

# DO YOU KNOW THIS?

CI CHANGES in Aug 2020

## Who are affected?

All who intend to **BUY** or **INCREASE**  
CI coverage after **26 Aug 2020**

# 90%

of Severe Stage CI claims come from:

- 1) Major Cancer
- 2) Heart Attack of Specified Severity
- 3) Stroke with Permanent Neurological Deficit
- 4) Coronary Artery
- 5) Bypass Surgery
- 6) End-stage Kidney Failure

Source: <https://www.insurancebusinessmag.com>

Disclaimer: The information is meant purely for informational purposes and should not be relied upon as financial advice.

*erica*  
ORGANISATION



# WHAT ARE THE CHANGES?

Some examples of the changes include:

## **PROS**

### **Broader scope for Viral Encephalitis:**

Scope is expanded to include all causes, not just viral infection.

### **HIV Due to Blood Transfusion & Occupationally Acquired HIV**

Those suffering from Thalassaemia Major / Haemophilia due to blood transfusion can get covered.

## **CONS**

**More exclusions** for Benign Brain Tumor, Coma, Stroke, Heart Attack, Loss of Speech, Major Cancers, and other Serious Coronary Artery Disease.

### **More requirements for claims**

E.g. Other serious coronary artery disease need invasive test to make a claim.

Viral Encephalitis require diagnostic test to make a claim.

**More stringent** from addition of 'irreversible' to loss of speech and aplastic anaemia.

# SHOULD I GET MY CI COVERAGE NOW?



Lock in age for lower premiums

Fewer limitations/requirements for claims

Lock in health status, less complications for future claims



Broader claim definition for viral encephalitis HIV due to blood transfusion & occupationally acquired HIV

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