

I. Core Benefits

Types of Cancer Covered By This Product

- Carcinoma In-Situ of Covered Organs
- Early Prostate Cancer
- Early Thyroid Cancer
- Early Bladder Cancer
- Early Melanoma
- Early Chronic Lymphocytic Leukemia
- Carcinoma In-Situ of Specified Organs Treated with Radical Surgery
- Late Stage Cancer

II. Optional Benefits

A. Select Top 4 Critical Illness Rider

It covers the following late stage critical illnesses and those requiring surgery:

1. Heart Attack
2. Kidney Failure
3. Stroke
4. Benign Brain Tumor

B. Select Top 52 Critical Illness Rider

It covers the following late stage critical illnesses and those requiring surgery:

Heart-Related

1. Heart Attack
2. Serious Coronary Artery Disease
3. Coronary Artery By-Pass Surgery
4. Angioplasty and Other Invasive Treatments for Coronary Artery Disease(1)
5. Heart Valve Surgery
6. Cardiomyopathy
7. Infective Endocarditis
8. Severe Eisenmenger's Syndrome
9. Surgery to Aorta
10. Primary Pulmonary Arterial Hypertension

Liver/Gastrointestinal-Related

11. End Stage Liver Failure
12. Fulminant Viral Hepatitis
13. Chronic Autoimmune Hepatitis
14. Severe Crohn's Disease with Intestinal Fistula, Obstruction or Perforation
15. Ulcerative Colitis with Total Colectomy

Kidney-Related

16. Kidney Failure
17. Medullary Cystic Disease
18. Systemic Lupus Erythematosus with Severe Kidney Complications

Lung-Related

19. End-Stage Lung Disease

Neurological-Related

20. Stroke
21. Coma
22. Benign Brain Tumor

23. Encephalitis
24. Loss of Speech
25. Bacterial Meningitis
26. Major Head Trauma
27. Parkinson's Disease
28. Alzheimer's Disease / Severe Dementia
29. Muscular Dystrophy
30. Apallic Syndrome
31. Progressive Supranuclear Palsy
32. Motor Neuron Disease
33. Multiple Sclerosis
34. Progressive Bulbar Palsy
35. Brain Surgery

Blood-Related

36. Chronic Aplastic Anemia
37. HIV Infection Due to Blood Transfusion
38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
39. Full-Blown Aids

Others

40. Paralysis of Limbs
41. Blindness
42. Deafness
43. Third Degree Burns
44. Major Organ / Bone Marrow Transplant
45. Poliomyelitis
46. Chronic Relapsing Pancreatitis
47. Progressive Scleroderma
48. Terminal Illness
49. Loss of Independent Existence
50. Chronic Adrenal Insufficiency
51. Elephantiasis
52. Amputation due to complication from Diabetes

(1) The coverage for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is subject to maximum of ten percent (10%) of the Sum Assured.