



Term Protection Rider



I Subject Matter of Insurance

Life of the Insured and/or Payor.

I Product Features

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

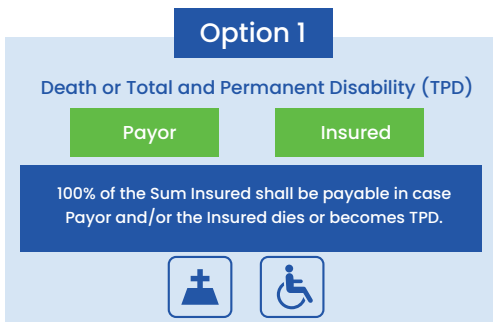
I Premium Payment

| | |
|-------------------|---|
| Mode of Payment | Annual, Semi-annual, Quarterly, Monthly |
| Method of Payment | Bank App, Bank Transfer, Cash, Cheque |
| Default | After payment of the 1st premium, failure to pay any subsequent premiums on or before its due date will constitute a default in premium payment. If the premium remains unpaid after the Grace Period (30days), the Policy will be suspended from the following day of the expiration of the Grace Period, and the Policy will not be effective during such suspension. |

I Coverage

This product provides coverage on Death/Total and Permanent Disability and Late Stage Critical Illness/Surgery during the policy in-force period.

I Benefit



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.



I Exclusion

1. Death

No death benefit will be payable if death of the Insured and/or Payor, is caused directly or indirectly, wholly or partly, by one of following events:

- Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.
- A committed/attempted criminal offense.
- Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

2. Total and Permanent Disability

The Company shall not cover any loss or Disability that is caused directly or indirectly, wholly or partly, by any of following events:

- Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- HIV infection, AIDS, or AIDS related diseases.
- 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.
- While the Insured and/or Payor is committing a felony or is being arrested, under arrest, or escaping the arrest.
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured and/or Payor is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- While the Insured and/or Payor performs duty as military, police or volunteers and participates in the war or crime suppression.
- Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of this Rider Policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured and/or Payor 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.

h. 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.

i. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

3. Critical Illness

This rider shall not cover:

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.

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.