

CRITICAL ILLNESS DUE TO OTHER ILLNESS

MANDATORY REQUIREMENTS:

1. LIVING ASSURANCE CLAIM FORM – CLAIMANT'S STATEMENT
2. CONFIDENTIAL EMEDICAL CERTIFICATE (LIVING ASSURANCE – HEART RELATED CONDITION)
3. LETTER OF AUTHORISATION/CONSENT – TO OBTAIN FURTHER REQUIREMENT FOR NON-DEATH
4. DIRECT CREDIT FACILITY FORM
5. CTC OF LIFE ASSURED'S NRIC
6. CTC OF CLAIMANT'S NRIC (IF DIFFERENT FROM LIFE ASSURED)
7. CTC OF ALL RELEVANT INVESTIGATION TEST REPORT(S) AND MEDICAL REPORT(S)
8. CTC OF RELEVANT HOSPITAL/ADMISSION BILL(S)
9. ORIGINAL BILLS(S)/TAX INVOICE(S) & ORIGINAL RECEIPT INCLUDING DEPOSIT AND REFUND RECEIPT(S), IF ANY (APPLICABLE TO REIMBURSEMENT CLAIMS)
10. CTC OF CLAIM SETTLEMENT ADVICE BY OTHER INSURANCE COMPANY, IF ANY
11. CTC OF DISCHARGE NOTE/DISCHARGE SUMMARY/MEDICAL REPORT (IF CLAIM > RM 500)
12. CTC OF FULL PASSPORT BOOK IF HOSPITALISATION WAS OUTSIDE MALAYSIA (EXCEPT SINGAPORE)

*CTC = CERTIFIED TRUE COPY

Other Illnesses	Mandatory Reports				Confidential Medical Certificate Duly Completed by Specialist
	Radiology Report	Blood Test Report	Surgery Report	Other Requirement	
End Stage Renal Failure/Kidney Failure	Ultrasound Report of Abdomen	Kidney(Renal) Function Test with eGFR Report	Kidney Transplant Report (if any)	Dialysis Report/Receipt	Nephrologist
Total Permanent Blindness	Visual Acuity Report of Both Eyes				Ophthalmologist
Total Permanent Deafness/Loss Of Hearing	Pure Tone Audiometry Test Report			Sound Threshold Test / BAER (Brainstem Auditory Evoked Response) Report	Ear, Nose & Throat (ENT) Specialist
Loss Of Speech	Laryngoscopy Report				Speech Therapist
Major Burns				Total Body Surface Area Burn Assessment Report	Physician
Systemic Lupus Erythematosus (SLE) With Nephritis	✓	Lupus Erythematosus cell Report and Kidney (Renal) Function Test Report with eGFR for 6 months	Renal Biopsy Report	Urine FEME Report for 6 months and Anti-DNA Antibodies Report	Neurologist
Fulminant Hepatitis	CT Scan Report of Liver & Ultrasound Report of Abdomen	Liver Function Test & Hepatitis Viral Serology Test		Other Laboratory / Pathology Report(if any)	Hepatologist
End Stage Liver Disease					
End Stage Lung Disease		Arterial Blood Gas Test Report		Pulmonary Function Test & FEV 1 Test Report	Respiratory Specialist
Hiv Infection From Blood Transfusion		ELISA/HIV antibody Test Report (date of blood transfusion)		Western Blot Test Report	Physician
Aids Cover Of Medical Staff					
Full Blown Aids					
Major Organ Transplant			✓		Surgeon/Physician
Aplastic Anaemia		Full blood picture Report & Bone Marrow Aspiration Report	Bone Marrow Transplant Report	Blood Transfusion Record(s)	Physician/Haematologist
Terminal Illness	All relevant investigation result(s) in support of the diagnosis				
Loss Of Independent Existence					