

Health

"A-Plus Critical" *Rider Series*

- A-Plus Critical Multi
- A-Plus Critical Assure
- A-Plus Critical Early
- A-Plus Critical Recovery

Vitality
Yearly
Cash Bonus
with
AIA Vitality

PROTECTING YOU, AGAIN AND AGAIN



AIA Bhd.
Member of PIDM

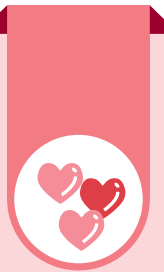
The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

WHY DO YOU NEED CRITICAL ILLNESS COVERAGE?

Critical illness doesn't just affect your health, it may impact your whole life. When a critical illness strikes, it is not just the medical bills you need to worry about. The journey to recovery can be long, unpredictable, and costly. While your medical plan may cover hospitalisation and treatment, there are many hidden costs that can catch you off guard, such as the loss of income during recovery, long-term care and rehabilitation, lifestyle adjustments and support services.

Don't wait for the unexpected. Be prepared, stay protected, and embrace a healthier, worry-free tomorrow through wide range of optional riders under "A-Plus Critical" Rider Series, that are tailored to meet your critical illness needs.

"A-Plus Critical" Rider Series



A-Plus Critical Multi

- Provides coverage for 180 critical illnesses, from early to advanced stages. Allows for multiple claims across different critical illness categories.
- Featured with Power Reset and Re-Diagnosis Benefit.



A-Plus Critical Assure (Additional / Accelerate)

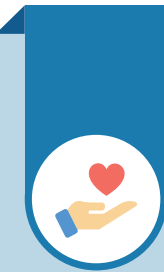
- Provides lump sum payout upon diagnosis of any one of the covered 75 advanced stage critical illnesses.



A-Plus Critical Early

only attachable if
A-Plus Critical (Additional)
is attached

- Provides lump sum payout upon diagnosis of any one of the covered 65 early or 40 intermediate stage critical illnesses.



A-Plus Critical Recovery

only attachable if A-Plus Assure
(Additional / Accelerate) or
A-Plus Critical Multi is/are attached

- Provides Continuity Care Benefit that pays you annual payouts over 5 years upon diagnosis of any one of the 8 covered illnesses that affects your independent living.
- Featured with Personal Medical Case Management Service.

RECOMMENDED PROTECTION COMBO WITH "A-PLUS CRITICAL" RIDER SERIES

"A-Plus Critical" Rider Series offers tailored protection through flexible rider combinations. Whether you're looking for full coverage, essential support, or a basic safety net, there's a combo to suit your needs.

COMPREHENSIVE COMBO

For those who wants comprehensive protection that pays again and again. Together with continuous support every step of the way.

A-PLUS CRITICAL MULTI

Unlimited cover for advanced stage¹

Covered AGAIN for advanced stage critical illness from different critical illness category

4x coverage for early to intermediate stage²

Covered AGAIN for early to intermediate stage critical illness from different critical illness category

Power Reset

Made a claim for early to intermediate stage critical illnesses?

Get fully protected AGAIN after 12 months for advanced stage of the illness from the same critical illness category!

Re-Diagnosis Benefit³

Covered AGAIN if Cancer, Heart Attack & Stroke strikes the second time!

Re-diagnosis of Cancer includes Persistent Cancer, Metastatic Cancer, Recurrence Cancer or New Primary Cancer.

ESSENTIAL COMBO

For those who wants just the essential coverage that covers them right from the start. Together with continuous support every step of the way.

A-PLUS CRITICAL ASSURE (ADDITIONAL)

Lump Sum Protection for Advanced Stage Critical Illness⁴

Ensures you receive a one-time lump sum payout upon diagnosis of a covered **advanced stage critical illness**, to help ease financial stress and focus on recovery.



A-PLUS CRITICAL EARLY

Lump Sum Protection for Early or Intermediate Stage Critical Illness⁵

Provides financial support at one of the covered **early or intermediate stage critical illness** to help you act fast and recover with peace of mind.



A-PLUS CRITICAL RECOVERY

Continuity Care Benefit

20% of the A-Plus Critical Recovery rider sum assured will be paid annually for **5 consecutive years** if the insured is diagnosed with any one of the 8 covered critical illness that impacts independent living – Alzheimer's Disease / Severe Dementia, Parkinson's Disease, Motor Neuron Disease, Muscular Dystrophy, Chronic Rheumatoid Arthritis, Major Head Trauma, Loss of Independent Existence and Total and Permanent Disability.

Personal Medical Case Management Service⁶

Personalised support system that connects you with global medical experts to **guide your treatment journey** from expert review on the diagnosis to tailored care plans.

Note(s):

¹ 100% of the rider sum assured less any payout made for the same critical illness category under early to intermediate stage shall be payable. Coverage for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to a one-time benefit of 10% of the rider's sum assured, capped at RM25,000. A 1-year waiting period applies between the previous advanced stage critical illness diagnosis and the next advanced stage critical illness diagnosis.

² 50% of the rider sum assured or RM 350,000, whichever is lower shall be payable. Payout under this benefit will reduce the rider sum assured payable for advanced stage of the same critical illness category.

³ 100% of the rider sum assured will be payable one time per each eligible second diagnosis of Cancer, Stroke, or Heart Attack.

⁴ 100% of rider sum assured or the total premium paid for this rider, whichever is higher shall be payable. Coverage for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to a one-time benefit of 10% of the rider's sum assured, capped at RM25,000. The rider remains in force after this payout, with future premiums and benefits adjusted accordingly.

⁵ 100% of rider sum assured or the total premium paid for this rider, whichever is higher shall be payable. Payout under A-Plus Critical Early will reduce the sum assured of A-Plus Critical Assure (Additional).

⁶ Only applicable for A-Plus Critical Recovery with coverage amount of RM100,000 and above. AIA Bhd. reserves the right to withdraw the PMCM service at any time by giving thirty (30) days' prior written notice to the policy owner.

A-Plus Critical Multi

Ultimate protection. Again and again.

Re-Diagnosis Benefit

Some critical illnesses can return, and when they do, the financial impact can be just as devastating. That's why A-Plus Critical Multi includes the **Re-Diagnosis Benefit**, offering a **second payout** for three of the most life-threatening advanced stage critical illnesses:

- Cancer
- Stroke
- Heart Attack

If you've already received a payout for one of these critical illnesses and is re-diagnosed a second time, you'll be eligible for **another 100% of the rider sum assured** — up to **one time per critical illness**, and **three times in total**.



Re-Diagnosis of Advanced Stage Heart Attack & Stroke

	Advanced Stage Heart Attack	Advanced Stage Stroke
Diagnosis	The insured is diagnosed with Advanced Stage Heart Attack while still alive.	The insured is diagnosed with Advanced Stage Stroke while still alive.
Re-diagnosis	The second diagnosis must be separate and clearly distinct from the first one that was previously claimed.	
Waiting Period	The second diagnosis must occur at least 1 year after the first diagnosis.	
Benefit	100% of the rider sum assured for the second occurrence of Advanced Stage Heart Attack.	100% of the rider sum assured for the second occurrence of Advanced Stage Stroke.



Re-Diagnosis of Advanced Stage Cancer

	Case 1	Case 2	Case 3	Case 4
	Persistent Cancer	Metastatic Cancer	Recurrence of Cancer	New Primary Cancer
Diagnosis	The insured is diagnosed with Advanced Stage Cancer while still alive.			
Re-diagnosis	The same Advanced Stage Cancer persists without remission for at least two (2) years from when it was first diagnosed, while continuous treatment* is received during this time.	The same Advanced Stage Cancer persists without remission and then spreads to other parts of the body, while continuous treatment* is received before and after the cancer spread, for a total of at least two (2) years from when it was first diagnosed.	The same Advanced Stage Cancer is diagnosed again after it had previously gone into remission and it occur after two (2) years from when it was first diagnosed. This includes including local recurrence, regional recurrence, and metastatic recurrence.	A new primary Advanced Stage Cancer is diagnosed and it is distinct - not caused by or related to the first Advanced Stage Cancer for which benefit had previously been paid for. The diagnosis of the new primary Advanced Stage Cancer must occur after two (2) years from the diagnosis of the first Advanced Stage Cancer.
Waiting Period	The second diagnosis must occur after 2 years from the date of the first diagnosis.			
Benefit	100% of the rider sum assured for the second occurrence of Advanced Stage Cancer (payable once only from any one of the four eligible cancer re-diagnosis cases).			

Note(s):
* Continuous treatment does not include preventive treatment for Cancer, such as using of tamoxifen or raloxifene.

LIVE WELL

Reward You for Staying Healthy with AIA Vitality⁷

Join AIA Vitality⁸ to enjoy additional benefits on Vitality Yearly Cash Bonus⁹. Earn AIA Vitality points for every effort you make to stay healthy. The more points you earn, the higher your AIA Vitality status, the better your rewards.

The rewards you can enjoy shall include:

	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus (% of annualised rider premium paid ¹⁰)	20%	10%	-	-

The more effort you put in to take care of your health, the better rewards you enjoy!

Note(s):
⁷ This benefit is available for riders under the "A-Plus Critical" Rider Series (except for A-Plus Critical Recovery).
⁸ Customers can sign up for AIA Vitality membership with a fee of RM10 per month.
⁹ This benefit will be pro-rated based on the days where the customer's AIA Vitality membership is active in the last policy year.
¹⁰ Annualised rider premium paid refers to the amount you are required to pay and have already paid in a policy year for the respective applicable riders, including any loading premium paid.

PROTECT WELL

Built-In Flexibility for Real-Life Challenges

Critical Illness Protection	With "A-Plus Critical" Rider Series, your coverage can be customised with flexible rider combinations to suit your needs at every stage of life.
Premium Option	<p>Everyone's financial situation and protection needs evolve over time. That's why "A-Plus Critical" Rider Series offers two premium options - level premium and yearly increasing premium, giving you the flexibility to choose one that fits your preference.</p> <p>Yearly Increasing Premium</p> <ul style="list-style-type: none">Starts with a lower premium at entryIncreases gradually each year, helping you stay protected as your financial capacity grows <p>Level Premium</p> <ul style="list-style-type: none">A fixed amount is payable throughout the coverage termProvides long term stability and peace of mind <p>Note: The premiums for these riders are not guaranteed. AIA Bhd. may revise the premiums by providing 3 months' prior notice.</p>
Premium & Coverage Transition Option ¹¹	If your entry age is 50 and below, and choose a rider with coverage up to age 70 or 80, depending on your premium option, you can opt for the Premium & Coverage Transition Option, which will take effect when you turn 60 where your income protection needs may vary after retirement.

	<table><tr><th>Yearly Increasing Premium</th><th>Level Premium</th></tr><tr><td><ul style="list-style-type: none">Option 1: Premium for the rider will automatically switch to a fixed amount.Option 2: Rider Sum Assured will automatically be reduced by half. At the same time, the premium will switch to a fixed amount and will be adjusted to match the lower coverage.</td><td><ul style="list-style-type: none">Option 3: Rider Sum Assured will automatically be reduced by half, and the fixed premium will be adjusted to match the lower coverage.</td></tr></table>	Yearly Increasing Premium	Level Premium	<ul style="list-style-type: none">Option 1: Premium for the rider will automatically switch to a fixed amount.Option 2: Rider Sum Assured will automatically be reduced by half. At the same time, the premium will switch to a fixed amount and will be adjusted to match the lower coverage.	<ul style="list-style-type: none">Option 3: Rider Sum Assured will automatically be reduced by half, and the fixed premium will be adjusted to match the lower coverage.
Yearly Increasing Premium	Level Premium				
<ul style="list-style-type: none">Option 1: Premium for the rider will automatically switch to a fixed amount.Option 2: Rider Sum Assured will automatically be reduced by half. At the same time, the premium will switch to a fixed amount and will be adjusted to match the lower coverage.	<ul style="list-style-type: none">Option 3: Rider Sum Assured will automatically be reduced by half, and the fixed premium will be adjusted to match the lower coverage.				
Conversion Privilege ¹²	If your needs change along the way, you have the flexibility to convert this plan to a new plan covering death and Total & Permanent Disability (if any), without further medical underwriting.				

Note(s):
¹¹ Premium & Coverage Transition Option is available for riders under the "A-Plus Critical" Rider Series (except for A-Plus Critical Recovery).
¹² Only applicable for A-Plus Critical Assure (Additional) and A-Plus Critical Multi.

GET WELL

Better Support for Your Recovery

A-Plus Critical Recovery ¹³	<p>Continuity Care Benefit</p> <p>Provides 5 annual income payouts upon diagnosis of any one of the eight (8) covered critical illnesses/conditions that impact your independent living:</p> <ol style="list-style-type: none">Alzheimer's Disease / Severe DementiaParkinson's DiseaseMotor Neuron Disease;Muscular Dystrophy;Severe Rheumatoid Arthritis;Major Head Trauma;Loss of Independent Existence; orTotal and Permanent Disability (TPD). <p>Personal Medical Case Management (PMCM) Service¹⁴</p> <p>This is a value-added service administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centers.</p>
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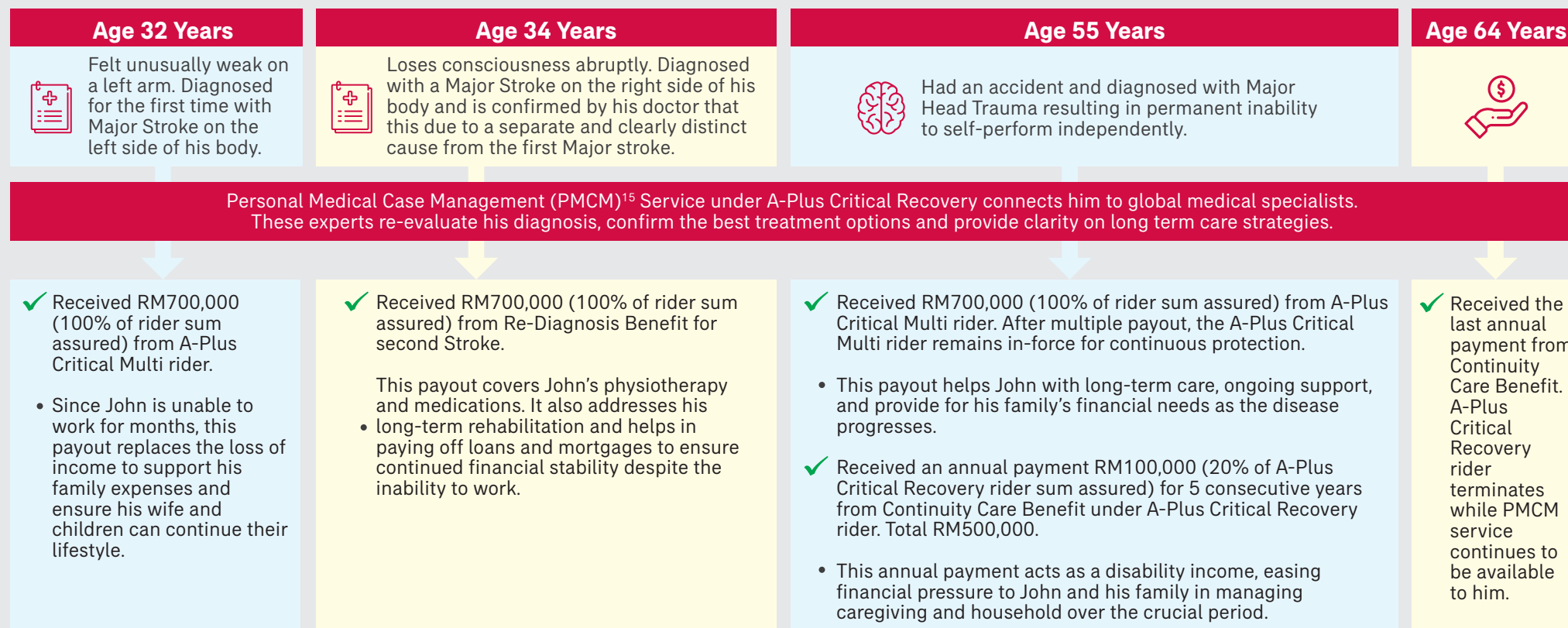
Note(s):
¹³ A-Plus Critical Recovery can only be attached if A-Plus Critical Assure (Accelerate or Additional) or A-Plus Critical Multi is attached.
¹⁴ Only applicable for A-Plus Critical Recovery with coverage amount of RM100,000 and above. AIA Bhd. reserves the right to withdraw the PMCM service at any time by giving thirty (30) days' prior written notice to the policy owner.



EXAMPLE OF BENEFIT PAYMENTS FOR COMPREHENSIVE COMBO

John, 30, a devoted husband and a father. As the backbone of his family, he works hard to provide a secure future for his family. But he knows that critical illness could change everything.

To secure financial protection for himself and his loved ones, John purchases A-Plus Critical Multi (RM700,000) and A-Plus Critical Recovery (RM500,000), attached to A-Life Cover. His plan ensures lump sum payout again and again upon critical diagnosis, and ongoing support — so his family stays financially secure, even if illness strikes him more than once.



¹⁵ Please note that if you decide to proceed with the treatment plan as recommended by PMCM service, the cost of medical treatment may or may not be covered under your policy or medical card with AIA Bhd. You are advised to confirm your policy coverage with AIA Bhd. before performing the treatment.

Note: For details on premium amounts and the applicable terms and conditions for each payout, please refer to the Product Disclosure Sheet and the policy contract.

John received benefits summing up to RM2,600,000.

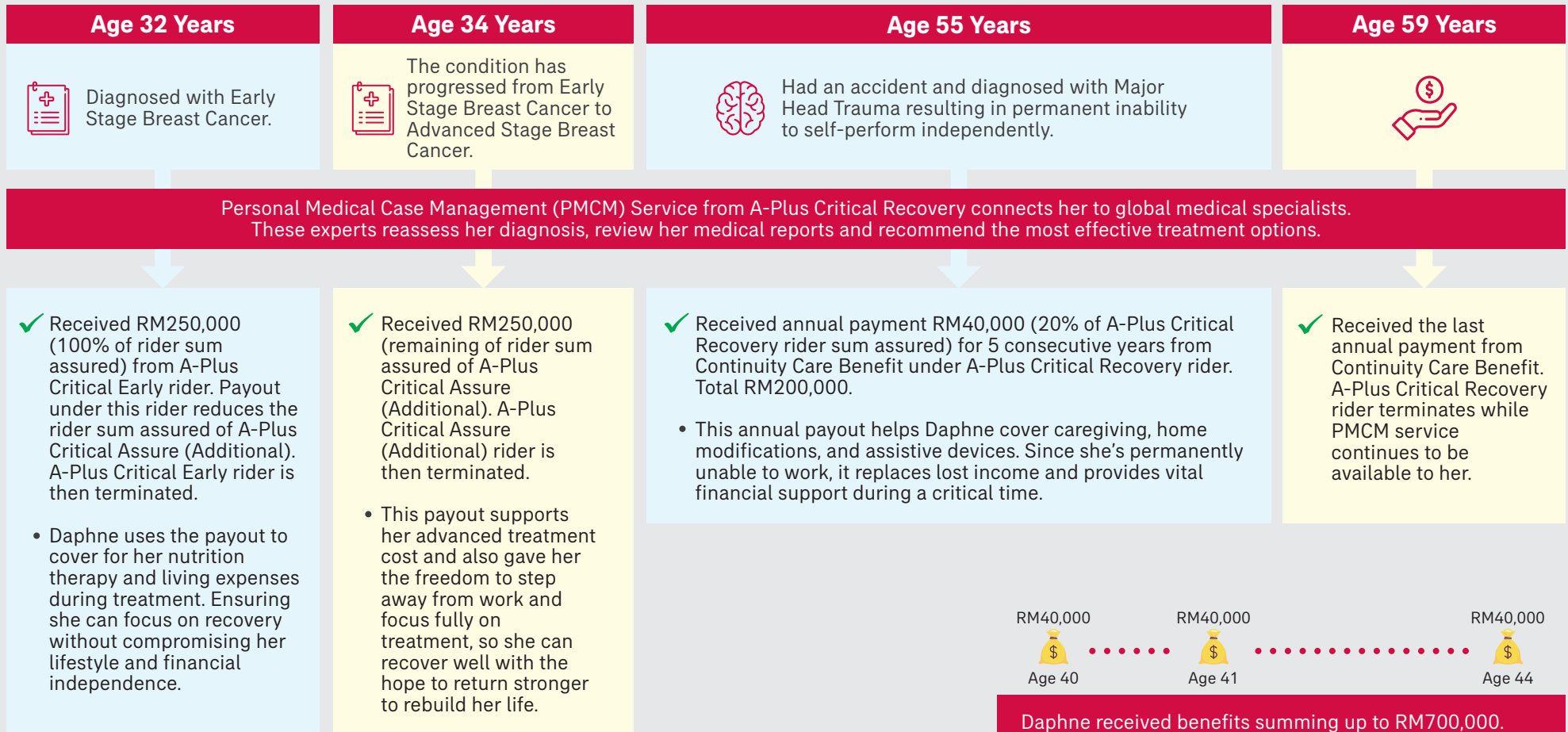
- 300% of rider sum assured from A-Plus Critical Multi
- 100% of rider sum assured from A-Plus Critical Recovery



EXAMPLE OF BENEFIT PAYMENTS FOR ESSENTIAL COMBO

Daphne, 25, is career-focused and wishes to have the essential critical illness protection to stay financially independent.

She purchases A-Plus Critical Assure (Additional) (RM500,000), A-Plus Critical Early (RM250,000), and A-Plus Critical Recovery (RM200,000) attached to A-Life Cover. Her plan offers lump sum payout upon diagnosis of critical illness from early to advanced stage and ongoing support, ensuring her future stays on track, even when health takes a turn.



¹⁵ Please note that if you decide to proceed with the treatment plan as recommended by PMCM service, the cost of medical treatment may or may not be covered under your policy or medical card with AIA Bhd. You are advised to confirm your policy coverage with AIA Bhd. before performing the treatment.

Note: For details on premium amounts and the applicable terms and conditions for each payout, please refer to the Product Disclosure Sheet and the policy contract.

Daphne received benefits summing up to RM700,000.

- 100% of rider sum assured from A-Plus Critical Early
- 50% of rider sum assured from A-Plus Critical Assure (Additional) – Accelerated from A-Plus Critical Early
- 100% of rider sum assured from A-Plus Critical Recovery



EXAMPLE OF BENEFIT PAYMENTS FOR BASIC COMBO

Daren, 30, is an investor who supports his household financially. With sufficient emergency fund in place, he wishes to have basic critical illness protection. He purchases A-Plus Critical Assure (Additional) (RM700,000) and A-Plus Critical Recovery (RM500,000) attached to A-Life Cover. His protection focuses advanced stage coverage and recovery support.

Age 35 Years



Diagnosed with Advanced Stage Testicular Cancer.

Age 55 Years



Post-treatment complications lead to Total and Permanent Disability (TPD), resulting in a permanent inability to independently perform activities of daily living.

Age 59 Years



Personal Medical Case Management (PMCM) Service under A-Plus Critical Recovery connects him to global medical specialists. These experts reassess his diagnosis, review his medical reports and recommend the most effective treatment options.

- ✓ Received RM700,000 (100% of rider sum assured) from A-Plus Critical Assure (Additional) rider. A-Plus Critical Assure rider is then terminated.

- This payout helps Daren to cover surgery and therapy costs. It allows him to take time off work without financial stress, ensuring his parents continue to receive monthly support.

- ✓ Received annual payment RM100,000 (20% of A-Plus Critical Recovery rider sum assured) for 5 consecutive years from Continuity Care Benefit under A-Plus Critical Recovery rider. Total RM500,000.

- This annual payment helps Daren to fund caregiving and home adjustments. It also acts as a disability income to maintain his independence and reduce pressure on his family to provide financial or physical support. Daren maintains his dignity and stability while adapting to a new lifestyle.

- ✓ Received the last annual payment from Continuity Care Benefit. A-Plus Critical Recovery rider terminates while PMCM service continues to be available to him.



Daren received benefits summing up to RM1,200,000.

- 100% of rider sum assured from A-Plus Critical Assure (Additional).
- 100% of rider sum assured from A-Plus Critical Recovery

¹⁵ Please note that if you decide to proceed with the treatment plan as recommended by PMCM service, the cost of medical treatment may or may not be covered under your policy or medical card with AIA Bhd. You are advised to confirm your policy coverage with AIA Bhd. before performing the treatment.

Note: For details on premium amounts and the applicable terms and conditions for each payout, please refer to the Product Disclosure Sheet and the policy contract.

CLICK HERE

to view the
Frequently Asked Question
and Disclosures

GENERAL DISCLOSURE

1. This brochure contains only a summary of the main features of these riders and is not exhaustive. It does not constitute a policy. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for more details of these riders before purchasing a policy and refer to the terms and conditions in the policy for details of the features and benefits, exclusions and waiting periods under the policy.
2. You should satisfy that these riders will best serve your needs and that the premium payable under the policy is an amount you can afford.
3. You may cancel your rider by giving a written notice to AIA Bhd.
 - Free-look Period: You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
 - After the Free-look Period (applicable for Level Premium option): You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.
 - After the Free-look Period (applicable for Yearly Increasing Premium option): You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided that no claims have been made under the rider. Please refer to the Product Disclosure Sheet for details on the refund amount.
4. The premium for these riders are not guaranteed. AIA Bhd. may revise the premium by giving you 3 months' prior notice.
5. The premium paid for these riders may qualify you for an individual tax relief, subject to final decision of the Inland Revenue Board of Malaysia (LHDN).
6. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
7. Premium payment can be made annually, half-yearly, quarterly or monthly according to available payment methods.
8. You are given a Grace Period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
9. It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting period for the new plan.
10. AIA Vitality is a program that supports and rewards its members for making healthier choices every day and is offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)). Please visit <https://www.aia.com.my/en/aia-vitality.html> for further information.

APPENDIX

Below is the List of Critical Illnesses covered under:

- (a) A-Plus Critical Multi - refer to Early to Intermediate Stage Critical Illness and Advanced Stage Critical Illness
 (b) A-Plus Critical Assure - refer to Advanced Stage Critical Illness
 (c) A-Plus Critical Early - refer to Early to Intermediate Stage Critical Illness

No.	Critical Illness Category	Critical Illness Events		
		Early Stage	Intermediate Stage	Advanced Stage
1.	Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Early Melanoma; or - Gastro-intestinal Stromal Cancer	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery	- Cancer
2.	Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- Carotid Artery Surgery	- Stroke
3.	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion	- Heart Attack
4.	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease	- Serious Coronary Artery Disease
5.	Coronary Artery By-Pass Surgery	- Pericardectomy; or - Transmyocardial Laser Therapy	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	- Coronary Artery By-Pass Surgery
6.	Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement	- Heart Valve Surgery
7.	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery	- Cardiomyopathy
8.	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta	- Surgery to Aorta
9.	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension	- Primary Pulmonary Arterial Hypertension
10.	Chronic lung disease	- Severe Asthma; or - Insertion of a Vena Cava filter	- Surgical Removal of One Lung	- End-Stage Lung Disease
11.	Liver Disease	- Liver Surgery	- Liver Cirrhosis	- End-Stage Liver Disease

No.	Critical Illness Category	Critical Illness Events		
		Early Stage	Intermediate Stage	Advanced Stage
12.	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- Major Organ / Bone Marrow Transplant (on the waiting list)	- Major Organ / Bone Marrow Transplant
13.	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease	- Parkinson's Disease
14.	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease	- Alzheimer's Disease / Severe Dementia
15.	Coma	- Coma for 48 hours	- Coma for 72 hours	- Coma
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
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; or - Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
20.	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil	- Chronic Aplastic Anaemia
21.	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis	- Bacterial Meningitis
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
24.	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis	- Encephalitis
25.	Head Trauma	- Facial Reconstructive Surgery; or - Cervical Spinal Cord Injury Due To Accident	- Mild Head Trauma	- Major Head Trauma
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

No.	Critical Illness Category	Critical Illness Events		
		Early Stage	Intermediate Stage	Advanced Stage
28.	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence	- Loss of Independent Existence
29.	Burns	- Mild Severe Burns	- Moderately Severe Burns	- Third Degree Burns
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	- Multiple Sclerosis
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; or - 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

No.	Critical Illness Category	Critical Illness Events		
		Early Stage	Intermediate Stage	Advanced Stage
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
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
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.	Pheochromocytoma 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

No.	Critical Illness Category	Critical Illness Events		
		Early Stage	Intermediate Stage	Advanced Stage
66.	Haemolytic Uremic Syndrome	Nil	Nil	- Haemolytic Uremic Syndrome
67.	Necrotising Fasciitis	Nil	Nil	- Necrotising Fasciitis
68.	Respiratory Diphteria requiring mechanical ventilation	Nil	Nil	- Respiratory Diphteria 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 connect with your AIA Life Planner / AIA Authorised representative if you have any questions.
We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakil Sah AIA jika anda mempunyai apa-apa soalan.
Kami sentiasa bersedia untuk membantu.

若您有任何疑问, 请联络您的AIA寿险策划师 / AIA授权代表。
我们乐意随时为您提供服务。



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