with any of the Early-stage and Intermediate-stage critical illnesses (collectively referred to as Early CI or ECI) listed below, we will pay the supplementary benefit sum assured in one lump sum.

This supplementary benefit accelerates the Late-stage Critical Illness (LSCI) benefit of your base plan. Your base benefit sum assured will be reduced by the payout made under this supplementary benefit.

The supplementary benefit sum assured will be reduced to zero, but your supplementary benefit will remain in-force. Please refer to section 2.1 Multi-claim feature.

Please refer to the supplementary benefit Terms and Conditions for the details on the definitions for the ECI listed below.

No.	Early-stage Critical Illness	Intermediate-stage Critical Illness
1.	Diagnosis of Dementia including Alzheimer's Disease	Moderate to Severe Alzheimer's Disease
2.	Akinetic Mutism	Locked-in Syndrome
3.	Pure Red Cell Aplasia (PRCA)	Reversible Aplastic Anaemia
4.	Bacterial Meningitis with Full Recovery	Bacterial Meningitis with Reversible Neurological Deficit
5.	Surgical Removal of Pituitary Tumour (by Transphenoidal/ Transnasal Hypophysectomy)	Surgical Removal of Pituitary Tumour (by Open Craniotomy)
6.	Corneal Transplant	Loss of Sight in One Eye
7.	Coma for 48 Hours	Severe Epilepsy
8.	Transmyocardial Laser Therapy	Port Access of Key Hole Cardiac Surgery
9.	Partial Loss of Hearing, Cavernous Sinus Thrombosis Surgery	Cochlear Implant Surgery
10.	Liver Surgery	Liver Cirrhosis
11.	Severe Asthma, Insertion of a Vena Cava Filter	Surgical Removal of One Lung
12.	Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis
13.	Cardiac Pacemaker Insertion, Pericardiectomy	Cardiac Defibrillator Insertion, Early Cardiomyopathy
14.	Percutaneous Valvuloplasty or Valvotomy	Valve Replacement or Valve Repair with Device
15.	HIV due to Assault	HIV due to Organ Transplant
16.	Surgical Removal of One Kidney	Chronic Kidney Disease
17.	Loss of Independent Existence (Early Stage)	Loss of Independent Existence (Intermediate Stage)
18.	Permanent or Temporary Tracheostomy	Loss of Speech due to Vocal Cord Paralysis
19.	Mild Severe Burns	Moderately Severe Burns

20.	Carcinoma In Situ	Carcinoma in Situ of Specified Organs Treated with Radical Surgery
No.	Early-stage Critical Illness	Intermediate-stage Critical Illness
21.	Head Trauma Requiring Reconstructive Surgery and Accidental Spinal Cord Surgery	Head Trauma Requiring Open Craniotomy
22.	Small Bowel Transplant	Major Organ/ Bone Marrow Transplant (on Waitlist)
23.	Early Motor Neurone Disease	Intermediate Motor Neurone Disease
24.	Early Multiple Sclerosis	Mild Multiple Sclerosis
25.	Spinal Cord Disease or Injury Resulting in Bowel and Bladder Dysfunction	Moderate Muscular Dystrophy
26.	Mild Coronary Artery Disease	Moderate Coronary Artery Disease
27.	Loss of Use of One Limb	Loss of Use of One Limb Requiring Prosthesis
28.	Early Parkinson's Disease	Moderate to Severe Parkinson's Disease
29.	Peripheral Neuropathy	Poliomyelitis (Intermediate Stage)
30.	Early Pulmonary Hypertension	Secondary Pulmonary Hypertension
31.	Early Progressive Scleroderma	Progressive Scleroderma with CREST Syndrome
32.	Brain Aneurysm Surgery, Cerebral Shunt Insertion	Carotid Artery Surgery
33.	Large Asymptomatic Aortic Aneurysm	Percutaneous or minimally Invasive Surgery to Aorta
34.	Mild Systemic Lupus Erythematosus	Moderately Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
35.	Encephalitis with Full Recovery	Mild Encephalitis

The second column and third column represent Early-stage and Intermediate-stage of the same critical illness respectively. They correspond to the Late-stage critical illness covered under the base plan.

2.1 Multi-claim feature

While the supplementary benefit sum assured is reduced to zero or lower than 100% of the original sum assured due to admitted claims, your supplementary benefit will remain in-force. While the supplementary benefit sum assured is reduced to zero, you cannot make any claim on this supplementary benefit. The supplementary benefit sum assured will be reset to the original amount, together with the base benefit sum assured, if there is no claim* under the base benefit or this supplementary benefit for 12 consecutive months from the diagnosis date of the last admitted claim* ("reset period").

Subject to the conditions under section 2.2 below, the supplementary benefit sum assured can be reset multiple times until a total payout of 300% of the original sum assured has been paid out under the base benefit and this supplementary benefit, after which the policy will terminate.

Please note that you cannot make any claim on the ECI benefit while the supplementary benefit sum assured is zero.

* For avoidance of doubt, claims under other supplementary benefits will not be counted in this 12-month reset period.

2.2 Conditions on Multi-claim Feature

- (a) Each stage of each critical illness can only be claimed once.
- (b) The maximum amount payable for each critical illness aggregating Early-stage and Intermediate-stage is 100% of the supplementary benefit sum assured.
- (c) If there are more than one critical illness diagnosed on the same event date, only one claim will be payable for the critical illness that results in the highest payout.
- (d) The following conditions can be claimed only if they are not as a consequence of other covered conditions (any stages).
 - Loss of Independence Existence (all stages)
- (e) After 100% of the base benefit sum assured has been paid under LSCI benefit and/or accelerated under ECI benefit, the following conditions will be excluded:
 - Loss of Independence Existence (all stages)
- (f) The maximum total payout under this supplementary benefit is 300% of the supplementary benefit sum assured.

- (g) As long as the policy is in-force, the premium of this supplementary benefit will remain the same and continue to be payable even when the supplementary benefit sum assured is reduced to zero or lower than 100% of the original sum assured due to admitted claims, including during the reset period.

2.3 Exclusions

We will not cover any claim arising directly or indirectly from:

- self-inflicted injury, while sane or insane;
- the influence or deliberate misuse of drugs or alcohol;
- pre-existing condition;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as defined under the definitions of the covered conditions.

2.4 Waiting period

We will not pay any ECI benefit if the life assured is diagnosed with any of the following ECI within 90 days from the policy effective date.

- Transmyocardial Laser Therapy
- Port Access of Key Hole Cardiac Surgery
- Cardiac Pacemaker Insertion, Pericardiectomy
- Cardiac Defibrillator Insertion, Early Cardiomyopathy
- Carcinoma in Situ, Early Prostate Cancer, Early Thyroid Cancer, Early Bladder Cancer, Early Chronic Lymphocytic, Early Melanoma
- Carcinoma in Situ of Specified Organs Treated with Radical Surgery
- Mild Coronary Artery Disease
- Moderate Coronary Artery Disease

2.5 Survival period

We will not pay any ECI benefit if the life assured dies within 7 days from the diagnosis of the ECI.

3 Your premiums

The premium rates for this supplementary benefit are level. Please note that premium rates are not guaranteed and may be adjusted based on future experience. We will give 30 days' notice before the new premiums are charged.

As long as this supplementary benefit is in-force, the premium will continue to be payable even when the supplementary benefit sum assured is reduced to zero or lower than 100% of the original sum assured due to admitted claims, including during the reset period.

4 Adjusting your coverage to fit your needs

You can increase your supplementary benefit sum assured within 6 months from the policy effective date, if there is no claim on this supplementary benefit. The increase is subject to our approval.

You can reduce your supplementary benefit sum assured at any time as long as the policy is in-force.

Please refer to the General Terms and Conditions for details.

5 Period of cover

Your supplementary benefit will end upon any of the following events:

- upon total payment of 300% of the supplementary benefit sum assured under ECI benefit; or
- when you instruct to cancel this supplementary benefit; or
- upon the termination of the base plan; or
- upon the end of the supplementary benefit term.

6 Important notes

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this supplementary benefit and is not exhaustive.

Please refer to the Terms and Conditions for more detailed information.