

SUPPLEMENTARY CONTRACT

ADVANCED HOSPITALISATION INCOME BENEFIT RIDER

This Supplementary Contract is issued in conjunction with Group Policy No <GS XXXXXX> (the "Policy") to which it is attached. In consideration of the application dated <DD/MM/YYYY> and the payment of the required premiums, this Supplementary Contract shall take effect on <DD/MM/YYYY> and thereafter on each succeeding Policy Anniversary subject to the consent of the Company and payment of the required renewal premiums.

The coverage under this Supplementary Contract will automatically cease on the date of termination of the Policy.

SECTION 1 - GENERAL DEFINITIONS

For the purpose of this Supplementary Contract, the following words or expressions, whenever mentioned in this Supplementary Contract, shall have the following meanings unless otherwise stated. Any words or expressions not specifically defined in this Supplementary Contract shall have the same meaning as ascribed to it in the Policy.

"Accident" means an incident which results in injury to the Life Assured caused solely and directly by accidental, violent, external and visible means and independently of all other causes of which (except in the cases of drowning or of internal injury revealed by an autopsy) there is as evidence a visible contusion or wound on the exterior of the body.

"Certificate Anniversary" means the anniversary of the Risk Commencement Date.

"Disability" means a Sickness, Disease, Illness or the entire Injuries arising out of a single or continuous series of causes.

"Hospital" means an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:-

- (a) has facilities for diagnosis and major surgery,
- (b) provides twenty-four (24) hour a day nursing services by registered and graduate nurses,
- (c) is under the supervision of a Medical Practitioner, and
- (d) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

"Hospitalisation" means admission to a Hospital as a registered inpatient for a continuous period of at least twelve (12) consecutive hours on Medically Necessary treatments for a covered Disability upon recommendation of a Medical Practitioner. A patient shall not be considered as an inpatient if the patient does not physically stay in the hospital for the whole period of confinement.

"Illness", "Sickness" or "Disease" means a physical condition marked by a pathological deviation from the normal healthy state.

"Injury" means bodily injury caused solely by Accident.

"Inpatient" means a Life Assured who has been assigned to a hospital bed during Hospitalisation, which is not in the outpatient department of a Hospital.

"Intensive Care Unit" means a section within a Hospital which is designated as an Intensive Care Unit by the Hospital, and which is maintained on a twenty-four (24) hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.

"Medically Necessary" means a medical service which is:-

- (a) consistent with the diagnosis and customary medical treatment for a covered Disability, and
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits, and
- (c) not for the convenience of the Life Assured or the Medical Practitioner, and unable to be reasonably rendered out of Hospital (if admitted as an Inpatient), and

- (d) not of an experimental, investigational or research nature, preventive or screening nature, and
- (e) for which the charges are fair and reasonable and customary for the Disability.

“Medical Practitioner” means a registered surgeon or physician qualified and licensed to practice western medicine and who, in rendering his service, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a doctor, physician or surgeon who is the Life Assured himself.

“Period of Insurance” refers to the period which starts on the Risk Commencement Date or any Certificate Anniversary, and ends on the day before the first Certificate Anniversary or the following Certificate Anniversary.

“Policy” means the basic Policy to which this Supplementary Contract is attached.

“Pre-existing Illness” means disabilities that the Life Assured has reasonable knowledge of, prior to the Risk Commencement Date. A Life Assured may be considered to have reasonable knowledge of a Pre-existing Illness where the condition is one for which:-

- (a) the Life Assured had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

“Risk Commencement Date” in respect of a Life Assured refers to a date as stated in the Certificate of Assurance, from which the Assurance of the Life Assured under this Supplementary Contract has become effective.

“Waiting Period” means the first thirty (30) days from the Risk Commencement Date. Whenever a Certificate of Assurance is reinstated after it has lapsed, a fresh Waiting Period of thirty (30) days shall be imposed from the date of reinstatement of the Certificate of Assurance.

SECTION 2 - GENERAL CONDITIONS

2.1 Eligible Entry Age

2.1.1 The coverage under this Supplementary Contract may be offered to Member and Eligible Spouse aged between nineteen (19) years next birthday and [sixty-five (65)] years next birthday, and to Eligible Child aged from thirty (30) days but below nineteen (19) years next birthday. For Eligible Child who are still in full-time higher education and are not gainfully employed, the maximum eligibility age shall be twenty-three (23) years next birthday.

2.1.2 Eligible Member must be first insured under this Supplementary Contract before any of his Spouse and Dependant can be insured under this Supplementary Contract.

2.2 Assurance Benefit Level

A Life Assured under this Supplementary Contract shall be insured for the Hospitalisation Income Benefit as shown in the Certificate of Assurance.

2.3 Premium

2.3.1 Subject to the terms and conditions of this Supplementary Contract, the coverage of this Supplementary Contract under the Certificate of Assurance will be provided in consideration of the payment of the additional premium specified in the Schedule of Premium in this Supplementary Contract, at the same interval and on the same due date and the same mode of payment as the premium of the Policy in respect of the Life Assured.

2.3.2 All premiums due under this Supplementary Contract for the Period of Insurance shall be paid to the Company prior to the commencement of that Period of Insurance, unless otherwise specified by the Company in writing. If there are any arrears of premiums due under this Supplementary Contract for a previous Period of Insurance or any part thereof, all such arrears shall also be paid in full to the Company prior to the commencement of the next Period of Insurance, if any, or the arrears of premiums will

be deducted from the Total Investment Value of the Certificate of Assurance upon expiry of the Grace Period. Any variation or waiver of the foregoing shall be at the Company's sole and absolute discretion.

2.3.3 The Company reserves the right to impose any additional premium on a Life Assured's Assurance from time to time. The quantum of the additional premium to be imposed shall be determined by the Company.

2.3.4 The Company may vary the premium rates based on the actual claims experience or any other justified circumstances by giving at least thirty (30) days advance written notice to the Policyholder in accordance with 'Notices and Correspondence' clause of the Policy. Any revision of the premium rates shall take effect immediately upon renewal of the Policy. If for any reason premium is paid for a terminated Assurance, the receipt by the Company of the same shall not constitute an acceptance of the premium by the Company nor a continuation of the Assurance but the premium so paid shall be refunded without interest, and the Company shall be under no liability in respect of such Assurance. However, any failure to refund or any delay in refunding such premium by the Company shall not operate as a waiver, and the same shall not constitute an acceptance of the premium by the Company nor a continuation of the coverage.

2.4 Discontinuance of Coverage

A Life Assured's coverage under this Supplementary Contract shall automatically be terminated on the earliest of the following dates when any of the following events takes place:
upon death of the Life Assured; or

2.4.1 once the overall lifetime limit of five-hundred (500) days of Hospitalisation under the Certificate of Assurance has been exceeded; or

2.4.2 the Life Assured attains the age of [to be inserted ()] years next birthday; or

2.4.3 on the Expiry Date as stated in the Certificate of Assurance; or

2.4.4 when the Company withdraws this Supplementary Contract completely from the market in accordance with the Portfolio Withdrawal Condition in this Supplementary Contract; or

2.4.5 the Certificate of Assurance lapses or becomes void or is otherwise terminated pursuant to the provisions of this Supplementary Contract and/or the Policy; or

2.4.6 the Policy is terminated;

whichever occurs earlier.

2.5 Premium Refund

If for any reason a premium or premiums be paid for an Assurance after it shall have been terminated as above, the receipt by the Company of the same shall not constitute a continuation of this Assurance but any premium or premiums so paid shall be refunded and the Company shall be under no liability in respect of the coverage.

Where premiums have been received by the Company in excess of a Life Assured's eligibility under the terms and conditions of this Supplementary Contract, the excess premiums shall be refunded.

2.6 Reinstatement of Coverage

The Life Assured may request to reinstate the coverage in this Supplementary Contract under the Certificate of Assurance within one (1) year, subject to the terms and conditions of the Policy.

2.7 Withdrawal/Surrender of Assured Member's Assurance

Upon withdrawal/surrender of an Assured Member's Assurance under the Policy, the Assurance for the Assured Spouse and the Assured Child of that Assured Member shall be terminated automatically.

2.8 Free Look Period

The Life Assured may cancel the coverage within fifteen (15) days after the Life Assured has received the Certificate of Assurance from the Company, provided always that no claim has been made under the Policy. In respect of the Life Assured's coverage, the Life Assured may cancel the coverage within fifteen (15) days after the Life Assured has received the Certificate of Assurance, by notifying the Policyholder and/or the Company. The Company shall then immediately refund any premium that had been paid for the coverage and cancel the coverage.

SECTION 3 - BENEFITS

3.1 Hospitalisation Income Benefit

While this Supplementary Contract is in force and subject to its terms and conditions, upon receipt and approval of due proof such as original bills, receipts and/or other evidence satisfactory to the Company that a Life Assured is confined as an Inpatient to a Hospital (excluding mental hospital) in Malaysia, Singapore or Brunei due to Illness, the Company will pay Hospitalisation Income Benefit for the duration of the Hospitalisation.

Provided that:

- 3.1.1 The Illness must be diagnosed during the Period of Insurance.
- 3.1.2 No benefits are payable for Hospitalisation Income Benefit for which:
 - 3.1.2.1 Illness existed or was diagnosed during the Waiting Period; or
 - 3.1.2.2 signs or symptoms of Illness existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period.
- 3.1.3 A claim for Hospitalisation Income Benefit as described in Clause 3.1.2.1 or 3.1.2.2 above will not be admissible merely because notification of the said claim was given to the Company after the expiry of the Waiting Period.

3.2 Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident

While this Supplementary Contract is in force and subject to its terms and conditions, upon receipt and approval of due proof such as original bills, receipts and/or other evidence satisfactory to the Company that the Life Assured is confined as an Inpatient to a Hospital (excluding mental hospital) in Malaysia, Singapore or Brunei for

- (a) the Intensive Care Unit; or
- (b) due to an Accident,

the Company will pay an additional amount from the Hospitalisation Income Benefit as stated in Clause 3.1 for the duration of his Hospitalisation.

Provided that:

- 3.2.1 The Hospitalisation in the Intensive Care Unit or due to an Accident must occur during the Period of Insurance.
- 3.2.2 No benefits are payable for Hospitalisation Income Benefit for Intensive Care Unit for which:
 - 3.2.2.1 Illness existed or was diagnosed during the Waiting Period; or
 - 3.2.2.2 signs or symptoms of Illness existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period.
- 3.2.3 A claim for Hospitalisation Income Benefit for Intensive Care Unit as described in Clause 3.2.2.1 or 3.2.2.2 above will not be admissible merely because notification of the said claim was given to the Company after the expiry of the Waiting Period.
- 3.2.4 For the avoidance of doubt, the Company shall only be liable to pay for either Hospitalisation in the Intensive Care Unit or due to an Accident for any one day of Hospitalisation, at any one time.

- 3.3 For an Assured Child, the Hospitalisation Income Benefit as stated in Clause 3.1 or Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident as stated in Clause 3.2 payable (“Amount of Benefit) will be reduce in accordance with the following table:

<u>Age Next Birthday of the Life Assured on Certificate Anniversary preceding occurrence of a valid claim event</u>	<u>Revised Amount of Benefit Payable:</u>
1	50% of Amount of Benefits
2	75% of Amount of Benefits
3	100% of Amount of Benefits

- 3.4 The Hospitalisation Income Benefit as stated in Clause 3.1 or Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident as stated in Clause 3.2 will not be paid concomitantly.
- 3.5 The Company shall only be liable to pay for either the Hospitalisation Income Benefit as stated in Clause 3.1 or the Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident as stated in Clause 3.2 for any one day of Hospitalisation, at any one time.
- 3.6 The aggregate duration of all Hospitalisation of a Life Assured is limited to a maximum of five-hundred (500) days per life time under this Supplementary Contract.

SECTION 4 - LIMITATION

This Supplementary Contract is valid only if the Policy is valid, and this Supplementary Contract is subject to the terms and conditions of the Policy unless stated otherwise in this Supplementary Contract.

4.1 Misrepresentation/Fraud

If the proposal or declaration of the Life Assured, where applicable, is untrue in any respect or if any material fact affecting the risk be incorrectly stated herein or omitted there from, or if this coverage or any subsequent renewal shall have been obtained through any misstatement, misrepresentation or suppression, or if any claim or statement shall be made in support thereof, then in any of these cases, the coverage of a Life Assured in respect of the Certificate of Assurance shall be void.

4.2 Geographical Territory

All benefits provided in this Supplementary Contract are applicable to a Hospital (excluding mental hospital) in Malaysia, Singapore or Brunei for twenty-four (24) hours a day.

4.3 Residence Overseas and Overseas Treatment

No benefit shall be payable in the event that the Life Assured is confined in a Hospital outside Malaysia, except for the countries as stated under Section 3.1 above.

4.5 Portfolio Withdrawal Condition

The Company reserves the right to cancel the portfolio as a whole if it decides to discontinue underwriting this product.

Cancellation of the portfolio as a whole shall be given by written advance notice of thirty (30) days and the Company will run off all policies up to the Policy Anniversary or Certificate Anniversary, as the case maybe, immediately following the expiry of the thirty (30) days advance written notice.

4.6 Subrogation

If the Company becomes liable for any payment under this Supplementary Contract, the Company shall be subrogated to the extent of such payment to all the rights and remedies of the Life Assured against any party and shall be entitled at its own expense to sue in the name of the Life Assured, the Life Assured shall give or cause to be given to the Company all such assistance in his/her power as the Company shall require to secure the rights and remedies and

at the Company's request shall execute or cause to be executed all documents necessary to enable the Company to effectively bring suit in the name of the Life Assured.

SECTION 5 - EXCLUSIONS

The Company will not pay any benefit under this Supplementary Contract, as a result of any of the following whether directly or indirectly:

- 5.1 suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- 5.2 bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
- 5.3 war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- 5.4 from the Life Assured engaging in commando or bomb disposal duties/training;
- 5.5 engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
- 5.6 as a result of the Life Assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Life Assured or resistance to arrest;
- 5.7 as a result of the Life Assured driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Life Assured has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations;
- 5.8 while under the influence of alcohol or drugs unless taken as prescribed by a Medical Practitioner. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - 5.8.1 35 mcg of alcohol per 100ml of breath,
 - 5.8.2 80 mg of alcohol per 100ml of blood,
 - 5.8.3 107 mg alcohol per 100ml of urine;
- 5.9 Illness or Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba-diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Life Assured would or could earn income or remuneration from engaging in such activity;
- 5.10 alcoholism, depression, illegal drugs, intoxication, venereal disease and its sequelae, pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation;
- 5.11 Pre-existing Illness as defined in Section 1 above;
- 5.12 psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- 5.13 any treatment or test in connection with AIDS or the presence of any Human Immuno-deficiency Virus infection and all sexually transmitted diseases;
- 5.14 Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Medical Practitioner, and treatments specifically for weight reduction or gain; or
- 5.15 ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

SECTION 6 – CONDITIONS OF PAYMENT OF CLAIMS

- 6.1 The due observance and fulfilment of the terms and conditions of this Supplementary Contract by the parties concerned shall be a condition precedent to any liability of the Company to make any payment under this Supplementary Contract.
- 6.2 Prior to payment of any claims payable under this Supplementary Contract, the amount of any indebtedness on this Supplementary Contract shall first be deducted from the benefits payable.
- 6.3 The Company will only pay the benefits as provided under this Supplementary Contract if all of the following conditions are met:
 - 6.3.1 The Life Assured shall within thirty (30) days of a Disability that incurs claimable expenses, give written notice to the Company stating full particulars of such event, including all original bills and receipts, and a full Medical Practitioner's report stipulating the diagnosis of the condition treated and the date the Disability commenced in the Medical Practitioner's opinion and the Medical Practitioner's summary of the cost of treatment including medicines and services rendered.

Failure to furnish such notice within the time allowed 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.
 - 6.3.2 All claims must be submitted to the Company within thirty (30) days of completion of the events for which the claim is being made. Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed upon by the Company.
- 6.4 All certificates, information and evidence required by the Company in connection with any claim for shall be furnished at the expense of the Life Assured or the Life Assured's personal representative at own expense and shall be in such form and of such nature as the Company may require.

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP POLICY NO: <GS XXXXXX>

ADVANCED HOSPITALISATION INCOME BENEFIT RIDER

SCHEDULE OF PREMIUM AND SCHEDULE OF BENEFIT

Monthly Premium (RM)	AMOUNT OF BENEFITS	
	Hospitalisation Income Benefit (RM per day)	Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident (RM per day)
3	30	60
4	40	80
5	50	100
6	60	120
7	70	140
8	80	160
9	90	180
10	100	200
11	110	220
12	120	240
13	130	260
14	140	280
15	150	300
16	160	320
17	170	340
18	180	360
19	190	380
20	200	400

Notes:

- 1) These tables are applicable provided that the Life Assured pays the premium of this Supplementary Contract in addition of the basic Policy.
- 2) The Company reserves the right to vary the above premium in accordance with Clause 2.3.3 of this Supplementary Contract.
- 3) The Company shall only be liable to pay for either the Hospitalisation Income Benefit as stated in Clause 3.1 or the Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident as stated in Clause 3.2 for any one day of Hospitalisation, at any one time.

Authorised Signatory

Dated: <DD/MM/YYYY>

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