

ACCELERATED CRITICAL ILLNESS SUPPLEMENTARY CONTRACT

Accelerated Critical Illness Supplementary Contract	<p>This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful.</p> <p>In addition, the Master Certificate's provisions shall apply to this Supplementary Contract.</p> <p>Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.</p>
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GENERAL DEFINITION

Irreversible	Means cannot be reasonably improved upon by medical treatment and/or surgical procedures consistent with the current standard of the medical services available in Malaysia.
Permanent	Means expected to last throughout the lifetime of the Person Covered.
Activities of Daily Living (ADL)	<ul style="list-style-type: none"> (i) Transfer Getting in & out of a chair without requiring physical assistance. (ii) Mobility The ability to move from room to room without requiring any physical assistance. (iii) Continence The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (iv) Dressing Putting on and taking off all necessary items of clothing without requiring assistance of another person. (v) Bathing/Washing The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means. (vi) Eating All tasks of getting food into the body once it has been prepared.
Assessment Period	Means the period during which the Takaful Operator will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence has been submitted).

BENEFITS

Critical Benefit	Illness	<p>While this Supplementary Contract is In Force, We shall pay You the Sum Covered of the Supplementary Contract when the Person Covered is diagnosed to have any of the covered Critical Illnesses (except Angioplasty or Other Invasive Treatments For Major Coronary Artery Disease) listed in the Definition of Critical Illness.</p> <p>The Sum Covered of the Master Certificate, with respect to the Person Covered, shall automatically be reduced by the amount of Critical Illness Benefit paid.</p>
Conditions Benefit to be Paid	for	<p>We shall only pay the Critical Illness Benefit if:</p> <ul style="list-style-type: none"> (i) the covered Critical Illness occurs thirty (30) days after the Inclusion Date or date of Reinstatement of this Supplementary Contract; and (ii) the covered Critical Illness occurs before the Person Covered reaches the maximum age of cover of the Supplementary Contract, as specified in the Takaful Schedule; and (iii) The Person Covered is diagnosed with the Critical Illness for the first time; and (iv) The Person Covered survives for at least thirty (30) days after he/she is diagnosed with a Critical Illness; and (v) Diagnosis or event of the covered Critical Illness meets the Definition of Critical Illness. <p>In addition, the following Critical Illnesses are only covered sixty (60) days after the Inclusion Date or date of Reinstatement of the Supplementary Contract:</p> <ul style="list-style-type: none"> (i) Cancer (ii) Coronary Heart Disease Requiring Surgery (iii) Heart Attack (iv) Other Serious Coronary Artery Disease
Exclusions		<p>This Supplementary Contract shall not cover any of the following:-</p> <ul style="list-style-type: none"> (i) Pre-Existing Condition which existed prior to the Inclusion Date or Reinstatement Date, whichever is later, in respect of a Person Covered. (ii) Participation in any riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare. (iii) Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing; (iv) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning. (v) Self-inflicted injuries or suicide or attempted suicide, unless proven insane. (vi) Injuries or hospitalisation as a result of drug addiction or while under the influence of alcohol. (vii) HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions, unless it is specifically mentioned in the Definition of Critical Illness. (viii) Committing or trying to commit any illegal act.

DEFINITIONS OF CRITICAL ILLNESS

<p>Alzheimer's Disease/ Severe Dementia</p>	<p>Deterioration or loss of intellectual capacity or abnormal behaviour as evidenced by the clinical state and accepted standardized questionnaires or tests arising from Alzheimer's Disease or irreversible organic degenerative brain disorders resulting in significant reduction in mental and social functioning (such that continuous supervision is required). The diagnosis must be clinically confirmed by a neurologist.</p> <p>From the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) Non organic brain disorders such as neurosis, (ii) Psychiatric illnesses; (iii) Drug or alcohol related brain damage.
<p>Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease</p>	<p>The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence.</p> <p>Intra-arterial investigative procedures are not covered. Payment under this clause is limited to ten percent (10%) of the Critical Illness coverage under this contract subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the amount of this Contract, thereby reducing the amount of the Lump Sum Payment which may be payable.</p>
<p>Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living</p>	<p>Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies.</p> <p>The diagnosis is to be confirmed by:</p> <ul style="list-style-type: none"> (i) an appropriate specialist (ii) the presence of bacterial infection in the cerebrospinal fluid by lumbar puncture. <p>For the above definition, other forms of meningitis, including viral meningitis are not covered.</p>
<p>Benign Brain Tumour - of specified severity</p>	<p>A benign tumour in the brain or meninges within the skull, where all of the following conditions are met:</p> <ul style="list-style-type: none"> (i) It is life threatening. (ii) It has caused damage to the brain. (iii) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and (iv) its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques. <p>The following are excluded:</p> <ul style="list-style-type: none"> (i) Cysts (ii) Granulomas (iii) Malformations in or of the arteries or veins of the brain (iv) Hematomas (v) Tumours in the pituitary gland, or spine (vi) Tumours of the acoustic nerve
<p>Blindness - Permanent and <u>Irreversible</u></p>	<p>Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.</p>
<p>Brain Surgery</p>	<p>The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy (surgical opening of skull) is performed.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> (i) Burr hole procedures (ii) Transphenoidal procedures

	<p>(iii) Endoscopic assisted procedures or any other minimally invasive procedures</p> <p>(iv) Brain surgery as a result of an accident</p>
<p>Cancer – of specified severity <u>and does not cover very early cancers</u></p>	<p>Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are not covered:</p> <p>(i) All cancers which are histologically classified as of the following:</p> <ul style="list-style-type: none"> - pre-malignant - non-invasive - carcinoma in situ - having either borderline malignancy - having low malignant potential <p>(ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification)</p> <p>(iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)</p> <p>(iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)</p> <p>(v) Chronic Lymphocytic Leukaemia less than Rai Stage 3</p> <p>(vi) All cancers in the presence of HIV</p> <p>(vii) Any skin cancer other than malignant melanoma</p>
<p>Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure</p>	<p>Irreversible permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least two (2) of the following:</p> <p>(i) Regular blood product transfusion;</p> <p>(ii) Marrow stimulating agents;</p> <p>(iii) Immunosuppressive agents; or</p> <p>(iv) Bone marrow transplantation.</p> <p>The diagnosis must be confirmed by a bone marrow biopsy.</p>
<p>Coma – resulting in permanent neurological deficit with persisting clinical symptoms</p>	<p>A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety-six (96) hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be present.</p> <p>The following is not covered:</p> <p>(i) Coma resulting directly from alcohol or drug abuse</p>
<p>Coronary Artery By-Pass Surgery</p>	<p>Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of Coronary Artery By-Pass Grafting.</p> <p>For the above definition, the following are not covered:</p> <p>(i) angioplasty;</p> <p>(ii) other intra-arterial or catheter based techniques;</p> <p>(iii) keyhole procedures;</p> <p>(iv) laser procedures</p>
<p>Deafness – Permanent and Irreversible</p>	<p>Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.</p>
<p>Encephalitis - resulting in permanent inability to perform Activities of Daily Living</p>	<p>Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an ability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist</p> <p>Encephalitis in the presence of HIV infection is not covered.</p>
<p>Kidney Failure – requiring dialysis or kidney transplant</p>	<p>End stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis initiated or kidney transplantation is carried out.</p>

End Stage Liver Failure	<p>End stage liver failure as evidenced by all of the following:</p> <ul style="list-style-type: none"> (i) Permanent jaundice; (ii) Ascites; and (iii) Hepatic encephalopathy. <p>Liver failure secondary to alcohol or drug abuse is not covered.</p>
End Stage Lung Disease	<p>End stage lung disease causing chronic respiratory failure.</p> <p>All of the following criteria must be met:</p> <ul style="list-style-type: none"> (i) The need for regular oxygen treatment on a permanent basis; (ii) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 liter during the first second ; (iii) Shortness of breath at rest; and (iv) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.
Fulminant Hepatitis	<p>A sub massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:.</p> <ul style="list-style-type: none"> (i) A rapidly decreasing liver size as confirmed by abdominal ultrasound; (ii) Necrosis involving entire lobes, leaving only a collapsed reticular framework; (iii) Rapidly deteriorating liver functions tests; and (iv) Deepening jaundice. <p>Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered</p>
Heart Attack – of specified severity	<p>Death of the heart muscle due to inadequate blood supply that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> (i) A history of typical prolonged chest pain, (ii) New electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and, (iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher: <p>The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) Occurrence of an acute coronary syndrome including but not limited to unstable angina. (ii) arise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.
Heart Valve Surgery	<p>The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.</p> <p>Repair via intra-arterial procedure, key-hole surgery or similar techniques are specifically excluded.</p>
Loss of Speech	<p>Total, permanent and irrecoverable loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist.</p> <p>All psychiatric related causes are excluded.</p>
Third Degree Burns – of specified severity	<p>Third degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.</p>
Major Head Trauma – resulting in	<p>Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at</p>



permanent inability to perform Activities of Daily Living	least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.
Major Organ / Bone Marrow Transplant	The receipt of a transplant of: (i) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or (ii) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ. Other stem cell transplants are excluded.
Medullary Cystic Disease	A progressive hereditary disease of the kidneys characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic renal failure. Diagnosis should be supported by a renal biopsy.
Motor Neuron Disease – <i>permanent neurological deficit with persisting clinical symptoms</i>	A defined diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis and primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.
Multiple Sclerosis	A defined diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following: (i) investigations which confirm the diagnosis to be Multiple Sclerosis; (ii) Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least 6 months; and (iii) Well documented history of exacerbations and remissions of said symptoms or neurological deficits
Muscular Dystrophy	The definite diagnosis of a muscular dystrophy by a neurologist which must be supported by all of the following: (i) Clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction (ii) Characteristic electromyogram (iii) Clinical suspicion confirmed by muscle biopsy No benefit will be payable under this Covered Event before the Person Covered has reached the age of twelve (12) years next birthday.
Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	Infection with the Human Immunodeficiency Virus (only if the Person Covered is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties with sero-conversion to HIV infection occurring within six (6) months of the accident. Any accident giving rise to a potential claim must be reported to the Takaful Operator within thirty (30) days of the accident taking place supported by a negative HIV test taken within seven (7) days of the accident. “Medical Staff” is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers who are working in the medical centre or hospital or dental clinics/polyclinics in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.
Serious Coronary Artery Disease	The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are excluded). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been

	performed.
Paralysis of limbs	Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.
Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living	<p>A defined diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:</p> <ul style="list-style-type: none"> (i) Cannot be controlled with medication; (ii) Shows signs of progressive impairment; and (iii) Confirmation of the permanent inability of the Covered Member to perform without assistance three (3) or more of the Activities of Daily Living <p>Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.</p>
Primary Pulmonary Arterial Hypertension – of specified severity	<p>A defined diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.</p> <p>Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.</p> <p>The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:-</p> <p>Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.</p> <p>Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.</p>
Cardiomyopathy – of specified severity	<p>A defined diagnosis of cardiomyopathy by a cardiologist which results in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.</p> <p>The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:-</p> <p>Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.</p> <p>Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.</p> <p>Cardiomyopathy directly related to alcohol or drug abuse is excluded.</p>
Stroke – resulting in permanent neurological deficit with persisting clinical symptoms	<p>Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) Transient ischemic attacks (ii) Cerebral symptoms due to migraine (iii) Traumatic injury to brain tissue or blood vessels (iv) Vascular disease affecting the eye or optic nerve or vestibular functions
Surgery To Aorta	The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal



	<p>aorta but not its branches.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) angioplasty; (ii) other intra-arterial or catheter based techniques; (iii) other keyhole procedures; (iv) laser procedures
<p>Systemic Lupus Erythematosus With Severe Kidney Complications</p>	<p>A defined diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist</p> <p>For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only hematological or joint involvement are not covered.</p> <p>WHO Lupus Classification:</p> <ul style="list-style-type: none"> Class III - Focal Segmental glomerulonephritis Class IV - Diffuse glomerulonephritis Class V - Membranous glomerulonephritis
<p>Terminal Illness</p>	<p>The conclusive diagnosis of a condition that is expected to result in death of the Person Covered within twelve (12) months. The Person Covered must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from the appropriate specialist and confirmed by the Takaful Operator's appointed doctor.</p>

