

TERMS AND CODITIONS
EARLY CRITICAL ILLNESSES RIDER

(In accordance with Document ref. 15953/BTC-QLBH dated 30 Dec 2015 issued by the Ministry of Finance)

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These terms and conditions are the additional contents of agreement between the Company and the Policyholder in order to provide rider coverage to the Life Assured who is named in the Policy Certificate and/or Amendments, when the Policyholder requests to participate in this rider (Rider) and pays additional premium and that request is accepted by the Company.

Early Critical Illnesses is a non-participating product and has no surrender value.

CHAPTER 1: GENERAL PROVISIONS

- Where there is any contradiction or discrepancy between the terms and conditions of the Rider and the terms and conditions of the basic Policy, the former shall prevail.
- Where the terms and conditions of the Rider do not provide a provision on a matter which has been provided in the terms and conditions of the basic Policy, terms and conditions of the Rider will be deemed to have included the provisions on such matter.

Article 1. Definitions

Except for the terms as defined below, any capitalized terms and words in the Terms and Conditions of this Rider shall have the same meanings as ascribed in the Terms and Conditions of the basic Policy.

All of medical terminologies being used in this Terms and Conditions, except for those defined herein, will have the same medical meaning as the general understanding and usage of medical practitioners in the similar industry. In case there are medical terminologies defined by the laws of Vietnam, these terminologies will be prioritizely applied.

- 1.1 **Life Assured:** means any individual who is residing in Vietnam at time of this insurance application, from 30 (thirty) days to 65 (sixty five) years old at the Risk Commencing Date of this Rider and is accepted by the Company. Expiry age is 75 (seventy five) years old. The Life Assured must have insurable interest in the Policyholder.
- 1.2 **Doctor:** means a person who has modern medical certificate being legally licensed and registered, and is practicing within the scope of his/her license under the law of the country where he/she conducts medical examination and treatment. Doctor shall not be spouse, blood parents, adopted parents, blood child, blood brother, blood sister of the Life Assured/ the Policyholder.
- 1.3 **Critical Illness:** means any illness or surgical operations or procedures or an extraordinary condition which is the first occurrence for the Life Assured and must have met the definition as specified in Article 7, Appendix 1, Appendix 2 and Appendix 3 of this Terms and Conditions; the diagnosis or treatment of this illness or surgical operations or procedures or extra ordinary condition must be carried out at the Hospital being defined in Article 1.4 and must be consistent with the normal recommended medical practices.

The Company shall not pay any insurance benefit if Critical Illnesses of the Life Assured arises:

- (a) Before the date the Company accepted insurance or Reinstatement date whichever is later;
or
- (b) During 90 (ninety) days starting from the date the Company accepted insurance or Reinstatement date whichever is later.

In case the Policyholder request to increase the Sum Assured and the Company accepts it, the Company shall not pay any insurance benefit which is equivalent to the increase Sum Assure if Critical Illnesses which occurs before or during 90 (ninety) days starting from

the date the Company accepted the increase in Sum Assured or Reinstatement date whichever is later.

By this definition, a Critical Illness is considered to be arising when such Critical Illness are examined, diagnosed or treated, or if there are signs or symptoms that a normal person would go for medical examination, diagnosis, treatment or lead to conduct the covered surgery operations or procedures

1.4 **Hospital:** Hospital means a legally constituted establishment and has an eligible operation license pursuant to the laws of the country in which it is based, and which meets all of the following requirements:

- a. Operates primary for the reception and providing medical care and treatment of sick, ailing or injured persons;
- b. Has sufficient capacity and facilities to carry out diagnosis, surgical operations
- c. Has convenient conditions for in-patient treatment and provide health watch services for patients;
- d. Is not a convalescence place, or nursing home or rest home for the aged, or sanatorium, or a place for drug addicts or alcoholics or any other equivalent organization.

For hospitals in Vietnam, there must be a word “Benh vien” on the official chop of its entity. For hospitals out of Vietnam, there must be a word of such nation being understood as “benh vien” according to Vietnamese language.

1.5 **Accident:** means an event or an uninterrupted sequence of events caused by the sudden impact of an external force or object to the body of the Life Assured beyond the intention and desire of the Life Assured, causing death or injury to the Life Assured. The event or the uninterrupted sequence of events above must be the sole and direct reason and not related to any other reasons that caused disability and/or death to the Life Assured within 180 (one hundred and eighty) days from the date of accident.

Article 2. Term of the Rider

2.1 Term of the Rider: is the period starting from the Effective Date of the Rider until the Policy Anniversary Date right after the Life Assured attains age 75 (seventy five) or the ending date of premium payment of basic Policy, which ever is earlier.

2.2 Term of this Rider is written specified in the Certificate or endorsement (if any).

Article 3. Effectiveness, Reinstatement, Termination of the Rider

3.1 Effectiveness of the Rider

If the insurance application for this Rider is accepted by the Company, the effective date of this Rider is the date which written specified in the Certificate or endorsement (if any).

If the insurance application for this Rider is not accepted by the Company, paid initial premium of this Rider will be returned to the Policyholder without any interest.

3.2 Reinstatement of this Rider

If the Rider lapses due to the Policyholder does not pay premium, the Policyholder can request to reinstate the Rider upon meeting all of the following conditions:

- The Policyholder requests to reinstate the Rider in written notice within 24 (twenty four) months from the latest lapse date of this Rider;
- The Policyholder pays all required premium according to the Company regulation;

- The Policyholder and the Life Assured must provide his/her health evidence and meet all of the conditions to be covered according to the Company regulation.

Reinstatement of the Rider shall take effect from the date the Company accepts for reinstatement.

3.3 Termination of the Rider

The Rider shall be terminated in whole and the Company shall have no further insurance liabilities upon one of the following events:

- a. The basic policy to which this Rider is attached is terminated; or
- b. The basic of Policy to which this Rider is attached is applied paid up; or
- c. The term of this Rider is expired; or
- d. The Rider lapses and is not reinstated within 24 (twenty four) months from lapse date; or
- e. At Policy Anniversary Date right after the Life Assured attains 75 (seventy five) years old; or
- f. The Life Assured dies; or
- g. The Policyholder requests to cancel this Rider; or
- h. Total payment for Critical Illness benefits following Article 6 of this Terms and Conditions reach 100% Sum Assured of this Rider; or
- i. Other circumstances in accordance with the laws.

Article 4. Premium, Premium Frequency of the Rider

- 4.1 Premium of this Rider may be changed subject to the approval of the Ministry of Finance. The new premium rate shall only take effect on the next Policy Anniversary Date and the Company will discuss in agreement with the Policyholder 30 (thirty) days in advance. In case the Policyholder does not accept the new premium rate, the Policyholder or the Company has the right to terminate this Rider.
- 4.2 The frequency of premium payment under the basic Policy will be applied to this Rider. Where there is a change in the frequency of premium payment under the basic Policy, those under this Rider shall be changed accordingly

Article 5. Change related to this Rider

- 5.1 Policyholder may request to increase in Sum Assured of this Rider at any time during the term of this Rider subject to the following conditions:
 - The request for increase in Sum Assured is made while this Rider is still in force; and
 - The Policyholder provides his/her health evidence and meet all of the conditions to be covered according to the Company regulation; and
 - The increased Sum Assured is not exceeded the maximum Sum Assured stipulated by the Company at point in time; and
 - The Policyholder pays additional premium according to the Company regulation; and
 - The Company has not yet paid any Critical Illnesses benefits following Article 6 and/or Article 7 of this Rider.

The increase in Sum Assured shall take effect at the next Premium Due Date right after the Company accepts the request of the Policyholder in writing. Premium, other terms and conditions related of this Rider shall be adjusted accordingly.

5.2 Policyholder may request to reduce in Sum Assured of this Rider at any time during the term of this Rider subject to the following conditions:

- The request for reduce in Sum Assured is made while this Rider is still in force; and
- The reduced Sum Assured is not lower than the minimum Sum Assured stipulated by the Company at point in time; and
- The Company has not yet paid any Critical Illnesses benefits following Article 6 and/or Article 7 of this Rider.

The reduce in Sum Assured shall take effect at the next Premium Due Date right after the Company accepts the request of the Policyholder in writing. Premium, other terms and conditions related the increase Sum Assured of this Rider shall be adjusted accordingly.

CHAPTER 2: INSURANCE BENEFITS

Article 6. Critical Illnesses benefit

During this Rider is in force, upon diagnosis Critical Illness of the Life Assured, provided that the Life Assured survives following such diagnosis for at least 14 (fourteen) days, the Company will pay:

- a. 30% Sum Assured of this Rider upon diagnosis of Critical Illness as defined in Appendix 1; or
- b. 60% Sum Assured of this Rider upon diagnosis of Critical Illness as defined in Appendix 2; or
- c. 100% Sum Assured of this Rider upon diagnosis of Critical Illness as defined in Appendix 3.

The Policyholder can request for multiple claims of Critical Illnesses benefit provided that total claim amount cannot exceed 100% of Sum Assured of this Rider at time of payment.

Upon payment insurance benefit under Article 6b of this Terms and Conditions, the Company will waived future premium of this Rider starting from the date of Critical Illnesses diagnosis until end of Term of this Rider.

Article 7. Diabetic Retinopathy benefit

During this Rider is in force, upon diagnosis of Diabetic Retinopathy of the Life Assured, the Company will pay extra 20% of the Sum Assured of this Rider. This benefit will not be deducted when payment benefit following Article 6 of this Terms and Conditions is made.

For the purpose of this Rider, Diabetic Retinopathy shall mean advanced changes to the retinal blood vessels as a consequence of diabetes mellitus.

All of the following criteria must be met:

- (a) Presence of diabetes mellitus at the time of diagnosis of Diabetic Retinopathy;
 - (b) Visual acuity of both eyes is 6/18 or worse using Snellen eye chart;
 - (c) Actual undergoing of treatment such as laser treatment to alleviate the visual impairment;
- and

- (d) The diagnosis of Diabetic Retinopathy, the severity of visual impairment and the medical necessity of treatment must be confirmed by a Registered Medical Practitioner who is an ophthalmologist.

The maximum insurance benefit of Diabetic Retinopathy that is payable per Life Assured of all policies at the Company cannot exceed 200 (two hundred) million Vietnam dong and may be adjusted increasingly according to the Company regulations and reinsurance approval. At the time of payment of insurance benefits, the Company will apply the highest limit between the limit specified in this Article and limit applicable by the Company at time of benefit payment.

Article 8. No claim bonus

At the 5th Anniversary Date starting from the latest Anniversary Date which is right after the Rider is effective and every 5 (five) years afterwards, if there is no insurance benefit following Article 6 and Article 7 of this Rider being made in every Bonus consideration period, the Company shall pay a cash coupon in equivalent to 20% of total premium paid for this Rider during such Bonus consideration period.

For the purpose of this Rider, a Bonus consideration period is a 5 (five) years period starting from the latest Anniversary Date that the benefit of this Article is generated.

Insurance benefit paid accordance with Article 8 of this Terms and Conditions will be deducted from insurance benefit accordance with Article 6 and/or Article 7 of this Terms and Conditions if Critical Illnesses occurs during the Bonus consideration period and the request for claim of this benefit is submit to the Company after such Bonus consideration period.

In case the customer has not collected no claim bonus on due, the Company will pay an interest based on this no claim bonus amount and following the interest rate regulated by the Company at point of time.

Article 9. Limitation of benefit

Total Critical Illnesses benefit of Critical Illness that payable per Life Assured of all policies at the Company, including total benefit accordance with Article 6 and Article 7 of this Terms and Conditions cannot limit of Critical Illness benefit. At present this limit is 4 (four) billion Vietnam dong and may be adjusted increasingly according to the Company regulations and reinsurance approval. At the time of payment of insurance benefits, the Company will apply the highest limit between the limit specified in this Article and limit applicable by the Company at time of benefit payment.

Article 10. Exclusions

The company shall not pay any insurance benefit in any of the following circumstances or events applying to or in respect of the Life Assured:

- 10.1 Engaging in hazardous pursuits, professional sports or air travel except as a fare-paying passenger in a properly licensed commercial aircraft; or
- 10.2 Participation in any fight or affray; or resistance to arrest; or
- 10.3 Complications of surgical procedures or Accident occurring during surgical or therapeutic procedures; or
- 10.4 a deliberate act including but not limited to taking intoxicating liquor or drugs, attempted suicide, or self-inflicted injury while sane or insane; or

- 10.5 the accident occurring while or because the Life Assured is under the influence of alcohol or any non-prescribed drug or consumption not according to prescription; or
- 10.6 criminal acts of the Policyholder, Life Assured or Beneficiary; or
- 10.7 due to any congenital conditions. Congenital conditions are medical conditions that are present at birth that are either physical abnormalities or abnormalities of function; or
- 10.8 physical (means imperfections visible outside or through medical diagnosis imaging) or mental defect (means imperfections related to thinking, mood and behavior, such as depression, hallucinations, anxiety disorders, schizophrenia...) or infirmity or degenerative condition existing at the effective date or the last reinstatement of the Policy, whichever is later; or
- 10.9 AIDS or HIV infection excepted for the occupationally acquired HIV as defined in insurance scope number 37 as stipulated in Appendix 3 of this Terms and Conditions; or
- 10.10 Execution of the death sentence on the Life Assured.

CHAPTER 3: CLAIM PROCEDURE

Article 11. Persons eligible for receiving insurance benefit

- 11.1 In case of the Life Assured is still alive at the time of claim payment, the Company shall pay insurance benefit of this Rider to the Policyholder. In case of the Policyholder is an organization, insurance benefit shall be paid to the Life Assured.
- 11.2 In case of the Life Assured is died at the time of claim payment, the Company shall pay insurance benefit of this Rider in priority order to the following persons:
 - (i) Beneficiary;
 - (ii) If any Beneficiary dies before the Life Assured dies, their benefit will be paid to the Policyholder or legal heirs of Policyholder if Policyholder dies.
 - (iii) If there is no designated Beneficiary or all of the designed Beneficiaries die before the Life Assured dies, the insurance benefit will be paid to the Policyholder or legal heirs of the Policyholder if the Policyholder dies

Article 12. Claim Procedure

- 12.1 The claimant must submit the following document to the Company as soon as possible for claiming the insurance benefit
 - A form requesting the payment of insurance benefit which has to be completed on a full and accuracy basis;
 - The evidence of the right to receive insurance benefit such as power of attorney, the will or other legitimate evidence and personal documents of the claimant
 - The evidence of Critical Illness eligible for claim request, including:
 - a. The medical evidence which is confirmed by the treating Doctor/ examining/ diagnosis;
 - b. Medical records, conformity medical examination (conducted by Doctor's request), including clinical evidence, medical examination imaging, results pathologists and laboratory tests to demonstrated the presence of a covered Critical Illness.
 - c. The evidence of accident lead to covered Critical Illness (if any) such as Loss of sight in one eye by accident, Facial reconstructive surgery for Injury due to Accident, Surgical removal of one lung by accident, Loss of hearing in one by accident, Loss of

speech by accident, Blindness by accident, Major head trauma, Paralysis by accident, Loss of two limbs by accident, Occupationally acquired HIV by accident.

- 12.2 The Company reserves the right to require additional proof or document or request the Life Assured to do medical tests or medical examination by the doctors or examination clinic who is authorized or appointed or accepted by the Company in order to support the claim. All incurred expenses related to the acquiring additional documents as stipulated in Article 12.2 shall be borne by the Company following the acceptable invoices, payment evidences.
- 12.3 In case the Life Assured examines, is diagnosed with or treats the Critical Illness in the Hospital outside of Vietnam, the Policyholder, the person requesting for claim or the person eligible to receive insurance benefit must notarize, legalize or consularize the listed documents and/or evidence into Vietnamese. The costs for provision and notarization, legalization and consularization of such documents and/or evidence shall be borne by the Policyholder or that person.
- 12.4 In case of the Life Assured dies, subject to the acceptance by law, the Company may request forensic science.

Article 13. Time Limit for Submission of Claim

Time limit for submission of claim is within 12 (twelve) months from the date the Life Assured is diagnosed with Critical Illnesses. The Company shall not accept or consider any documents which is submitted after this 12 (twelve) months period as stipulated in this Article.

Article 14. Settlement of Insurance Benefits

The Company has responsibility to settle of insurance benefits within 60 (sixty) days from the date receiving completed and proper claim documents as per article 12.1 of this Terms and Conditions. Any delay in payment of insurance benefit, the Company shall have to pay interest on late payment following the interest rate of overdue payment stipulated by the State Bank of Vietnam for the overdue period.

Insurance benefit will be paid at the Company's head office or branch or through post office or any other suitable payment method.

APPENDIX 1: LIST OF LESS SEVERE CRITICAL ILLNESS

The maximum insurance benefit of Less Severe Critical Illness following this Appendix that is payable per Life Assured of all policies at the Company cannot exceed 500 (five hundred) million Vietnam dong and may be adjusted increasingly according to the Company regulations and reinsurance approval. At the time of payment of insurance benefits, the Company will apply the highest limit between the limit specified in this Article and limit applicable by the Company at time of benefit payment.

No.	Scope of Less Severe Critical Illness
1	<p><i>Minimally invasive direct coronary artery by-pass</i></p> <p>Minimally invasive direct coronary artery by-pass shall mean the actual undergoing of a coronary artery by-pass surgery through a mini-thoracotomy (a small incision between the ribs) to correct narrowing or blockage of one or more coronary arteries. Minimally invasive direct coronary artery by-pass can also be referred to as “keyhole” coronary by-pass surgery.</p> <p>The procedure must be Medically Necessary and performed by a Registered Medical Practitioner who is a cardiologist.</p>
2	<p>Percutaneous coronary intervention</p> <p>Percutaneous coronary intervention refers to any one of the following procedures:</p> <p>(a) Angioplasty and/or stenting, being the actual undergoing of balloon angioplasty and/or stenting to correct narrowing or blockage of one or more coronary arteries;</p> <p>(b) Other procedures, being the actual undergoing of atherectomy, laser relief, transmyocardial laser revascularization or other intra-arterial techniques to correct narrowing or blockage of one or more coronary arteries.</p> <p>provided that all of the following criteria are met:</p> <p>(i) Angiographic evidence is provided that at least one (1) coronary artery has stenosis of 50% or higher; and</p> <p>(i) The procedure is Medically Necessary and performed by a Registered Medical Practitioner who is a cardiologist</p>
3	<p>Cardiac pacemaker or defibrillator insertion</p> <p>Cardiac pacemaker or defibrillator insertion is required as a result of serious cardiac arrhythmia which cannot be treated via other means. The insertion of the cardiac pacemaker or defibrillator must be certified as Medically Necessary by a Registered Medical Practitioner who is a cardiologist.</p>
4	<p>Small Bowel transplant</p> <p>The receipt of a transplant of at least 1 metre of small bowel with its own blood supply via a laparotomy resulting from intestinal failure.</p> <p>The transplant must be certified as Medically Necessary by a Registered Medical Practitioner.</p>
5	<p>Corneal transplant</p> <p>The receipt of a transplant of a whole cornea due to irreversible scarring with resulting reduced visual acuity, which cannot be corrected with other methods.</p> <p>The transplant must be certified as Medically Necessary by a Registered Medical Practitioner.</p>

No.	Scope of Less Severe Critical Illness
6	<p><i>Cerebral shunt insertion</i></p> <p>Cerebral shunt insertion shall mean the actual undergoing of surgical implantation of a shunt from the ventricles of the brain to relieve pressure in the cerebrospinal fluid. The need of a shunt must be certified to be Medically Necessary by a Registered Medical Practitioner who is a neurologist.</p>
7	<p><i>Angioplasty and stenting for Carotid Arteries</i></p> <p>Angioplasty and stenting for Carotid Arteries shall mean the treatment of stenosis of 50% or above, as proven by angiographic evidence of one or more of carotid arteries. All of the following criteria must be met:</p> <p>(a) Actual undergoing of an endovascular intervention such as angioplasty and/or stenting or atherectomy to alleviate the symptoms; and</p> <p>(b) The diagnosis and medical necessity of the treatment must be confirmed by a Registered Medical Practitioner who is a specialist in the relevant field.</p>
8	<p><i>Less invasive treatment of heart valve disease</i></p> <p>Less invasive treatment of heart valve disease refer to percutaneous heart valve repair such as valvuloplasty or valvotomy, and percutaneous valve replacement, where the treatment is performed totally via intravascular procedure. The procedure must be considered Medical Necessary and performed by a Registered Medical Practitioner who is a specialist in the relevant field.</p>
9	<p><i>Less severe systemic Lupus erythematosus</i></p> <p>Less severe systemic Lupus erythematosus shall mean a multisystem autoimmune disorder, characterized by the development of auto-antibodies.</p> <p>All of the following criteria must be met:</p> <p>(a) Presence of at least 2 of the 5 criteria:</p> <p>(i) Arthritis: non-erosive arthritis, involving 2 or more joints;</p> <p>(ii) Serositis: pleuritis or pericarditis;</p> <p>(iii) Renal disorder: persistent proteinuria >0.5g per day or cellular casts;</p> <p>(iv) Hematologic disorder: hemolytic anemia, Leukoenia, Lymphopenia, or thrombocytopenia; or</p> <p>(v) Positive anti-nuclear antibody, Anti-dsDNA or anti-Smith antibody</p> <p>(b) Diagnosis of systemic lupus erythematosus must be confirmed by a Registered Medical Practitioner who is rheumatologist or immunologist.</p>
10	<p><i>Liver surgery</i></p> <p>Partial hepatectomy of at least one entire left or entire right lobe of the liver that has been found necessary as a result of illness or accident as suffered by the Life Assured.</p> <p>Liver surgery required due to disease or disorder caused by alcohol and/or drug abuse and liver donation are all excluded.</p>
11	<p><i>Insertion of Veno-cava Filter</i></p> <p>The surgical insertion of a veno-cava filter after there has been documented proof of recurrent pulmonary emboli. The need for the insertion of a venocaval filter must be certified to be absolutely necessary by a specialist in the relevant field.</p>
12	<p><i>Surgical removal of Pituitary tumour</i></p>

No.	Scope of Less Severe Critical Illness
	<p>The actual undergoing of surgical excision of pituitary tumour necessitated as a result of symptoms associated with increased intracranial pressure caused by the tumour, endocrinological disorder with pituitary origin or neurological deficit due to oppression of pituitary tumour onto normal brain tissue.</p> <p>The presence of the underlying tumour must be confirmed by imaging studies such as computed tomography (CT) scan or magnetic resonance imaging (MRI).</p> <p>Surgical excision of pituitary microadenoma (tumour of size 8mm or below in diameter) is specifically excluded.</p> <p>The surgery must be certified to be Medically Necessary by a Registered Medical Practitioner who is a specialist in the relevant field.</p>
13	<p><i>Loss of sight in one eye</i></p> <p>Total and irreversible loss of sight in at least 1 (one) eye as a result of illness or injury. The blindness must be confirmed by a Registered Medical Practitioner who is an ophthalmologist not earlier than 3 (three) months from the diagnosis.</p>
14	<p><i>Less severe Coma (for 48 hours)</i></p> <p>Less severe coma, lasting at least 48 (forty eight) hours and not longer than 72 (seventy two) hours, supported by evidence of all of the following:</p> <ul style="list-style-type: none"> (a) No response to external stimuli for at least 48 (forty eight) hours; and (b) Necessity for mechanical life support; and (c) Injury and complication sequent on brain leading to permanent neurological deficits lasting at least 3 (three) months from the diagnosis. <p>The diagnosis and the supporting evidence must be confirmed by a Registered Medical practitioner who is a neurologist or neurosurgeon.</p> <p>Less severe coma directly resulting from alcohol or drug abuse and medically induced coma are excluded.</p>
15	<p><i>Loss of hearing in one ear</i></p> <p>Loss of hearing in one ear shall mean total and irreversible loss of hearing (involving the loss of at least 80 decibels in all frequencies of hearing) in one ear as a result of illness or injury.</p> <p>Medical evidence in the form of an audiometry and sound-threshold test must be provided, and the diagnosis of Loss of hearing must be confirmed by a Registered Medical Practitioner who is an ear, nose and throat (ENT) specialist not earlier than 3 (three) months from the diagnosis.</p>
16	<p><i>Less severe burns</i></p> <p>Less severe burns due to Accident shall mean third degree (i.e. full thickness skin destruction) burns covering at least 10% of the total body surface area or 30% of the surface of the face directly resulting from an Accident.</p>
17	<p><i>Facial reconstructive surgery for Injury due to Accident</i></p> <p>The actual undergoing of plastic or reconstructive surgery (restoration or reconstruction of the shape and appearance of facial structures above the neck which are defective, missing, damaged due to Accident) which, in the opinion of the Registered Medical Practitioner, is deemed Medically Necessary for the treatment</p>

No.	Scope of Less Severe Critical Illness
	<p>of facial disfigurement due to injury requiring in-patient treatment and subsequently the performance of such surgery.</p> <p>Surgery solely for cosmetic reasons, isolated dental restorations, isolated nasal fractures or isolated skin wounds are excluded.</p>
18	<p><i>Reversible aplastic anaemia</i></p> <p>Acute reversible bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with any one of the following:</p> <ul style="list-style-type: none"> (a) Blood product transfusion; (b) Marrow stimulating agents; (c) Immunosuppressive agents; or (d) Bone marrow transplantation. <p>The diagnosis must be confirmed by a Registered Medical Practitioner who is a haematologist.</p>
19	<p><i>Carcinoma in situ</i></p> <p>Carcinoma in situ shall mean a histologically proven, localized pre-invasion lesion where cancer cells have not yet penetrated the basement or invaded (in the sense of infiltrating and/or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:</p> <ul style="list-style-type: none"> (a) Breast, where the tumour is classified as TIS according to the TNM Staging method; (b) Uterus, where the tumour is classified as TIS according to the TNM Staging method; or cervix uteri, classified carcinoma in situ (CIS); (c) Ovary and/or fallopian tube, where the tumour is classified as TIS according to the TNM Staging method or FIGO* Stage 0; (d) Vagina or vulva, where the tumour is classified as TIS according to the TNM Staging method or FIGO Stage 0; (e) Colon and rectum; (f) Penis; (g) Testis; (h) Lung; (i) Liver; (j) Stomach and esophagus; (k) Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papilla carcinoma is included; or (l) Nasopharynx. <p>For the purpose of this Rider, Carcinoma-in-situ must be confirmed by a biopsy.</p> <p>*FIGO refers to the staging method of the Federation Internationale de Gynecologie et d'Obstetrique.</p> <p>The diagnosis must be based on histopaththological features and confirmed by a Registered Medical Practitioner.</p> <p>Pre-malignant lesions and conditions, unless listed above, are excluded.</p>

No.	Scope of Less Severe Critical Illness
20	<p data-bbox="347 237 667 271"><i>Hepatitis with Cirrhosis</i></p> <p data-bbox="347 288 1430 432">Inflammation of the liver by the Hepatitis virus leading to cirrhosis. There must be a definite diagnosis of liver cirrhosis by a gastroenterologist that must be supported by liver biopsy showing histological stage F4 by Metavir grading or a Knodell fibrosis score of 4.</p> <p data-bbox="347 454 1222 488">Liver disease due or related to alcohol and drug abuse are excluded.</p>

Reference

APPENDIX 2: LIST OF MODERATE SEVER CRITICAL ILLNESSES

The maximum insurance benefit of Moderate Severe Critical Illness following this Appendix that is payable per Life Assured of all policies at the Company cannot exceed 1 (one) billion Vietnam dong and may be adjusted increasingly according to the Company regulations and reinsurance approval. At the time of payment of insurance benefits, the Company will apply the highest limit between the limit specified in this Article and limit applicable by the Company at time of benefit payment.

No	Scope of Moderate Sever Critical Illnesses
1	<p><i>Kidney disease</i></p> <p>Kidney disease shall mean one of the following:</p> <p>(a) Chronic Kidney Impairment shall mean advanced stage of chronic renal insufficiency. All of the following criteria must be met:</p> <p style="padding-left: 20px;">(i) Glomerular Filtration Rate (GFR) calculated with Modification of Diet in Renal Disease (MDRD) formula or Cockcroft-Gault formula is lower than 30mL/min/1.73 m² and the condition has lasted for at least 90 days continuously.</p> <p style="padding-left: 20px;">(ii) The diagnosis of Chronic Kidney Impairment must be confirmed by a Registered Medical Practitioner who is an urologist or nephrologist.</p> <p>(b) Surgical removal of one kidney shall mean the complete surgical removal of one (1) kidney necessitated by any disease or Accident of the Life Assured. Surgical removal of the kidney must be certified to be Medically Necessary by a Registered Medical Practitioner in the relevant field.</p> <p>Kidney donation is excluded.</p>
2	<p><i>Surgical removal of one lung</i></p> <p>Surgical removal of one lung shall mean complete surgical removal of a lung as a result of an illness or Accident of the Life Assured.</p> <p>Partial removal of a lung is not included in this benefit.</p>
3	<p><i>Moderate severe of Coma (for 72 hours)</i></p> <p>Moderate severe coma, lasting at least 72 (seventy two) hours, supported by evidence of all of the following:</p> <p style="padding-left: 20px;">(a) No response to external stimuli for at least 72 (seventy two) hours; and</p> <p style="padding-left: 20px;">(b) Necessity for mechanical life support; and</p> <p style="padding-left: 20px;">(c) Injury and complication sequent on brain leading to permanent neurological deficits lasting at least 3 (three) months from the diagnosis.</p> <p>The diagnosis and the supporting evidence must be confirmed by a Registered Medical practitioner who is a neurologist or neurosurgeon.</p> <p>Moderate severe coma directly resulting from alcohol or drug abuse and medically induced coma are excluded.</p>
4	<p><i>Moderately severe brain damage</i></p> <p>Physical head injury, causing significant brain damage and permanent neurological deficit lasting at least 3 (three) months from the diagnosis. The impairment must result in the inability to perform at least 2 (two) of the Activities of Daily Living as</p>

	defined herein, either with or without the use of mechanical equipment, special devices or other aids or adaptations in use for disabled persons.
5	<i>Moderately severe paralysis</i> Moderately severe paralysis shall mean complete and permanent loss of use of at least one arm or one leg through paralysis caused by illness or injury. Loss of use means total and permanent functional disablement lasting at least 3 (three) months from the diagnosis and is treated like the total loss of said limb.

Reference

APPENDIX 3: LIST OF SEVERE CRITICAL ILLNESS

No.	Scope of Severe Critical Illness
1	<p><i>Coronary Artery by-pass surgery</i></p> <p>The actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of Coronary Artery By-Pass Grafting.</p> <p>Angioplasty and all other intra-arterial, catheter based techniques, keyhole or laser procedures are excluded.</p>
2	<p><i>Heart Attack</i></p> <p>The death of a portion of the heart muscle (myocardium) as a result of inadequate blood supply where all of the following criteria are met:</p> <p>(a) A history of typical prolonged chest pain, (b) New characteristic ECG changes indicating acute myocardial infarction at the time of the relevant cardiac incident; (c) Elevation of the cardiac enzyme, CPK-MB at level above the generally accepted laboratory levels of normal or troponins recorded at a level of T>1.0 ng/ml or equivalent threshold with other Troponin I methods.</p> <p>Angina is specifically excluded.</p>
3	<p><i>Kidney Failure</i></p> <p>End stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated or renal transplantation carried out.</p>
4	<p><i>Major Organ Transplantation</i></p> <p>The undergoing by the Life Assured as recipient of a transplant of one of the following human organs to treat irreversible end-stage failure of the same: heart, lung, liver, kidney or pancreas.</p> <p>Stem cell and islet cell transplant is excluded.</p>
5	<p><i>Stroke</i></p> <p>Any cerebrovascular accident or incident producing neurological sequelae of a permanent nature lasting at least 45 (forty five) days. Infarction of brain tissue, hemorrhage and embolization from an extra-cranial source are included. The diagnosis must be based on changes seen in a CT scan or MRI & must be confirmed by a Registered Medical Practitioner who is a neurologist.</p> <p>The following are excluded: cerebral symptoms due to transient ischaemic attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia & vascular disease affecting the eye or optic nerve or vestibular functions.</p>
6	<p><i>Cardiomyopathy</i></p> <p>An impaired function of the heart muscle, unequivocally diagnosed as Cardiomyopathy by a cardiologist, and resulting in permanent physical impairment of not less than 6 (six) months of Class III or Class IV of the New York Heart Association's classification of cardiac impairment or of an equivalent classification. The diagnosis has to be supported by echographic findings of compromised ventricular performance.</p>

No.	Scope of Severe Critical Illness
	<p>The New York Heart Association's classification of cardiac impairment:</p> <ul style="list-style-type: none"> - Class III - Marked limitation - Such patients are comfortable at rest but performing less than ordinary activity will lead to symptoms of Congestive Cardiac Failure - Class IV - Inability to carry out any activity without discomfort. Symptoms of Congestive Cardiac Failure are present even at rest. With any increase in physical activity, discomfort will be experienced. <p>Cardiomyopathy directly related to alcohol or drug abuse is excluded.</p>
7	<p><i>Heart Valve surgery</i></p> <p>The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.</p> <p>Repair via intra-arterial procedure, key-hole surgery or similar techniques are specifically excluded</p>
8	<p><i>Surgery to Aorta</i></p> <p>The actual undergoing of surgery via a thoracotomy or laparotomy to repair or correct an aortic aneurysm, an obstruction of the aorta, a coartation of the aorta or a dissection of the aorta. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.</p> <p>Angioplasty and all other intra-arterial, catheter based techniques, keyhole or laser procedures are excluded.</p>
9	<p><i>Systemic Lupus Erythematosus</i></p> <p>Multi-system, autoimmune disorder characterized by the development of auto-antibodies, directed against various self-antigens.</p> <p>Within the context of this policy, SLE is restricted to only those forms of systemic lupus erythematosus, which involve the kidneys (Type III to Type V Lupus Nephritis, established by renal biopsy).</p> <p>Other forms such as discoid lupus, and those forms with only hematological and joint involvement are specifically excluded.</p> <p>WHO Lupus Classification:</p> <ul style="list-style-type: none"> - Class I - Minimal change glomerulonephritis - Class II - Mesangial glomerulonephritis - Class III - Focal Segmental glomerulonephritis - Class IV - Diffuse glomerulonephritis - Class V - Membranous glomerulonephritis
10	<p><i>Chronic Liver Failure</i></p> <p>End stage liver failure as evidence by all of the following:</p> <ol style="list-style-type: none"> (a) Permanent jaundice; (b) Ascites; (c) Hepatic Encephalopathy <p>Liver failure secondary to alcohol or drug abuse is excluded.</p>
11	<p><i>Chronic Relapsing Pancreatitis</i></p>

No.	Scope of Severe Critical Illness
	<p>Chronic Pancreatitis due to progressive destruction of the pancreas by repeated attacks of proven acute interstitial pancreatitis where all of the following conditions are met:</p> <p>(a) There have been multiple episodes of proven acute pancreatitis over a period on not less than 2 (two) years.</p> <p>(b) There is widespread calcification within the pancreas from imaging study including abdominal radiography, CT scanning, MRI, and/or ultrasound.</p> <p>(c) There is chronic continuous pancreatic dysfunction manifesting in either intestinal malabsorption (steatorrhea) or insulin dependent diabetes mellitus.</p> <p>Pancreatitis as a result of acute or chronic alcohol abuse, congenital abnormalities or hereditary conditions are excluded.</p>
12	<p><i>Chronic lung disease</i></p> <p>End stage lung disease causing chronic respiratory failure. The following criteria must be met:</p> <p>(i) Requiring permanent oxygen therapy as a result of a consistent FEV1 test value of less than one liter. (Forced Expiratory Volume during the first second of a forced exhalation);</p> <p>(ii) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less;</p> <p>(iii) Dyspnea at rest</p>
13	<p><i>Primary Pulmonary Hypertension</i></p> <p>Means Primary Pulmonary Arterial Hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, resulting in permanent irreversible physical impairment lasting at least 6 (six) months to the degree of at least Class 3 of the New York Heart Association (NYHA).</p> <p>Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.</p> <p>The New York Heart Association's classification of cardiac impairment:</p> <ul style="list-style-type: none"> - Class III - Marked limitation - Such patients are comfortable at rest but performing less than ordinary activity will lead to symptoms of Congestive Cardiac Failure - Class IV - Inability to carry out any activity without discomfort. Symptoms of Congestive Cardiac Failure are present even at rest. With any increase in physical activity, discomfort will be experienced.
14	<p><i>Benign Brain Tumour</i></p> <p>A life-threatening, non-cancerous tumor in the brain or meninges within the cranium, giving rise to characteristic signs of increased intra-cranial pressure such as papilloedema, mental symptoms, seizures and sensory impairment. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The following are excluded: cysts, granulomas, malformations in or of the arteries or veins of the brain, hematomas, tumours in the pituitary gland, or spine, tumours of the acoustic nerve.</p>
15	<p><i>Blindness</i></p>

No.	Scope of Severe Critical Illness
	Total and irreversible loss of sight in both eyes as a result of illness or Accident. The blindness must be confirmed by an ophthalmologist not earlier than 3 (three) months from the diagnosis.
16	<p><i>Coma (for 96 hours)</i></p> <p>A state of unconsciousness with no reaction or response to external stimuli or internal needs, persisting continuously for at least 96 (ninety six) hours, requiring the use of life support systems and resulting in a permanent neurological deficit lasting at least 3 (three) months from the diagnosis. Confirmation by a neurologist must be present.</p> <p>Coma resulting directly from self-inflicted injury, alcohol or drug misuse is excluded.</p>
17	<p><i>Loss of hearing</i></p> <p>Total and irreversible loss of hearing in both ears as a result of illness or Accident. "Total" means "the loss of at least 80 (eighty) decibels in all frequencies of hearing".</p> <p>Medical evidence in the form of an audiometry and sound-threshold tests must be provided and certified by an Ear, Nose, and Throat (ENT) specialist not earlier than 3 (three) months from the diagnosis.</p>
18	<p><i>Loss of speech</i></p> <p>Total and irrecoverable loss of the ability to speak for a continuous period of 12 (twelve) months as a result of Accident or illness. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist.</p> <p>All psychiatric related causes are excluded.</p>
19	<p><i>Major burns</i></p> <p>Third degree (i.e. full thickness) burns covering at least twenty percent (20%) of the total body surface area.</p>
20	<p><i>Major head trauma</i></p> <p>Physical head injury as a result of Accident causing significant permanent functional impairment lasting for a minimum period of 3 (three) months from the date of the trauma or injury. The resultant permanent functional impairment is to be verified by a consultant neurologist and duly concurred by the Company's Medical Officer and must result in an inability to perform at least 3 (three) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.</p>
21	<p><i>Open brain surgery</i></p> <p>The actual undergoing of surgery to the brain and/or intracranial structures under general anesthesia during which a craniectomy is performed.</p> <p>Burr hole procedures, transphenoidal surgery, other minimally invasive procedures and surgery for head injury due to Accident are excluded from this definition.</p>
22	<p><i>Alzheimer's Disease or Dementia</i></p>

No.	Scope of Severe Critical Illness
	<p>Deterioration or loss of intellectual capacity or abnormal behavior as evidenced by the clinical state and accepted standardized questionnaires or tests arising from Alzheimer's Disease or irreversible organic degenerative brain disorders resulting in significant reduction in mental and social functioning (such that continuous supervision is required). The diagnosis must be clinically confirmed by a neurologist.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> - Non organic brain disorders such as neurosis and psychiatric illnesses and - Drug or alcohol related brain damage.
23	<p><i>Parkinson's disease</i></p> <p>Unequivocal diagnosis of Parkinson's Disease by a neurologist and supported by all of the following condition:</p> <ul style="list-style-type: none"> (a) Cannot be controlled with medication (b) Show signs of progressive impairment (c) Activities of Daily Living assessment confirm the permanent inability of the life assured to perform without assistance 3 (three) or more of the Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology. <p>Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are excluded.</p>
24	<p><i>Loss of Independent Existence</i></p> <p>Confirmation by a Consultant Physician of the loss of independent existence lasting for a minimum period of 6 (six) months and resulting in a permanent inability to perform at least 3 (three) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.</p> <p>All psychiatric related causes are excluded.</p>
25	<p><i>Motor Neurone Disease</i></p> <p>Refers to a progressive degeneration of the corticospinal tracts and anterior horn cells or bulbar efferent neurons. These include spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis and primary lateral sclerosis. The diagnosis must be confirmed by a neurologist as progressive and resulting in permanent neurological deficit lasting at least 3 (three) months from the diagnosis.</p>
26	<p><i>Multiple Sclerosis</i></p> <p>Unequivocal diagnosis by a consulting neurologist confirming the following combination, which has persisted for at least a continuous period of 6 (six) months:</p> <ul style="list-style-type: none"> (a) Symptoms referable to tracts (white matter) involving the optic nerves, brain stem and spinal cord, producing well-defined neurological deficits; (b) A multiplicity or discrete lesions; and

No.	Scope of Severe Critical Illness
	(c) A well-documented history of exacerbation and remissions of said symptoms/neurological deficits.
27	<p><i>Muscular Dystrophy</i></p> <p>The diagnosis of muscular dystrophy shall require a confirmation by a neurologist of the combination of 3 (three) out of 4 (four) of the following conditions:</p> <ul style="list-style-type: none"> (a) Family history of other affected individuals (b) Clinical presentation including absence of sensory disturbance, normal cerebro-spinal fluid and mild tendon reflex reduction (c) Characteristic electromyogram (d) Clinical suspicion confirmed by muscle biopsy <p>The benefit is not payable if the first sign and symptom occurs when the Life Assured is below age 18 (eighteen).</p>
28	<p><i>Paralysis</i></p> <p>The complete and permanent loss of use of both arms or both legs, or one arm and one leg, through paralysis caused by illness or injury caused by Accident persisting for at least 6 (six) months from the date of trauma or illness.</p> <p>Paralysis resulting from self-inflicted injuries shall be excluded.</p>
29	<p><i>Loss of two limb</i></p> <p>The loss of two limbs as a result of Accident or illness. The loss of a limb means either the amputation of a leg above the ankle joint or the amputation of an arm above the wrist joint.</p>
30	<p><i>Severe Rheumatoid Arthritis</i></p> <p>Severe Rheumatoid Arthritis means the unequivocal diagnosis of the systemic immune disorder of Rheumatoid Arthritis where all of the following criteria are met:</p> <ul style="list-style-type: none"> (a) diagnostic criteria of the American College of Rheumatology for Rheumatoid Arthritis is met; (b) permanent inability to perform at least 6 (three) Activities of Daily Living; (c) widespread joint destruction and major clinical deformity of three or more of the following joint areas: hands, wrists, elbows, knees, hips, ankle, cervical spine or feet; (d) and the condition has been present for at least six months
31	<p><i>Poliomyelitis</i></p> <p>The occurrence of Poliomyelitis where the following conditions are met:</p> <ul style="list-style-type: none"> (a) Poliovirus is identified as the cause, (b) Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 (three) months.
32	<p><i>Viral Encephalitis</i></p> <p>Defined as severe inflammation of brain substance, resulting in permanent neurological deficit lasting for a minimum period of 30 (thirty) days & certified by a consultant neurologist.</p> <p>Encephalitis as a result of HIV infection is excluded</p>

No.	Scope of Severe Critical Illness
33	<p><i>Bacterial Meningitis</i></p> <p>Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit lasting at least 30 (thirty) days.</p> <p>The diagnosis is to be confirmed by:</p> <ul style="list-style-type: none"> - an appropriate specialist <p>the presence of bacterial infection in the cerebrospinal fluid by lumbar puncture.</p>
34	<p><i>Aplastic Anaemia</i></p> <p>Irreversible persistent bone marrow failure which results in anemia, neutropenia and thrombocytopenia requiring treatment with at least 2 (two) of the following:</p> <ul style="list-style-type: none"> (a) Blood product transfusion; (b) Marrow stimulating agents; (c) Immunosuppressive agents; or (d) Bone marrow transplantation. <p>The diagnosis must be confirmed by a bone marrow biopsy.</p>
35	<p><i>Major Cancers</i></p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (a) All cancers which are histologically classified as pre-malignant, non-invasive; carcinoma in situ; having either borderline malignancy; or having low malignant potential (b) All tumours of the prostate, thyroid and urinary bladder histologically classified as T1N0M0 (TNM classification); (c) Chronic Lymphocytic Leukemia less than RAI Stage 3; (d) All cancers in the presence of HIV; (e) Any skin cancer including malignant melanoma of less than 1.5mm Breslow thickness, or less than Clark 3.
36	<p><i>Bone Marrow Transplantation</i></p> <p>The receipt of human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation. Other Stem cell transplants are excluded.</p>
37	<p><i>Occupationally Acquired HIV</i></p> <p>HIV Infection acquired as a result of an Accident occurring while the Life Assured is in the course of carrying out his normal occupational duties, and meet all of the following criteria:</p> <ul style="list-style-type: none"> (a) Proof of sero-conversion to HIV Infection occurring within 6 (six) months of the Accident is required, together with a negative HIV test taken within seven days of the Accident. (b) Proof of sources of HIV infection. (c) The Accident giving rise to the HIV Infection must be reported to the Company within thirty days of the Accident.

No.	Scope of Severe Critical Illness
	<p>HIV Infection by any other means, including but not limited to HIV Infection resulting from sexual activity, blood transfusion by the Life Assured as recipient, or recreational intravenous drug use, is specifically excluded.</p> <p>For the purpose of this definition, this benefit is only payable for Life Assured who is a medical practitioner, medical student, nurse, medical technician, dentist or medical staff who is working or studying at medical entities which are legally established and operated in Vietnam.</p> <p>This insurance benefit will not be applicable and no benefit payment will be payable whenever a Cure is available. "Cure" means any treatment that renders the HIV inactive or non-infectious.</p>
38	<p><i>Fulminant Viral Hepatitis</i></p> <p>Sub-massive to massive necrosis of the liver by a hepatitis virus, leading precipitously to liver failure, where the following criteria are met:</p> <ul style="list-style-type: none"> (a) Rapid decrease in liver size associated with necrosis involving entire lobules; (b) Rapid deterioration of liver enzymes; (c) Deepening jaundice; and (d) Hepatic encephalopathy. <p>Hepatitis infection directly or indirectly due to suicide, poison, or alcohol or drug abuse are excluded.</p>
	<p><i>Activities of Daily Living are:</i></p> <ul style="list-style-type: none"> (a) Transfer: Getting in & out of a chair without requiring physical assistance. (b) Mobility: The ability to move from room to room without requiring any physical assistance. (c) Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (d) Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person. (e) Bathing/Washing: The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means. (f) Eating: All tasks of getting food into the body once it has been prepared.

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