

# COMPREHENSIVE+ ENHANCED RIDER

## DENTAL EXAMINATION

Up to \$150.00 for one annual dental examination in any consecutive 12-month period provided a minimum of six (6) months of consecutive coverage has been purchased. This benefit is limited to 70% of costs associated with the dental examination and is only available after the first 90 days from the effective date of coverage.

## CRITICAL ILLNESS COVERAGE

### a) Heart Attack

A definite diagnosis of the death of heart muscle due to obstruction of blood flow, that results in a rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one of the following:

- heart attack symptoms;
- new electrocardiogram (ECG) changes consistent with a heart attack;
- development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

Note: Other acute coronary syndromes like angina are excluded.

### b) Stroke

Any cerebrovascular event that produces neurological sequelae lasting more than 24 hours, evidenced by infarction of brain tissue or intracranial/subarachnoid hemorrhage. Transient Ischemic Attacks (TIA) are excluded.

### c) Cancer: Cancer- A definite diagnosis of a tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis of cancer must be made by a specialist. The presence of malignant tumor cells and their spread into tissue. Definite histological confirmation of malignancy is required. However, the following conditions are excluded:

- Tumors classified as benign, pre-malignant, or cancer in situ
- Prostate cancers with a Gleason score of 6 or less or classified as TNM stage T2NOMO or below
- Non-invasive skin cancers except malignant melanoma

### d) Kidney Failure

End-stage failure of both kidneys resulting in the need for regular dialysis or renal transplant

### e) Acute Liver Failure means the rapid deterioration of liver function resulting in severe impairment of vital liver functions, characterized by all of the following:

- Rapid Onset: The acute failure of liver function occurs within a period of less than 26 weeks.
- Encephalopathy: Mental and neurological impairment resulting from the accumulation of toxins due to liver dysfunction.
- Jaundice: Yellowing of the skin and eyes due to the liver's inability to process bilirubin.
- Coagulopathy: Blood clotting disorders demonstrated by abnormal coagulation tests.

The diagnosis must be confirmed by a specialist in internal medicine, hepatology, or a related field, and supported by abnormal liver function tests (e.g., ALT/AST, bilirubin

levels) and clinical evidence of acute liver dysfunction. The acute liver failure must be irreversible and not recoverable through standard medical treatment, requiring urgent medical intervention.

Exclusions: Acute liver failure resulting from alcohol or drug abuse, or from pre-existing liver disease (e.g., cirrhosis), will not be covered under this policy.

- f) Blindness means total, permanent, and irreversible loss of sight in both eyes, diagnosed by a registered specialist or medical practitioner.

## SECTION 6 - DEFINITIONS

**Beneficiary:** The person or entity designated by the Insured Person to receive the benefits from the policy in the event of a claim payout, such as in the case of death or dismemberment.

**Critical Illness:** Any illness as defined under this Policy that results in significant long-term effects on the Insured Person's health and is explicitly covered under this Policy.

**Covered Critical Illnesses:**

- Blindness
- Acute Liver Failure
- Cancer
- Kidney Failure
- Stroke
- Heart Attack

**Dismemberment:** The loss, or loss of use, of body parts such as limbs, fingers, or sight, as defined under the Accidental Death and Dismemberment coverage.

**Disability:** A physical condition that significantly limits an individual's ability to perform essential work or daily activities, which may be temporary or permanent, partial or total.

**Insured Person:** The individual covered under this Policy.

**Insurer:** The company (MSH Assistance) providing the insurance coverage to the Insured Person, responsible for paying out benefits as per the terms and conditions of the policy.

**Medical Practitioner:** A licensed and qualified individual registered with the appropriate medical council and authorized to diagnose and treat medical conditions.

**Mortgage:** A loan used to finance the purchase of a home or real estate, issued by a registered financial institution, where the property serves as collateral for the loan. In the event the Insured Person is diagnosed with a Critical Illness, this Policy may provide financial assistance to cover mortgage payments during the period of illness, subject to the conditions outlined in the Policy. Mortgage payments are covered as part of the Mortgage Protection benefit, up to a maximum of \$30,000.

**Period of Insurance:** The time period during which the policy is in effect and coverage is provided. It is the span from the policy start date to the policy end date, as specified in the Policy Schedule.

**Policy Schedule:** A document that outlines key details of the insurance coverage, including the Insured Person's information, coverage amounts, premiums, and the Period of Insurance.

**Premium:** The amount of money that the Insured Person must pay to maintain the insurance coverage, typically paid monthly, quarterly, or annually.

**Qualifying Incident:** An event that triggers coverage under the policy, such as a critical illness diagnosis, accidental injury, or other covered events, as defined in the policy.

## SECTION 4 - EXCLUSIONS

This Policy does not cover claims arising from the following:

- Pre-existing conditions for which the Insured Person has sought diagnosis, advice, or treatment prior to the Policy's inception date. Including Cancer, Heart Disease, Stroke, liver failure, tumors
- Any form of mental health or nervous condition.
- Self-inflicted injuries, suicide, or participation in criminal activity.
- Cosmetic or elective surgery unless necessitated by a medical emergency following a Critical Illness covered under this Policy.
- Any critical illness resulting from drug or alcohol misuse, unless administered by or prescribed by a medical practitioner.
- Nuclear, biological, or chemical terrorism, or accidents arising from exposure to radiation.
- The commission or attempted commission of a criminal act by the insured, whether or not charges are laid.
- A public demonstration, riot, insurrection, war or military operation, whether war has been declared or not.
- The flight or attempted flight in any aircraft, as crew member, passenger or otherwise, except where the insured is travelling as a regular paying passenger in an aircraft authorized to carry passengers under regulations governing air navigation.
- The participation by the insured in mountaineering, rock climbing, parachuting, hang gliding, automobile or motorcycle racing (or the racing of any other motorized vehicle) or horse racing.

## SECTION 5 - LIMITATIONS

**Multiple Claims**

Claims for the same Critical Illness shall not be paid more than once. This policy will be terminated after a critical insurance claim is made.

## SECTION 6 - DEFINITIONS

**Critical Illness:** Any illness as defined under this Policy that results in significant long-term effects on the Insured Person's health and is explicitly covered under this Policy.

**Insured Person:** The individual covered under this Policy.

**Medical Practitioner:** A licensed and qualified individual registered with the appropriate medical council and authorized to diagnose and treat medical conditions.