



Term Protection Rider



I Product Features

Insured Age	1 – 60 years old
Period of Insurance	5 – 30 years
Sum Insured	Starts from \$5,000

I Benefit

Option 1

Death or Total and Permanent Disability (TPD)

Payor

Insured

100% of the Sum Insured shall be payable in case Payor and/or the Insured dies or becomes TPD.



Option 2

Death, Total and Permanent Disability (TPD) or Late Stage Critical Illness (CI)

Payor

Insured

100% of the Sum Insured shall be payable in case Payor and/or the Insured dies or becomes TPD or is diagnosed to be suffering from a critical illness or actually undergoes a surgery set out in the Critical Illness Table stated under the Terms and Conditions.



Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

I Exclusion

1. Death

As per conditions stated in the Exclusion Clause of the Main Product.

2. Total and Permanent Disability

As per conditions stated in the Exclusion Clause of the Main Product.

3. Critical Illness

- a. Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.
- b. Pre-existing conditions, which existed before the effective date or the date of reinstatement of this Rider Policy, whichever is later shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured and/or Payor may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - i. The Insured and/or Payor had received or is receiving treatment;
 - ii. Medical advice, diagnosis, care or treatment has been recommended;
 - iii. Clear and distinct symptoms are or were evident;
 - iv. Its existence would have been apparent to a reasonable person in the circumstances.
- c. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- d. The Insured and/or Payor being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- e. All Critical Illness presenting or diagnosed within the waiting period, inclusive of all Early Stage Critical Illness that are first diagnosed during the waiting period and that progresses to a Late Stage Critical Illness after the waiting period expires.
- f. War (whether declared or not), invasion, act of foreign enemy, civil war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism.
- g. Committed criminal offense or an attempted commitment of a criminal offense by the Policy Owner, Insured, or Beneficiary. Beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
- h. If resulting directly/indirectly from radioactive contamination arising from fuel, weapons, waste or processing.
- i. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- j. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.