

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

**Plan Name** : Smart Multi Critical Care (精明多元重疾保障)  
**Plan Code** : U189  
**Product Abbreviation** : SMCC  
**Launch Date** : 23 September 2020

**Changes Effective Date: 25 Jan 2021**

1. Capping of RM150k for Mental Illness Benefit	Shall be effective from 25 Jan 2021 and only apply for policies submitted from 25 Jan 2021 onwards.
2. Additional 8 Covered Events	The 178 conditions of Covered Event Benefit shall apply retrospectively to all existing policies.

**Changes Effective Date: 24 May 2021**

1. Open to SPLM and SPW20	SMCC can be attached to SmartProtect Legacy Max and SmartProtect Wealth 20.
---------------------------	---

**PLAN DESCRIPTION**

- a) This is a unit deduction rider that is attachable to the following basic plans:
- SmartProtect Essential 3 (Plan Code: 0500, 0501, 0502)
  - SmartProtect Junior (Plan Code: 0495)
  - \*SmartProtect Essential Insurance 2 (0281)
  - \*SmartProtect Essential Insurance (0276)
  - Smart Protect Legacy Max (0494) – effective 24 May 2021
  - Smart Protect Wealth 20 (0497) - effective 24 May 2021
  - Any future plans that the Company may introduce from time to time (*Note: Please refer to the PWU of the basic plan on which this rider can be attached to.*)
- \*Withdrawn Plans (for Inclusion of Rider at CS Stage available on 1 March 2021)
- b) The rider's SA **will NOT** accelerate the basic plan's Basic Sum Assured (BSA).
- c) This rider allows multiple claims on Covered Event Benefit, up to 800% of Rider Sum Assured (RSA).
- d) Insurance charge will be deducted from the unit fund(s) monthly.
- e) This rider can be attached at any time effective at next monthly due.
- f) This rider can co-exist with the existing critical illness riders, including but not limited to:
- IL Junior CI Plus Rider [IL JCPR] (U149)
  - IL Critical Illness Plus Rider [IL CIPR] (U140)
  - IL Critical Illness Benefit Rider [IL CIBR] (U100)
  - Critical Illness Benefit Rider [CIBR] (U30)
  - Smart Early Payout CriticalCare [SEPCC] (U86)
  - IL Critical Illness Benefit Advance Rider [IL CIBAR] (U170)
- g) This rider is subject to Medical and Health Insurance (MHI) guideline.

**BENEFITS****1. Covered Event Benefit**

If the Life Assured is diagnosed as suffering from any one of the covered event (please refer to appendix 2), the Company will pay the Rider Sum Assured in one lump sum. Multiple claims can be made under this benefit as long as the claims are paid out when the pre-defined conditions are met and the claims payouts are within the sum assured limit. Total Rider Sum Assured for Covered Event are limited to:

**Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

- i. 800% of the Rider Sum Assured, subject to RM4,000,000 per life\* prior to age 85 years next birthday;
- ii. 100% of the Rider Sum Assured, subject to RM4,000,000 per life\* on or after age 85 years next birthday.

\* Aggregate with all critical illness benefit payable under all policies (excluding Bancassurance and Group policies) issued by the Company.

Percentage (%) of RSA payable for the Covered Event's Stage:

Stage	Percentage (%) of RSA Payable		Total RSA
	By Stage		
Early Stage	50%	Max 4 times, subject to RM300,000 per claim under this rider	< 85 ANB: 800% ≥ 85 ANB: 100%
Intermediate Stage	50%		
Advanced Stage	100% Except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease whereby the claim payout is 10% of RSA subject to a maximum of RM25,000 per life.	-	

Maximum amount payable for the Covered Event's Category:

Category	Max % of RSA	Aggregated Max % of RSA - for Category of Cancer, Heart Attack and Stroke	Aggregated Max % of RSA – All Categories
All categories except for Cancer, Heart Attack and Stroke	100%	-	800%
Cancer*	200%	400%	
Heart Attack*	200%		
Stroke*	200%		

\*If the Life Assured has a Newly Diagnosed Cancer (Second Primary Cancer), Newly Diagnosed Heart Attack (Second Heart Attack) or Newly Diagnosed Stroke (Second Stroke) that meet the pre-defined conditions, additional of up to 100% RSA for Critical Illnesses in category Cancer, Heart Attack and Stroke shall be payable.

Notes:

- (a) If claim event is of the same Category, claim for Early Stage/ Intermediate Stage will be accelerated from Advanced Stage.
  - If there's a prior approved claim on Early Stage CI deteriorates to Intermediate Stage CI, the balance of the 50% RSA shall be payable.
  - If there's a prior approved claim on Early Stage CI deteriorates to Advanced Stage CI, the balance of the 50% RSA shall be payable.
  - If there's a prior approved claim on Intermediate Stage CI deteriorates to Advanced Stage CI, the balance of the 50% RSA shall be payable.
- (b) For claims under same Covered Event Category,
  - If there are more than one claim under different Stage of the same Covered Event Category at the same time, the Company will only pay the highest claim that is admitted.
  - Once a claim is admitted, no future claims can be made within the same or lower Stage for the same Covered Event Category, except for Cancer, Heart Attack and Stroke.
- (c) If there is more than one Covered Event that results from the same event at the same time, the Company will only pay for one benefit which has the highest claim amount. In case more than one

# **Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

---

Covered Events are diagnosed in an event, the Company will only pay for one of the Covered Events diagnosed.

## **Second Claim Conditions**

### **i. Newly Diagnosed Cancer (Second Primary Cancer)**

Newly Diagnosed Cancer (Second Primary Cancer) means the presence of cancerous changes or features and not a progression of the first Cancer, for which a claim was admitted under the Policy.

For avoidance of doubt, the Newly Diagnosed Cancer (Second Primary Cancer) must meet the criteria set out in the definition of Cancer covered in the Policy, and therefore does not apply to any illness which falls outside such definition. In addition, the medical evidence must clearly demonstrate that the Newly Diagnosed Cancer (Second Primary Cancer) meets all the following:

- (a) It is not a relapse or re-occurrence or metastasis of the first Cancer which has been paid under the policy; and
- (b) It is from different organs or sites from the first Cancer claim

Paired organs refer to those organs with both left and right component (for example breast, kidney, ovary, lungs and testis) and these 2 components of that organ shall be considered as one and the same organ. Irrespective of the histological pattern of the Newly Diagnosed Cancer (Second Primary Cancer), if the claim arises from the same organ or site, it will not be payable.

In assessing eligibility for the Newly Diagnosed Cancer (Second Primary Cancer), medical findings such as imaging, histology, clinical notes and/or other evidence including but not limited to specialist reports or Medical Practitioner's opinion will need to demonstrate that the Newly Diagnosed Cancer (Second Primary Cancer) is not a relapse or re-occurrence or metastasis of any previous Cancer claim which has been admitted under the policy.

### **ii. Newly Diagnosed Heart Attack (Second Heart Attack)**

Newly Diagnosed Heart Attack (Second Heart Attack) means a separate Heart Attack and not a progression of the previous one. Where a benefit in respect of the Heart Attack of Specified Severity has previously been claimed under the Policy, the consultant cardiologist must certify that the Newly Diagnosed Heart Attack (Second Heart Attack) as diagnosed for the subsequent claim is at a different location of the heart from the previous Heart Attack.

Location of the heart includes right atrium, right ventricle, left atrium, anterior wall of left ventricle, posterior wall of left ventricle, anteroseptal wall of left ventricle, lateral wall of left ventricle and inferior wall of left ventricle.

The diagnosis must be supported with fresh evidence based on the criteria set out in the definition of Heart Attack.

### **iii. Newly Diagnosed Stroke (Second Stroke)**

Newly Diagnosed Stroke (Second Stroke) means a separate Stroke and not a progression of the previous one. Where a benefit in respect of the Stroke has previously been claimed under this Policy, the neurologist must certify that the Stroke as diagnosed for the subsequent claim had resulted from infarction or haemorrhage in a different blood vessel; or different carotid artery; or different location in the brain from the previous Stroke.

The diagnosis must be supported with fresh imaging evidence consistent with the diagnosis of the Stroke based on the criteria set out in the definition of Stroke.

## **Special Benefits**

2. **Diabetes Recovery Benefit** – Additional 20% of Rider Sum Assured will be payable with the event listed below:

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

- i. Surgery for Type 2 Diabetic Retinopathy
- ii. Limb Amputation due to Type 2 Diabetic Complications
- iii. Severe Diabetic Nephropathy resulting in Kidney Failure
- iv. Diabetic Coma

Note: The coverage will cease at age eighty five (85) years next birthday. Maximum one claim is allowed under Diabetes Recovery Benefit.

3. **Mental Illness Benefit** – Additional 20% of Rider Sum Assured subject to a maximum of RM150,000 per life, will be payable with the event listed below:
  - i. Severe Major Depressive Disorder (MDD)
  - ii. Bipolar Disorder I
  - iii. Severe Obsessive-Compulsive Disorder (OCD)
  - iv. Schizophrenia
  - v. Schizoaffective Disorder

Note: Maximum one claim is allowed under Mental Illness Benefit.

4. **Total Quadriplegia As A Result Of Spinal Cord Injury** – Additional 20% of Rider Sum Assured will be payable

Note: Maximum one claim is allowed under Total Quadriplegia As A Result Of Spinal Cord Injury.

**Notes:**

- (a) A 30/60 days waiting period and 7/14 days survival period shall apply, depending on the types of covered event as per the list below.
- (b) The claims payout on this rider will NOT accelerate nor reduce the basic sum assured.
- (c) Claim on Special Benefit will not reduce the benefit payable for Covered Event Benefit and vice versa, claim on Early Stage, Intermediate Stage, Advanced Stage Covered Event will not reduce the amount payable for Special Benefit.

**Child Lien**

The following lien shall apply for child before age 5 years next birthday.

Age Next Birthday on Policy Anniversary Preceding occurrence of Covered Event Benefit / Special Benefit	Covered Event Benefit / Special Benefit
1	20% of Rider Sum Assured
2	40% of Rider Sum Assured
3	60% of Rider Sum Assured
4	80% of Rider Sum Assured

**Waiting Period**

1. Waiting Period from risk effective date:

A 30/60 day waiting period shall apply, depending on the types of benefit, as shown in the table below:

Benefits	Waiting Period
<ul style="list-style-type: none"> <li>• All Covered Events under Advanced Stage except for Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Other Serious Coronary Artery Disease and Angioplasty and other invasive treatments for coronary artery disease</li> </ul>	30 days

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

<ul style="list-style-type: none"> <li>• <b>Early Stage and Intermediate Stage</b> Covered Events</li> <li>• Covered Events under <b>Advanced Stage</b> for the following covered events:             <ul style="list-style-type: none"> <li>- Cancer</li> <li>- Coronary Artery By-Pass Surgery</li> <li>- Heart Attack</li> <li>- Other Serious Coronary Artery Disease</li> <li>- Angioplasty and other invasive treatments for coronary artery disease</li> </ul> </li> <li>• Diabetes Recovery Benefit</li> <li>• Mental Illness Benefit</li> <li>• Total Quadriplegia as a result of Spinal Cord Injury</li> </ul>	60 days
--	---------

2. Waiting Period for multiple claims:

Benefits	Waiting Period
<ul style="list-style-type: none"> <li>• All claims between Advanced Stage Covered Events</li> </ul>	1 year
<ul style="list-style-type: none"> <li>• For second claim on newly diagnosed Heart Attack and Stroke:             <ul style="list-style-type: none"> <li>- 1<sup>st</sup> and 2<sup>nd</sup> claims for Heart Attack at Advanced Stage</li> <li>- 1<sup>st</sup> and 2<sup>nd</sup> claims for Stroke at Advanced Stage</li> </ul> </li> </ul>	2 years
<ul style="list-style-type: none"> <li>• For second claim on newly diagnosed Cancer:             <ul style="list-style-type: none"> <li>1<sup>st</sup> and 2<sup>nd</sup> claims for Cancer at Early, Intermediate and Advanced Stage. except if the same Cancer condition deteriorates from:                 <ul style="list-style-type: none"> <li>- Early Stage to Intermediate Stage or Advanced Stage; or</li> <li>- Intermediate Stage to Advanced Stage.</li> </ul> </li> </ul> </li> </ul>	2 years

### Survival Period

Survival Period shall apply depending on the types of benefit, as shown in the table below:

Benefits	Survival Period
<ul style="list-style-type: none"> <li>• Mental Illness Benefit</li> </ul>	Nil
<ul style="list-style-type: none"> <li>• <b>Early Stage and Intermediate Stage</b> Covered Events</li> </ul>	7 days
<ul style="list-style-type: none"> <li>• <b>Advanced Stage</b> Covered Events</li> <li>• Diabetes Recovery Benefit</li> <li>• Total Quadriplegia as a result of Spinal Cord Injury</li> </ul>	14 days

## UNDERWRITING

### Minimum/Maximum Rider Sum Assured

Category	Minimum	Maximum per life
Pre-natal policy - Unborn Child	RM12,000	RM60,000
Post-natal policy – 1 – 15 ANB		RM250,000
Post-natal policy – 16 – 70 ANB		RM1,500,000

Note:

2.5 times of U189 rider sum assured will be used to calculate the RM4,000,000 critical illness limit on any one life under all policies (excluding Bancassurance and Group policies) issued by the Company.

### Minimum/Maximum Age at Entry

Follow basic plan attachable:

Category	Minimum	Maximum
Pre-natal policy - Unborn Child	13 weeks of gestational period	35 weeks of gestational period
Post-natal policy - Life Assured	30 days attained age	70 years next birthday

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

## Coverage Term

1. For coverage term of basic plan attached to is more than age 80; eg. SPLM (0494), SPE3 90 (0502) and SPJ (0495), choice of:
  - i. up to age 80 years next birthday; or
  - ii. follow basic plan's coverage term, subject to Auto-Extension. Maximum renewability is up to age 100 years next birthday.
2. For coverage term of basic plan attached to is equal to or less than age 80; eg SPE3 70 (0500) and SPE3 80 (0501):  
Follow the basic plan's coverage term, subject to Auto-Extension. Maximum renewability up to age 100.
3. For SPW20 (0497):  
Follow the basic plan's coverage term, subject to Auto-Extension. Maximum renewability up to age 100.

Note: The term of the rider cannot exceed the coverage term of the basic plan.

## Non-Medical Limits

250% of rider sum assured will be aggregated to the basic plan that it is attached to.

## CHANGES IN SUM ASSURED

### Increase / Decrease in Sum Assured

The Rider Sum Assured can be increased / decreased **BEFORE** any claim is admitted under this rider. Once a claim is admitted under this rider, no change in the sum assured is allowed.

## DISCOUNT

### Large Sum Discount / Female Discount / Non-Smoker Discount

Not applicable.

## INSURANCE CHARGE

1. Insurance charge will vary according to attained age next birthday at last policy anniversary, gender and smoking status of the Life Assured.
2. Insurance Charge is deducted monthly by cancellation of units at the beginning of each policy month based on the Rider Sum Assured and calculated using the formula below, while the rider is inforce.

$$\text{Monthly Insurance Charge} = \frac{\text{Insurance Charge Rate Per Annum} \times \text{Rider Sum Assured}}{1000 \times 12}$$

3. These charges will be deducted by selling units already allocated to the Policy, at the NAV on the next Valuation Date following the due date of the insurance charges.

# **Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

## **OTHER PRODUCT FEATURES**

- 1. Cash Surrender Value / Partial Surrender / Policy Loan / Automatic Premium Loan / Extended Term Assurance / Paid-up Assurance / Replacement of Policies / Option to Buyback / Backdating**  
Not applicable.
- 2. Free-look Period**  
Policyholder is allowed to cancel this rider within 15 days. Under such circumstance, the Company will reinstate the units which have been deducted for the payment of Insurance Charge after net of medical expenses incurred by the Company (if any) in the issuance of this rider.
- 3. Assignment / Third Party Policy / Nomination / Reinstatement**  
Follow basic plan.

## **TERMINATION**

This rider will be terminated on the earliest of the following:-

1. on the Policy Anniversary on which the Life Assured's age is eighty-five (85) years next birthday if the total amount paid on Covered Event Benefit under this rider is equivalent to or more than one hundred percent (100%) of the Rider Sum Assured; or
2. upon full settlement of the following:
  - i. Total Rider Sum Assured on Covered Event Benefit; and
  - ii. the Mental Illness Benefit; and
  - iii. the Diabetes Recovery Benefit; and
  - iv. Total Quadriplegia As A Result Of Spinal Cord Injury; or
3. upon the death of the Life Assured; or
4. on the Expiry Date; or
5. when the Company receives Your request for termination in writing; or
6. when the Policy is surrendered; or
7. when the Policy lapses, becomes void or is terminated in any other manner.

## **EXCLUSIONS**

The Company will not pay any benefit under this rider as a result of, including the consequences of, any of the following: -

1. has existed prior to the Risk Effective Date; or
2. is caused directly or indirectly by self-inflicted injuries, while sane or insane; or
3. is resulted from the Life Assured committing, attempting or provoking an assault or a felony or from any violation of law by Life Assured; or
4. is resulted from war, whether declared or undeclared; or
5. 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, except under circumstances specifically covered and defined in the Definitions of Covered Event in this policy, if any. The Company reserves the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Policy, 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 Human Immunodeficiency Virus or Antibodies to such a Virus; or
6. was diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains the age of seventeen (17) years next birthday; or

# ***Smart Multi Critical Care (U189)***

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

---

7. any Early Stage Covered Event and Intermediate Stage Covered Event resulting directly from alcohol or drug abuse.

Note: The exclusion list may not exhaustive. For full list of the exclusions, please refer to the policy contract.

**Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

**APPENDIX 1: INSURANCE CHARGES TABLE**

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	0.80	0.80	0.71	0.71
2	0.82	0.82	0.71	0.71
3	0.82	0.82	0.72	0.72
4	0.85	0.85	0.72	0.72
5	0.85	0.85	0.72	0.72
6	0.88	0.88	0.74	0.74
7	0.89	0.89	0.75	0.75
8	0.91	0.91	0.75	0.75
9	0.92	0.92	0.75	0.75
10	0.94	0.94	0.77	0.77
11	0.95	0.95	0.78	0.78
12	0.97	0.97	0.80	0.80
13	0.98	0.98	0.82	0.82
14	0.98	0.98	0.83	0.83
15	1.00	1.00	0.85	0.85
16	1.02	1.02	0.88	0.88
17	1.02	1.02	0.88	0.88
18	1.03	1.08	0.89	0.94
19	1.05	1.38	0.91	1.12
20	1.06	1.71	1.11	1.32
21	1.08	1.82	1.31	1.52
22	1.11	1.85	1.45	1.65
23	1.12	1.88	1.52	1.75
24	1.15	1.91	1.63	1.86
25	1.18	1.92	1.71	1.98
26	1.22	1.95	1.82	2.08
27	1.25	1.98	1.92	2.20
28	1.28	2.00	1.97	2.29
29	1.31	2.05	2.08	2.43
30	1.32	2.06	2.17	2.52
31	1.35	2.14	2.28	2.72
32	1.45	2.23	2.38	2.97
33	1.52	2.31	2.48	3.25
34	1.58	2.40	2.65	3.58
35	1.69	2.62	2.78	3.95
36	1.85	2.85	2.85	4.38
37	2.02	3.11	2.98	4.82
38	2.25	3.38	3.06	5.28
39	2.48	3.72	3.08	5.75
40	2.85	4.08	3.23	6.08
41	3.18	4.35	3.45	6.22
42	3.46	4.74	3.77	6.31
43	3.68	5.34	4.23	6.46
44	4.11	6.08	4.63	6.86

**Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
45	4.92	7.18	4.86	7.51
46	5.58	8.14	5.25	8.35
47	6.71	9.52	5.85	9.02
48	7.77	11.09	6.72	9.89
49	8.85	12.63	7.45	10.65
50	9.88	14.23	7.92	11.35
51	11.22	15.77	8.78	12.31
52	12.11	17.71	9.48	13.58
53	12.60	19.28	10.25	15.35
54	13.82	20.65	11.00	17.58
55	15.42	22.62	11.92	19.43
56	17.60	25.03	12.63	20.65
57	19.97	27.65	13.68	21.95
58	22.55	30.03	15.09	23.88
59	25.29	33.18	16.69	25.75
60	28.26	37.62	18.51	27.94
61	30.42	42.15	20.75	30.55
62	32.75	46.42	22.68	33.85
63	35.18	50.08	24.18	36.08
64	37.71	53.77	25.05	37.22
65	40.45	57.83	26.55	38.85
66	43.40	62.80	28.91	41.78
67	47.14	68.58	32.38	46.25
68	51.25	72.78	35.11	50.02
69	54.12	76.38	36.38	53.37
70	56.92	82.31	38.92	56.63
71	59.48	85.88	40.78	59.58
72	60.68	87.42	42.98	62.29
73	63.91	91.94	46.62	63.88
74	66.34	95.32	48.68	67.22
75	70.55	100.17	51.05	72.17
76	73.89	104.42	55.17	76.32
77	79.42	111.65	57.02	78.35
78	84.29	117.82	60.68	79.72
79	89.38	124.15	63.20	84.42
80	92.86	130.71	68.22	89.86
81	98.28	141.11	73.32	96.65
82	108.82	153.42	81.28	107.28
83	116.45	162.72	89.83	119.22
84	123.92	173.25	97.85	130.02
85	130.06	185.02	105.88	140.15
86	134.15	193.48	115.11	153.25
87	141.62	208.38	126.80	169.26
88	152.15	224.94	139.26	186.29
89	163.58	243.12	151.86	202.38
90	179.05	258.52	164.49	217.11

# **Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

<b>Attained Age</b>	<b>Male</b>		<b>Female</b>	
	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Non-Smoker</b>	<b>Smoker</b>
<b>91</b>	190.86	286.86	174.35	227.12
<b>92</b>	199.09	304.08	185.35	236.11
<b>93</b>	209.08	324.68	194.00	248.02
<b>94</b>	220.98	345.71	201.92	255.65
<b>95</b>	240.05	377.92	213.40	265.20
<b>96</b>	259.75	411.09	221.35	276.32
<b>97</b>	279.28	443.78	232.62	289.15
<b>98</b>	298.82	476.51	247.98	306.85
<b>99</b>	318.34	509.20	270.55	335.00

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

## APPENDIX 2: LIST OF COVERED EVENT

	Category	Early	Intermediate	Advanced
1.	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease	- Alzheimer's Disease / Severe Dementia
2.	Angioplasty and other invasive treatments for coronary artery disease			- Angioplasty and other invasive treatments for coronary artery disease
3.	Apallic syndrome	- Akinetic Mutism	- Locked In Syndrome	- Apallic syndrome (ie. Persistent Vegetative State (PVS))
4.	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Mild Bacterial Meningitis	- Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
5.	Benign Brain Tumour			- Benign Brain Tumour - of specified severity
6.	Blindness	- Loss of Sight in One Eye	- Optic Nerve Atrophy	- Blindness - Permanent and Irreversible
			- Retinitis Pigmentosa	
7.	Brain Aneurysm or Arterio-Venous Malformation Surgery (via Endovascular procedures)	- Brain Aneurysm Surgery or Arterio-Venous Malformation Surgery (via Endovascular procedures)		
8.	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of brain tumour via transphenoidal route	- Brain Surgery
		- Cavernous Sinus Thrombosis Surgery	- Surgical Removal of Pituitary Tumour	
		- Cerebral Shunt Insertion	- Head Trauma Due To Accident Requiring Open Craniotomy	
9.	Cancer	- Carcinoma in situ	- Mastectomy for CIS Breast or Prostatectomy for Early Prostate Cancer	- Cancer – of specified severity and does not cover very early cancers
		- Early Prostate Cancer		
		- Early Thyroid Cancer		
		- Early Bladder Cancer		
		- Early Chronic Lymphocytic Leukaemia		
10.	Chronic Adrenal Insufficiency	- Adrenalectomy For Adrenal Adenoma		- Chronic Adrenal Insufficiency

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

		- Pheochromocytoma with Surgery		
11.	Chronic Aplastic Anemia	- Reversible Aplastic Anemia	- Myelodysplastic Syndrome or Myelofibrosis	- Chronic Aplastic Anemia - resulting in Permanent Bone Marrow Failure
		- Pure Red Cell Aplasia (PRCA)		
12.	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis		- Chronic Autoimmune Hepatitis
13.	Chronic Crohn's Disease	- Chronic Crohn's Disease – of specified severity		- Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation with Surgery
14.	Chronic Relapsing Pancreatitis		- Moderately Chronic Relapsing Pancreatitis resulting in Diabetes Mellitus requiring lifelong Insulin	- Chronic Relapsing Pancreatitis
				- Acute Necrohemorrhagic Pancreatitis with Pancreatic Surgery
15.	Chronic Ulcerative Colitis	- Chronic Ulcerative Colitis - of specified severity		- Chronic Ulcerative Colitis with total colectomy and ileostomy
16.	Coma	- Coma for 48 hours	- Severe Epilepsy	- Coma - resulting in Permanent neurological deficit with persisting clinical symptoms
			- Coma for 72 hours	
17.	Coronary Artery By-Pass Surgery	- Pericardectomy or Keyhole Cardiac Surgery	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	- Coronary Artery By-Pass Surgery
		- Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use		
18.	Creutzfeldt-Jakob Disease (Mad Cow Disease)		- Moderate Creutzfeldt-Jakob Disease (Mad Cow Disease)	- Creutzfeldt-Jakob Disease (Mad Cow Disease)
19.	Deafness / Loss of Hearing	- Partial Loss of Hearing	- Cochlear Implant Surgery	- Deafness - Permanent and Irreversible
20.	Ebola Hemorrhagic Fever			- Ebola Haemorrhagic Fever

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

21.	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome		- Severe Eisenmenger's Syndrome
22.	Elephantiasis			- Elephantiasis
23.	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis	- Encephalitis - resulting in Permanent inability to perform Activities of Daily Living
24.	End-Stage Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease	- Kidney Failure - requiring dialysis or kidney transplant
		- Chronic Glomerulonephritis		
25.	End-Stage Liver Disease	- Liver Surgery	- Liver Cirrhosis	- End-Stage Liver Failure
		- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis	
26.	End-Stage Lung Disease	- Severe Asthma	- Surgical Removal of One Lung	- End-Stage Lung Disease
		- Permanent (or Temporary) Tracheostomy		- Severe Pulmonary Fibrosis
27.	Full Blown AIDS	- HIV due to Assault		- Full-blown AIDS
28.	Fulminant Viral Hepatitis	- Occupationally Acquired Hepatitis B or C		- Fulminant Viral Hepatitis
		- Hepatitis with Cirrhosis		
29.	Generalised Tetanus			- Generalised Tetanus
30.	Guillain-Barre Syndrome		- Guillain-Barre Syndrome - of specified severity	
31.	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion	- Heart Attack - of specified severity
		- Less Severe Heart Attack		
32.	Heart Valve Surgery	- Percutaneous Cardiac Valvuloplasty/Valvotomy	- Percutaneous Cardiac Valve Replacement	- Heart Valve Surgery
33.	HIV Infection Due to Blood Transfusion			- HIV Infection Due To Blood Transfusion
34.	HIV Infection Due To Organ Transplant		- HIV Infection Due To Organ Transplant	
35.	Infective Endocarditis	- Less Severe Infective Endocarditis		- Infective Endocarditis

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

36.	Kawasaki Disease with Heart Complications	- Kawasaki Disease with Heart Complications		
37.	Loss of Independent Existence	- Early Loss of Independent Existence		- Loss of Independent Existence
		- Loss of Fingers		
38.	Loss of Speech		- Loss of Speech (other than injury or illness to the vocal cords)	- Loss of Speech
			- Loss of Speech due to Vocal Cord Paralysis and with surgery	
39.	Major Burns	- Mild Severe Burns	- Moderately Severe Burns	- Third Degree Burns – of specified severity
40.	Major Head Trauma	- Facial Reconstructive Surgery	- Mild Head Trauma	- Major Head Trauma - resulting in Permanent inability to perform Activities of Daily Living
41.	Major Organ Transplant	- Small Bowel Transplant		- Major Organ / Bone Marrow Transplant
		- Corneal Transplant		
42.	Medullary Cystic Disease	- Early Stage Medullary Cystic Disease		- Medullary Cystic Disease
43.	Meningeal Tuberculosis	- Tuberculous Myelitis		- Meningeal Tuberculosis
44.	Motor Neuron Disease	- Peripheral Motor Neuropathy resulting in permanent need of mobility aid		- Motor Neuron Disease - Permanent neurological deficit with persisting clinical symptoms
45.	Multiple Sclerosis	- Early Multiple Sclerosis	- Mild Multiple Sclerosis	- Multiple Sclerosis
46.	Muscular Dystrophy		- Moderately Severe Muscular Dystrophy	- Muscular Dystrophy
47.	Myasthenia Gravis	- Less Severe Myasthenia Gravis	- Myasthenia Gravis with Myasthenic Crisis	- Myasthenia Gravis
48.	Necrotising Fasciitis	- Early Stage Necrotising Fasciitis		- Necrotising Fasciitis
49.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection			- Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
50.	Osteogenesis Imperfecta	- Severe Osteoporosis With Fractures		- Osteogenesis Imperfecta
51.	Other Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Moderate Coronary Artery Disease	- Serious Coronary Artery Disease

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

52.	Paralysis Paraplegia	- Loss of Use of One Limb	- Loss of One Limb requiring Prosthesis	- Paralysis of limbs
		- Accidental Cervical Spinal Cord Injury		
		- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction		
53.	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease	- Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
54.	Poliomyelitis		- Moderate Poliomyelitis	- Poliomyelitis
55.	Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Hypertension – Class III	- Secondary Pulmonary Hypertension – Class IV	- Primary Pulmonary Arterial Hypertension - of specified severity
		- Insertion of a Vena-cava filter		
56.	Progressive Muscular Atrophy			- Progressive Muscular Atrophy
57.	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma With CREST Syndrome	- Progressive Scleroderma
58.	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy		- Progressive Supranuclear Palsy
59.	Rabies			- Rabies
60.	Severe Cardiomyopathy	- Hypertrophic Cardiomyopathy		- Cardiomyopathy - of specified severity
61.	Severe Haemophilia			- Severe Haemophilia
62.	Severe Rheumatoid Arthritis		- Mild Rheumatoid Arthritis	- Severe Rheumatoid Arthritis
63.	Stroke	- Stroke Treatment By Carotid Angioplasty And Stent Placement	- Carotid Artery Surgery	- Stroke - resulting in Permanent neurological deficit with persisting clinical symptoms - Stroke Treatment by Carotid Endarterectomy Surgery
64.	Surgery for Idiopathic Scoliosis	- Surgery for Idiopathic Scoliosis		
65.	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm or Dissection	- Minimally Invasive Surgery to Aorta	- Surgery To Aorta

## **Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

66.	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	- Systemic Lupus Erythematosus	- Moderately Severe Systemic Lupus Erythematosus With Kidney Complications	- Systemic Lupus Erythematosus With Severe Kidney Complications
67.	Terminal Illness			- Terminal Illness
68.	Tumour or Fracture of Spinal Column			- Accidental Fracture of Spinal Column
69.	Wilson's Disease			- Wilson's Disease
70.	Ollier's Disease		- Ollier's Disease	
71.	Maffucci Syndrome		- Maffucci Syndrome	

**Smart Multi Critical Care (U189)**

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

**APPENDIX 3:****Claims Scenario****Scenario 1 – Covered Event Multiple Claims (Late Stage Claims)**

SMCC RSA : RM100K  
 Total RSA prior to age 85 years next birthday : RM800k

*1<sup>st</sup> claim event:*

Lung Cancer occurs at 5 years.

Covered Event Benefit : 100% x RM100,000 = RM100,000

Balanced of Total RSA : RM800,000 – RM100,000 = **RM700,000***2<sup>nd</sup> claim event:*

Heart Attack occurs at 7 years.

Covered Event Benefit : 100% x RM100,000 = RM100,000

Balanced of Total RSA : RM700,000 – RM100,000 = RM600,000

**Scenario 2 – Covered Event Multiple Claims (Late Stage Claims)**

SMCC RSA : RM100K  
 Total RSA prior to age 85 years next birthday : RM800k

*1<sup>st</sup> claim event:*

Lung Cancer occurs at 4 years.

Covered Event Benefit : 100% x RM100,000 = RM100,000

Balanced of Total RSA : RM800,000 – RM100,000 = **RM700,000***2<sup>nd</sup> claim event:*

Heart Attack at 4 years 6 months.

Covered Event Benefit : Nil. No benefit shall be payable as occurrence between 2 Advanced Stage Covered Events is less than 1 year.

**Scenario 3 – Special Benefit**

SMCC RSA : RM100K  
 Total RSA prior to age 85 years next birthday : RM800k

*1<sup>st</sup> claim event:*

Surgery for Type 2 Diabetic Retinopathy occurs at 5 years.

Diabetes Recovery Benefit : 20% x RM100,000 = RM20,000. Diabetes Recovery Benefit shall cease and no subsequent payment under Diabetes Recovery Benefit shall be payable.

Balanced of Total RSA : RSA will remain unchanged.

**Scenario 4 – Covered Event Multiple Claims plus Special Benefit**

SMCC RSA : RM300K  
 Total RSA prior to age 85 years next birthday : RM2,400,000

*1<sup>st</sup> claim event:*

Angioplasty And Other Invasive Treatments For Coronary Artery Disease occurs at 6 years.

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

Covered Event Benefit	: Min [(10% x RM300,000), RM25,000] = Min [RM30,000, RM25,000] = RM25,000
Balanced of Total RSA	: RM2,400,000 – RM25,000 = <b>RM2,375,000</b>
<i>2<sup>nd</sup> claim event:</i>	
1 <sup>st</sup> Heart Attack occurs at 10 years.	
Covered Event Benefit	: 100% x RM300,000 = RM300,000
Balanced Total RSA	: RM2,375,000 – RM300,000 = <b>RM2,075,000</b>
<i>3<sup>rd</sup> claim event:</i>	
Severe Major Depressive Disorder at 10 years 3 months.	
Mental Illness Benefit	: 20% x RM300,000 = RM60,000. Mental Illness Benefit shall cease and no subsequent payment under Mental Illness Benefit shall be payable.
Balanced of Total RSA	: RSA will remain unchanged.
<i>4<sup>th</sup> claim event:</i>	
2 <sup>nd</sup> Heart Attack occurs at 25 years.	
Covered Event Benefit	: 100% x RM300,000 = RM300,000
Balanced Total RSA	: RM2,075,000 – RM300,000 = <b>RM1,775,000</b>
<b><u>Scenario 5 – Covered Event Claims on or after age 85 years next birthday</u></b>	
SMCC RSA	: RM 50K
Total RSA prior to age 85 years next birthday	: RM400k
Entry Age	: Age 50 years next birthday
<i>1<sup>st</sup> claim event:</i>	
Chronic Aplastic Anemia occurs at age 60 years next birthday.	
Covered Event Benefit	: 100% x RM50,000 = RM50,000
Balanced of Total RSA prior to age 85 years next birthday:	RM400,000 – RM50,000 = <b>RM350,000</b>
Subsequently no claims admitted, rider will be terminated on the Policy Anniversary on which the Life Assured's age is 85 years next birthday.	
<b><u>Scenario 6 – Covered Event Claims on or after age 85 years next birthday</u></b>	
SMCC RSA	: RM 50K
Total RSA prior to age 85 years next birthday	: RM400k
Entry Age	: Age 40 years next birthday
<i>1<sup>st</sup> claim event:</i>	
Surgical Removal of One Kidney occurs at age 58 years next birthday.	
Covered Event Benefit	: 50% x RM50,000 = RM25,000
Balanced of Total RSA prior to age 85 years next birthday	: RM400,000 – RM25,000 = <b>RM375,000</b>
<i>2<sup>nd</sup> claim event:</i>	
Angioplasty And Other Invasive Treatments For Coronary Artery Disease occurs at age 65 years next birthday.	
Covered Event Benefit	: 10% x RM50,000 = RM5,000
Balanced of Total RSA prior to age 85 years next birthday	: RM375,000 – RM5,000 = <b>RM370,000</b>

# Smart Multi Critical Care (U189)

(IL Unit Deduction Rider – Investment Linked Insurance Plan)

3<sup>rd</sup> claim event:

End Stage-Lung Disease occurs at age 87 years next birthday.

Balanced of Total RSA on or after age 85 years next birthday: 100% of RSA minus Covered Event Benefit Paid

= RM50,000 – RM25,000 –

RM5,000

= **RM20,000**

Covered Event Benefit

: Min [Covered Event Benefit, Balanced of Total RSA]

= Min [100% of RM50,000, RM20,000]

= RM20,000

Rider will be terminated when the total amount payable is equivalent or more than 100% of RSA on or after Life Assured's age 85 years next birthday.