

A-Plus Beyond Critical Shield & A-Plus Beyond Early Critical Shield

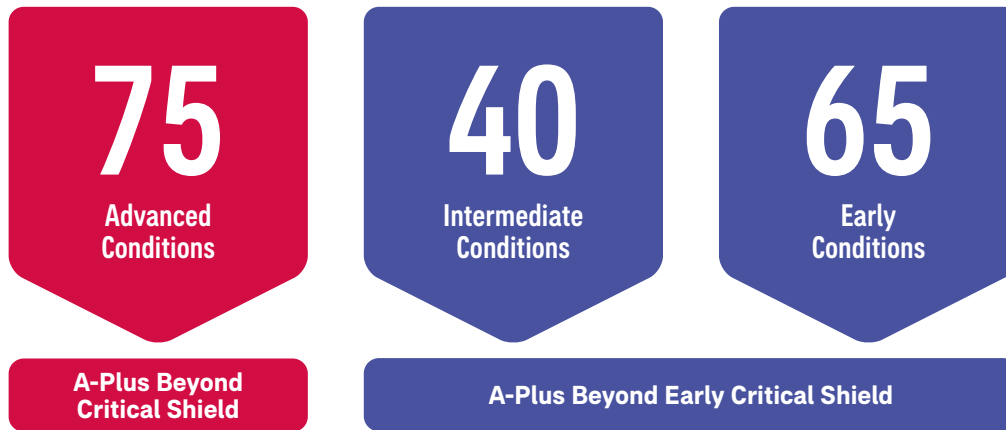
# ULTIMATE EARLY TO ADVANCED STAGE CRITICAL ILLNESS PROTECTION FOR 180 CONDITIONS AND BEYOND



# A closer look at the benefits

## Up To 180 Conditions Covered

Not only will you be covered for 75 advanced conditions under A-Plus Beyond Critical Shield (APBCS), you will also be covered for 65 early and 40 intermediate conditions under A-Plus Beyond Early Critical Shield (APBECS). When purchased together, you will get coverage from early to advanced stages of critical illnesses, for a total of 180 conditions.



## Beyond 180 Conditions

With the Intensive Care condition covered, we aim to futureproof your critical illness coverage by paying you the coverage amount in the event you are admitted in an authorised unit of an acute care hospital in Malaysia or Singapore with mechanical ventilation for a continuous period be it due to illness or accident. This way, you will be covered beyond the 180 conditions that have been defined.

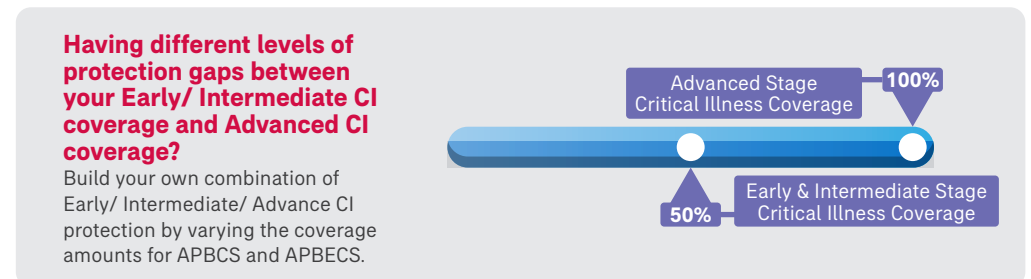
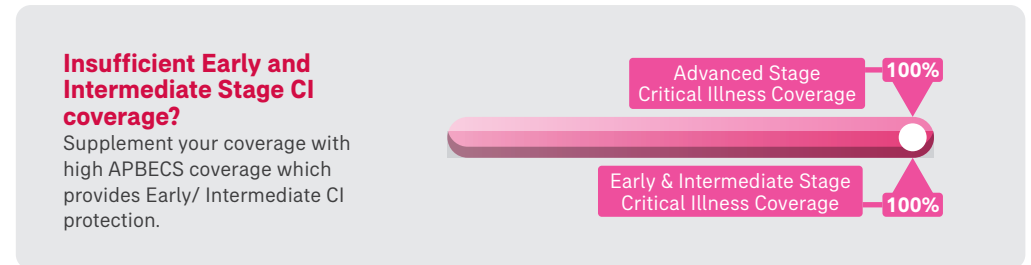
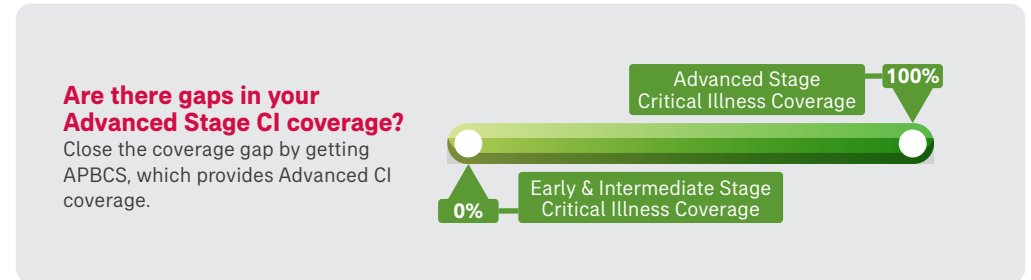


## 100% Coverage Amount for All Stages of Critical Illness

Receive a lump sum payment of 100% of your coverage amount<sup>1</sup> at all stages<sup>2</sup> of critical illness diagnosis including both early and intermediate discoveries.

## Tailor Made Critical Illness Coverage

With the flexibility of A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield, you can now have the freedom to decide on the amount of Critical Illness (CI) coverage to purchase based on your needs.



<sup>1</sup> Except for Angioplasty and Other Invasive Treatment where the coverage amount payable for this claim shall be limited to 10% of the coverage amount of APBCS or RM25,000, whichever is lower.

<sup>2</sup> Coverage amount paid under APBECS will reduce the APBCS coverage amount.

# 180 Covered Conditions by A-Plus Beyond Critical Shield & A-Plus Beyond Early Critical Shield under 76 Categories of Critical Illnesses

## BRAIN

- Stroke
- Coma
- Brain Tumour
- Encephalitis
- Brain Surgery
- Bacterial Meningitis
- Head Trauma
- Parkinson's Disease
- Alzheimer's Disease/Severe Dementia
- Multiple Sclerosis
- Creutzfeldt-Jakob Disease (Mad Cow Disease)
- Apallic Syndrome
- Cerebral Aneurysm Requiring Brain Surgery
- Cerebral Metastasis
- Severe Epilepsy

## HEART

- Heart Attack
- Coronary Artery By-Pass Surgery
- Serious Coronary Artery Disease
- Heart Valve Surgery
- Surgery To Aorta
- Cardiomyopathy
- Eisenmenger's Syndrome
- Infective Endocarditis
- Severe Pulmonary Fibrosis
- Angioplasty And Other Invasive Treatment For Coronary Artery Disease
- Rheumatic Fever With Heart Valve Disorders
- Primary Pulmonary Arterial Hypertension

## LUNG

- Chronic Lung Disease
- Respiratory Diphteria Requiring Mechanical Ventilation

## KIDNEY & STOMACH

- Kidney Failure
- Medullary Cystic Disease
- Systemic Lupus Erythematosus
- Chronic Adrenal Insufficiency
- Severe Relapsing Pancreatitis
- Severe Relapsing Nephrotic Syndrome
- Pheochromocytoma Requiring Surgery
- Crohn's Disease
- Haemolytic Uremic Syndrome
- Resection Of The Whole Small Intestine
- Severe Ulcerative Colitis

## LIVER

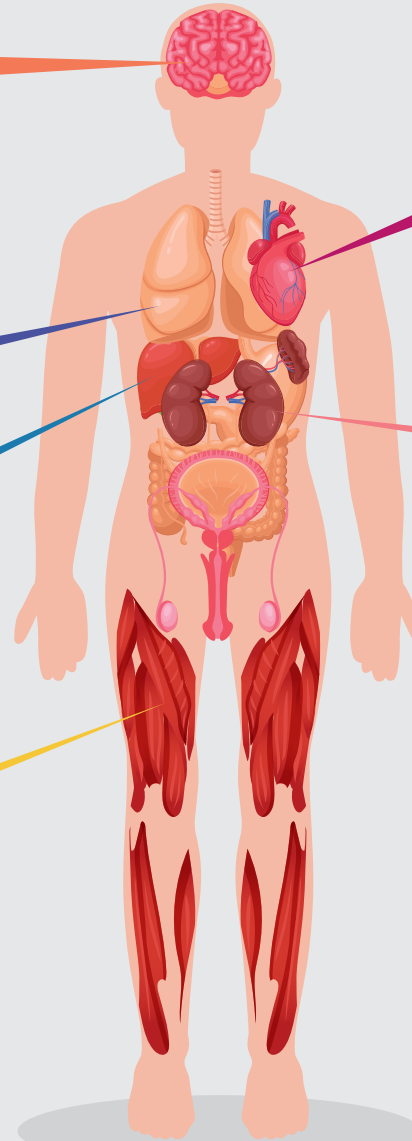
- Liver Disease
- Fulminant Viral Hepatitis
- Chronic Autoimmune Hepatitis
- Wilson's Disease

## OTHERS

- Cancer
- Intensive Care
- Loss Of Sight
- Loss Of Hearing
- Loss Of Speech
- Loss Of Limbs
- Paralysis Of Limbs
- Loss Of Independent Existence
- Terminal Illness
- Major Organ/ Bone Marrow Transplant
- Burns
- Blood Transfusion
- Rabies
- Generalised Tetanus
- Ebola Hemorrhagic Fever
- Progressive Scleroderma
- Meningeal Tuberculosis
- Necrotizing Fasciitis
- Aplastic Anemia
- Elephantiasis
- Full-Blown AIDS

## MUSCLES

- Motor Neuron Disease
- Muscular Dystrophy
- Poliomyelitis
- Severe Rheumatoid Arthritis
- Myasthenia Gravis
- Progressive Muscular Atrophy
- Progressive Supranuclear Palsy
- Osteogenesis Imperfecta
- Accidental Fracture Of Spinal Column
- Multiple Root Avulsions Of Brachial Plexus
- Surgery For Idiopathic Scoliosis



# Frequently asked questions

**Q: What is A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield?**

A: A-Plus Beyond Critical Shield (APBCS) and A-Plus Beyond Early Critical Shield (APBECS) are unit-deducting riders attachable to A-LifeLink 2.

APBCS provides coverage for 75 advanced stage critical illness conditions while APBECS, an optional benefit for APBCS, provides coverage for 65 early and 40 intermediate stage critical illness conditions.

You may also choose different coverage amounts for both APBCS and APBECS to fulfil your protection needs accordingly.

Upon diagnosis of advanced critical illness, 100% of the APBCS coverage amount<sup>3</sup> will be payable while upon diagnosis of early or intermediate critical illness, 100% of the APBECS coverage amount will be payable. Any claim payable under A-Plus Beyond Early Critical Shield shall reduce the coverage amount from A-Plus Beyond Critical Shield.

**Q: Who is eligible to buy A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield?**

A: A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield are available to individuals aged between 16 to 60 years old.

**Q: What is the coverage period for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield?**

A: A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield covers you until the age of 80.

**Q: What is the minimum coverage amount for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield that I can purchase?**

A: The minimum coverage amount for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield is RM20,000.

**Q: How much Cost of Insurance do I have to pay?**

A: Please refer to the table below for examples on the Cost of Insurance (per RM1,000 coverage amount) for a non-smoker male of standard health:

Age	20 years old	30 years old	40 years old
A-Plus Beyond Critical Shield	0.64	0.80	2.36
A-Plus Beyond Early Critical Shield	1.24	1.94	3.66

**Q: Will my Cost of Insurance increase as my age increases?**

A: Yes, the Cost of Insurance for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield increases depending on your attained age.

**Q: Is the Cost of Insurance for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield guaranteed?**

A: No, the Cost of Insurance for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield are not guaranteed. The Company reserves the right to revise the Cost of Insurance by giving the policyholders 3 months' prior written notice.

**Q: What are the fees and charges that I have to pay?**

A: There are no fees and charges other than the Cost of Insurance deducted.

**Q: Are the premiums paid for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield eligible for income tax relief?**

A: Yes, the premium apportioned to A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

**Q: What are the major exclusions for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield?**

**A: Exclusions for A-Plus Beyond Critical Shield**

- Any illness or surgery other than a diagnosis or surgery for a defined Critical Illness Event;
- The signs or symptoms of the Critical Illness Event is manifested prior to or:
  - within sixty (60) days for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; or
  - within thirty (30) days for all other Critical Illness Events defined;
- The Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Issue Date or Commencement Date of this rider, whichever is later;
- The Critical Illness Event in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when Full-blown AIDS, HIV Infection Due To Blood Transfusion, and Occupationally Acquired HIV Infection as defined in this rider. For the purpose of this rider,
  - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
  - infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus;
- Any Critical Illness Event which was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains seventeen (17) years of age;
- Any Critical Illness Event which was caused by a self-inflicted injury;
- Any Critical Illness Event resulting directly from alcohol or drug abuse; or
- The Insured did not survive for at least fifteen (15) days after the diagnosis of a Critical Illness Event.

**Exclusions for A-Plus Beyond Early Critical Shield**

- Any illness or surgery other than a diagnosis or surgery for a defined Critical Illness Event;
- The signs or symptoms of the Critical Illness Event defined under Early Stage and Intermediate Stage, is manifested prior to or within sixty (60) days from the Issue Date or Commencement Date of this rider, whichever is later;
- The Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Issue Date or Commencement Date of this rider, whichever is later;
- The Critical Illness Event in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due To Assault and HIV Infection Due To Organ Transplant as defined in this rider. For the purpose of this rider,
  - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
  - infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus;
- Any Critical Illness Event which was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains seventeen (17) years of age;
- Any Critical Illness Event which was caused by a self-inflicted injury;
- Any Critical Illness Event resulting directly from alcohol or drug abuse; or
- The Insured did not survive for at least fifteen (15) days after the diagnosis of a Critical Illness Event.

<sup>3</sup> Except for Angioplasty and Other Invasive Treatment where the coverage amount payable for this claim shall be limited to 10% of the coverage amount of APBCS or RM25,000, whichever is lower.

# For your attention

1. You should satisfy yourself that these riders will best serve your needs and that the premium payable under this policy is an amount you can afford.
2. If the basic policy of the Investment-Linked Insurance to which these riders is attached, is cancelled within the 15-days free look period, the unallocated premiums of the basic policy, value of units (if any), any insurance charges and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
3. A-Plus Beyond Critical Shield must first be attached before the attachment of A-Plus Beyond Early Critical Shield. The coverage amount of A-Plus Beyond Early Critical Shield cannot be higher than the coverage amount of A-Plus Beyond Critical Shield. If A-Plus Beyond Critical Shield is terminated due to claims or upon your request, A-Plus Beyond Early Critical Shield (if attached) will also be automatically terminated.
4. There will be a survival period of 15 days for A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield.
5. You are advised to refer to the sales illustration for further information.
6. You should ensure that important information regarding these riders are disclosed to you and you understand the information disclosed. If there is ambiguity, you should seek clarification from the Company.
7. Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical and Health Insurance' available at all our branches or you can obtain a copy from your AIA Life Planner or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)
8. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses/ pre-existing conditions of the new plan.
9. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

**This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the AIA Sales Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.**

## Appendix

### List of covered conditions under Critical Illness Benefit of A-Plus Beyond Critical Shield and A-Plus Beyond Early Critical Shield

No.	Category	A-Plus Beyond Early Critical Shield		A-Plus Beyond Critical Shield
		Early Critical Illness	Intermediate Critical Illness	Advanced Critical Illness
1	Cancer	<ul style="list-style-type: none"> <li>• Carcinoma in situ; or</li> <li>• Early Prostate Cancer; or</li> <li>• Early Thyroid Cancer; or</li> <li>• Early Bladder Cancer; or</li> <li>• Early Chronic Lymphocytic Leukaemia; or</li> <li>• Early Melanoma; or</li> <li>• Gastro-intestinal Stromal Cancer</li> </ul>	<ul style="list-style-type: none"> <li>• Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer – of specified severity and does not cover very early cancers</li> </ul>
2	Stroke	<ul style="list-style-type: none"> <li>• Brain Aneurysm Surgery; or</li> <li>• Cerebral Shunt Insertion</li> </ul>	<ul style="list-style-type: none"> <li>• Carotid Artery Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Stroke – resulting in permanent neurological deficit with persisting clinical symptoms</li> </ul>
3	Heart Attack	<ul style="list-style-type: none"> <li>• Cardiac Pacemaker Insertion</li> </ul>	<ul style="list-style-type: none"> <li>• Cardiac Defibrillator Insertion</li> </ul>	<ul style="list-style-type: none"> <li>• Heart Attack – of specified severity</li> </ul>
4	Serious Coronary Artery Disease	<ul style="list-style-type: none"> <li>• Early Coronary Artery Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Other Coronary Artery Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Serious Coronary Artery Disease</li> </ul>
5	Coronary Artery By-Pass Surgery	<ul style="list-style-type: none"> <li>• Pericardectomy; or</li> <li>• Transmyocardial Laser Therapy</li> </ul>	<ul style="list-style-type: none"> <li>• Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</li> </ul>	<ul style="list-style-type: none"> <li>• Coronary Artery By-Pass Surgery</li> </ul>
6	Heart Valve Surgery	<ul style="list-style-type: none"> <li>• Percutaneous Valvuloplasty</li> </ul>	<ul style="list-style-type: none"> <li>• Percutaneous Valve Replacement</li> </ul>	<ul style="list-style-type: none"> <li>• Heart Valve Surgery</li> </ul>
7	Cardiomyopathy	<ul style="list-style-type: none"> <li>• Hypertrophic Cardiomyopathy</li> </ul>	<ul style="list-style-type: none"> <li>• Constrictive Pericarditis with Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Cardiomyopathy – of specified severity</li> </ul>
8	Surgery to Aorta	<ul style="list-style-type: none"> <li>• Large Asymptomatic Aortic Aneurysm</li> </ul>	<ul style="list-style-type: none"> <li>• Minimally Invasive Surgery to Aorta</li> </ul>	<ul style="list-style-type: none"> <li>• Surgery to Aorta</li> </ul>
9	Primary Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> <li>• Early Primary Pulmonary Arterial Hypertension</li> </ul>	<ul style="list-style-type: none"> <li>• Secondary Pulmonary Arterial Hypertension</li> </ul>	<ul style="list-style-type: none"> <li>• Primary Pulmonary Arterial Hypertension – of specified severity</li> </ul>
10	Chronic Lung Disease	<ul style="list-style-type: none"> <li>• Severe Asthma; or</li> <li>• Insertion of a Vena Cava filter</li> </ul>	<ul style="list-style-type: none"> <li>• Surgical Removal of One Lung</li> </ul>	<ul style="list-style-type: none"> <li>• End-Stage Lung Disease</li> </ul>
11	Liver Disease	<ul style="list-style-type: none"> <li>• Liver Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Liver Cirrhosis</li> </ul>	<ul style="list-style-type: none"> <li>• End-Stage Liver Failure</li> </ul>
12	Major Organ / Bone Marrow Transplant	<ul style="list-style-type: none"> <li>• Small Bowel Transplant; or</li> <li>• Corneal Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Major Organ / Bone Marrow Transplant (on the waiting list)</li> </ul>	<ul style="list-style-type: none"> <li>• Major Organ / Bone Marrow Transplant</li> </ul>
13	Parkinson's Disease	<ul style="list-style-type: none"> <li>• Early Parkinson's Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Moderately Severe Parkinson's Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living</li> </ul>
14	Alzheimer's Disease / Severe Dementia	<ul style="list-style-type: none"> <li>• Early Alzheimer's Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Moderately Severe Alzheimer's Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Alzheimer's Disease / Severe Dementia</li> </ul>

No.	Category	A-Plus Beyond Early Critical Shield		A-Plus Beyond Critical Shield
		Early Critical Illness	Intermediate Critical Illness	Advanced Critical Illness
15	Coma	• Coma for 48 hours	• Coma for 72 hours	• Coma – resulting in permanent neurological deficit with persisting clinical symptoms
16	Loss of Sight	• Loss of Sight in One Eye	• Retinitis Pigmentosa; or • Optic Nerve Atrophy	• Blindness – Permanent and Irreversible
17	Loss of Hearing	• Partial Loss of Hearing; or • Cavernous Sinus Thrombosis Surgery	• Cochlear Implant Surgery	• Deafness – Permanent and Irreversible
18	Kidney Failure	• Surgical Removal of One Kidney	• Chronic Kidney Disease	• Kidney Failure – requiring dialysis or kidney transplant
19	Blood Transfusion	• Occupationally Acquired Hepatitis B or C; or • HIV Infection Due To Assault	• HIV Infection Due To Organ Transplant	• HIV Infection Due To Blood Transfusion • Occupationally Acquired Human Immuno-deficiency Virus (HIV) Infection
20	Aplastic Anaemia	• Reversible Aplastic Anaemia	• Nil	• Chronic Aplastic Anaemia – resulting in permanent Bone Marrow Failure
21	Bacterial Meningitis	• Bacterial Meningitis with Full Recovery	• Moderately Severe Bacterial Meningitis	• Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living
22	Brain Surgery	• Surgery for Subdural Haematoma	• Removal of Brain Tumour via Trans Sphenoidal Route	• Brain Surgery
23	Brain Tumour	• Surgical Excision of a Spinal Meningioma	• Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	• Benign Brain Tumour – of specified severity
24	Encephalitis	• Encephalitis with Full Recovery	• Mild Encephalitis	• Encephalitis – resulting in permanent inability to perform Activities of Daily Living
25	Head Trauma	• Facial Reconstructive Surgery; or • Cervical Spinal Cord Injury Due To Accident	• Mild Head Trauma	• Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
26	Loss of Speech	• Loss of Speech (other than injury or illness to the vocal cords)	• Permanent (or Temporary) Tracheostomy	• Loss of Speech
27	Medullary Cystic Disease	• Chronic Glomerulonephritis	• Nil	• Medullary Cystic Disease
28	Loss of Independent Existence	• Loss of Fingers	• Early Loss of Independent Existence	• Loss of Independent Existence

No.	Category	A-Plus Beyond Early Critical Shield		A-Plus Beyond Critical Shield
		Early Critical Illness	Intermediate Critical Illness	Advanced Critical Illness
29	Burns	• Mild Severe Burns	• Moderately Severe Burns	• Third Degree Burns – of specified severity
30	Fulminant Viral Hepatitis	• Biliary Tract Reconstruction Surgery	• Chronic Primary Sclerosing Cholangitis	• Fulminant Viral Hepatitis
31	Multiple Sclerosis	• Early Multiple Sclerosis	• Nil	• Multiple Sclerosis
32	Muscular Dystrophy	• Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	• Moderately Severe Muscular Dystrophy	• Muscular Dystrophy
33	Paralysis of Limbs	• Loss of Use of One Limb	• Loss of Use of One Limb and Loss of Sight in One Eye	• Paralysis of Limbs
34	Systemic Lupus Erythematosus	• Less Severe Systemic Lupus Erythematosus	• Nil	• Systemic Lupus Erythematosus with Severe Kidney Complications
35	Eisenmenger's Syndrome	• Less Severe Eisenmenger's Syndrome	• Nil	• Severe Eisenmenger's Syndrome
36	Infective Endocarditis	• Moderately Severe Infective Endocarditis	• Nil	• Infective Endocarditis
37	Poliomyelitis	• Peripheral Neuropathy	• Moderate Poliomyelitis	• Poliomyelitis
38	Progressive Scleroderma	• Early Progressive Scleroderma	• Progressive Scleroderma with CREST Syndrome	• Progressive Scleroderma
39	Severe Rheumatoid Arthritis	• Mild Rheumatoid Arthritis	• Moderately Severe Rheumatoid Arthritis	• Chronic Rheumatoid Arthritis
40	Crohn's Disease	• Chronic Crohn's Disease	• Nil	• Severe Crohn's Disease
41	Severe Ulcerative Colitis	• Chronic Ulcerative Colitis • Acute Ulcerative Colitis	• Nil	• Ulcerative Colitis with Total Colectomy
42	Myasthenia Gravis	• Less Severe Myasthenia Gravis	• Nil	• Myasthenia Gravis
43	Progressive Muscular Atrophy	• Less Severe Progressive Muscular Atrophy	• Nil	• Progressive Muscular Atrophy
44	Progressive Supranuclear Palsy	• Early Progressive Supranuclear Palsy	• Nil	• Progressive Supranuclear Palsy
45	Chronic Adrenal Insufficiency	• Adrenalectomy for Adrenal Adenoma	• Nil	• Chronic Adrenal Insufficiency
46	Osteogenesis Imperfecta	• Osteoporosis with Fractures	• Severe Osteoporosis with Fractures	• Osteogenesis Imperfecta
47	Meningeal Tuberculosis	• Tuberculous Myelitis	• Nil	• Meningeal Tuberculosis
48	Intensive Care	• Intensive Care - requiring mechanical ventilation for 5 days	• Nil	• Intensive Care - requiring mechanical ventilation for 10 days

No.	Category	A-Plus Beyond Early Critical Shield		A-Plus Beyond Critical Shield
		Early Critical Illness	Intermediate Critical Illness	Advanced Critical Illness
49	Apallic Syndrome	• Akinetic Mutism	• Locked In Syndrome	• Apallic Syndrome
50	Chronic Autoimmune Hepatitis	• Early Chronic Autoimmune Hepatitis	• Nil	• Chronic Autoimmune Hepatitis
51	Chronic Relapsing Pancreatitis	• Acute Necrotic Pancreatitis	• Moderately Chronic Relapsing Pancreatitis	• Chronic Relapsing Pancreatitis
52	Severe Epilepsy	• Nil	• Severe Epilepsy	• Nil
53	Accidental Fracture of Spinal Column	• Nil	• Accidental Fracture of Spinal Column	• Nil
54	Motor Neuron Disease	• Nil	• Early Motor Neuron Disease	• Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
55	Terminal Illness	• Nil	• Nil	• Terminal Illness
56	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	• Nil	• Nil	• Angioplasty and Other Invasive Treatments for Coronary Artery Disease
57	Full-blown AIDS	• Nil	• Nil	• Full-blown AIDS
58	Surgery for Idiopathic Scoliosis	• Nil	• Nil	• Surgery for Idiopathic Scoliosis
59	Elephantiasis	• Nil	• Nil	• Elephantiasis
60	Cerebral Metastasis	• Nil	• Nil	• Cerebral Metastasis
61	Creutzfeldt – Jakob Disease – (Mad Cow Disease)	• Nil	• Nil	• Creutzfeldt-Jakob Disease (Mad Cow Disease)
62	Ebola Hemorrhagic Fever	• Nil	• Nil	• Ebola Hemorrhagic Fever
63	Pheo-chromocytoma requiring surgery	• Nil	• Nil	• Pheochromocytoma requiring surgery
64	Severe Relapsing Nephrotic Syndrome	• Nil	• Nil	• Severe Relapsing Nephrotic Syndrome
65	Wilson’s Disease	• Nil	• Nil	• Wilson’s Disease
66	Haemolytic Uremic Syndrome	• Nil	• Nil	• Haemolytic Uremic Syndrome

No.	Category	A-Plus Beyond Early Critical Shield		A-Plus Beyond Critical Shield
		Early Critical Illness	Intermediate Critical Illness	Advanced Critical Illness
67	Necrotising Fasciitis	• Nil	• Nil	• Necrotising Fasciitis
68	Respiratory Diptheria requiring mechanical ventilation	• Nil	• Nil	• Respiratory Diptheria requiring mechanical ventilation
69	Loss of limb(s)	• Nil	• Nil	• Loss of limb(s)
70	Cerebral Aneurysm Requiring Brain Surgery	• Nil	• Nil	• Cerebral Aneurysm Requiring Brain Surgery
71	Multiple Root Avulsions of Brachial Plexus	• Nil	• Nil	• Multiple Root Avulsions of Brachial Plexus
72	Rheumatic Fever with Heart Valve Disorders	• Nil	• Nil	• Rheumatic Fever with Heart Valve Disorders
73	Resection of the whole small intestine (duodenum, jejunum and ileum)	• Nil	• Nil	• Resection of the whole small intestine (duodenum, jejunum and ileum)
74	Severe Pulmonary Fibrosis	• Nil	• Nil	• Severe Pulmonary Fibrosis
75	Rabies	• Nil	• Nil	• Rabies
76	Generalized Tetanus	• Nil	• Nil	• Generalized Tetanus

## Contact Us & Find Out More

### Hubungi Kami & Dapatkan Maklumat Lanjut

### 联络我们以了解更多

Please contact your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help. Sekiranya anda mempunyai pertanyaan lanjut, sila hubungi Perancang Hayat AIA anda / wakil AIA yang disahkan. Kami sentiasa gembira untuk membantu. 若您有任何疑问, 请联系您的AIA寿险策划师/授权代理人。我们总是很乐意提供帮助。



[aia.com.my](http://aia.com.my)

Underwritten by:

**AIA Bhd.** (790895-D)  
Menara AIA, 99 Jalan Ampang,  
50450 Kuala Lumpur.  
Care Line: 1300 88 1899  
Tel: 03-2056 1111  
Fax: 03-2056 3891  
AIA.COM.MY

AIA Bhd. is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.  
AIA Bhd. adalah dilisenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal setia oleh Bank Negara Malaysia.  
AIA Bhd.是在金融服务法2013 (Finance Services Act 2013) 下持牌经营并由马来西亚国家银行监管。