

**ADDITIONAL CRITICAL ILLNESS
(EXTENDED TOTAL AND PERMANENT DISABILITY)
SUPPLEMENTARY CONTRACT**

THIS SUPPLEMENTARY CONTRACT forms a part of the Additional Critical Illness Supplementary Contract to which it is attached. Unless otherwise expressly stated, the terms defined and construed in the Additional Critical Illness Supplementary Contract shall bear the same meaning or construction when used in this Supplementary Contract.

1. BENEFITS PROVISIONS

Upon receipt and approval of due proof that the Insured Member while insured under the Policy and this Supplementary Contract, shall have suffered from Extended Total Permanent Disability, we shall, subject to the provisions contained in this Policy, pay You a lump sum amount of Sum Assured covered less any claims made under Angioplasty And Other Invasive Treatments for Coronary Artery Disease of the Additional Critical Illness Supplementary Contract.

2. TERMINATION PROVISIONS

The insurance of the Insured Member under this Supplementary Contract shall automatically terminate if any one (1) of the following occurs:

- 2.1. upon the termination of Additional Critical Illness Supplementary Contract; or
- 2.2. when one hundred percent (100%) of the Sum Assured for this Supplementary Contract has been paid.

3. CLAIM PROVISIONS

3.1. CLAIM NOTIFICATION

The claimant shall within ninety (90) days from the date of diagnosis of an Extended Total and Permanent Disability of the Insured Member, give written notice to Us stating the occurrence, character and extent of Extended Total and Permanent Disability. Failure to furnish such notice within the time stipulated shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice was furnished as soon as was reasonably possible. It shall be at Our sole and absolute discretion whether to accept the reasons given for the failure to give notice within the time stipulated.

3.2. FILING PROOF OF CLAIM

Proof of claim must be furnished to Us within nine (9) months from the date of diagnosis of the Extended Total and Permanent Disability of the Insured Member. Such proof and other documents satisfactory to Us must be given at Your or Your claimant's expense.

We reserve the right to require any additional proof including medical examination of the Insured Member and the Insured Member shall allow any medical examiner appointed by Us for the purpose, to carry out an examination on his/ her person in a manner and at the time so required.

4. GENERAL PROVISIONS

4.1. ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001

If We receive an order from the relevant authorities to freeze or seize the monies received as premium or monies payable in respect of this Policy as provided under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 or such similar legislation or if We discover or have reasonable suspicion that this Policy is exploited for money laundering activities and/ or to finance terrorism, We reserve the right to terminate this Policy immediately. We shall deal with all premiums paid and all benefits/ sums payable in respect of this Policy in any manner which We deem appropriate, including but not limited to handing it over to the relevant authorities.

4.2. SEVERABILITY

If any provision or part of a provision in this Supplementary Contract shall be held or found to be void, invalid or otherwise unenforceable, it shall be deemed to be severed from this Supplementary Contract. However, the remainder of the provisions contained in this Supplementary Contract shall remain in full force and effect.

4.3. APPLICABLE TAX

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia.

Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

4.4. WAIVER

Failure or neglect by either party to enforce at anytime the provisions of this Supplementary Contract shall not be construed or be deemed to be a waiver of either party's right in this Supplementary Contract nor in anyway affect the validity of the whole or any part of this Supplementary Contract nor prejudice either party's right to take subsequent action.

5. DEFINITION

5.1. **"Extended Total and Permanent Disability"** for the purpose of this Supplementary Contract shall mean any one of the following disabilities defined below:

5.1.1. 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.

5.1.2. Blindness - Permanent and Irreversible

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.

5.1.3. Loss of Independent Existence

Confirmation by an appropriate specialist of the loss of independent existence resulting in a Permanent inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of six (6) months applies.

5.2. **"Sum Assured"** means the amount payable by Us as specified in the Member Schedule upon the occurrence of the event indicated in this Supplementary Contract.

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