



Waiver of Premium Rider



Waiver of Premium

I Product Features

Insured Age	18 – 60 years old
Period of Insurance	5 – 30 years

I Benefit

3 Waiver of Premium Options:

Option 1

Late Stage CI of the Insured

Waiver of Premium from the next premium due upon diagnosis or the actual undergoing of surgery of Late Stage Critical Illness (CI) of the Insured which is stated under the Terms and Conditions.



Option 2

Late Stage CI or TPD of the Insured

Waiver of Premium from the next premium due upon Total and Permanent Disability (TPD) or upon diagnosis or the actual undergoing of surgery of Late Stage CI of the Insured which is stated under the Terms and Conditions.



Option 3

Death, TPD or Late Stage CI of Payor

Waiver of Premium from the next premium due upon death, or TPD or upon diagnosis or the actual undergoing of surgery of Late Stage CI of Payor which is 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

- 1) Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.
- 2) Pre-existing conditions, which existed before the effective date or the date of reinstatement of this 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 may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a. The Insured had received or is receiving treatment;
 - b. Medical advice, diagnosis, care or treatment has been recommended;
 - c. Clear and distinct symptoms are or were evident;
 - d. Its existence would have been apparent to a reasonable person in the circumstances.
- 3) Attempted suicide and self-inflicted injuries while sane or insane.
- 4) The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- 5) 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 progress to a Late Stage Critical Illness after the Waiting Period expires.
- 6) War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Insured was participating therein.
- 7) 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.
- 8) If resulting directly / indirectly from radioactive contamination arising from fuel, weapons, waste or processing.
- 9) 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.
- 10) Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.