



AVIVA TERM RIDER (UIN: 122A010V01)

Rider Terms & Conditions

- 1) **General Provisions**
 - a) The Schedule will show if this Rider is opted for and is in force.
 - b) This Rider is subject to the Standard Terms & Conditions of the Base Plan as well as the Rider Terms & Conditions.
 - c) Terms defined in the Base Plan are also applicable to these Rider Terms & Conditions.
 - d) You/Your means the adult Policyholder of the Base Plan as named in the Schedule.

- 2) **Term Benefit**

Upon the Insured's death, if We have accepted a claim under the Base Plan and this Rider is in force, We will, in addition to the amount paid under the Base Plan, pay the Term Rider Sum Assured as specified in the Schedule.

- 3) **Rider Duration**
 - a) This Rider will terminate on the earliest of:
 - i) The Maturity Date, if applicable.
 - ii) The Policy Anniversary coinciding with or immediately following the Insured attaining Age 70.
 - iii) The Policy Anniversary immediately following Our receipt of Your written request for cancellation if the written request for cancellation is received within 30 days of such Policy Anniversary.
 - iv) The termination of the Policy (including the death of the Insured).
 - b) The Rider, once terminated, cannot be re-attached with the Base Plan.

- 4) **Exclusions**

No benefit shall be payable under this Rider if the Insured's death occurs due to suicide or attempted suicide within 12 months of the Commencement Date or date of reinstatement of the Base Plan.

- 5) **Changes to the Rider Terms & Conditions**
 - a) We reserve the right to change these Rider Terms & Conditions and the benefits conferred by this Rider if there is a change in the law, legislation or taxation affecting Us or the Base Plan. None of these Rider Terms and Conditions may otherwise be waived or modified except by endorsement issued by Us.
 - b) We will send written notice of any change We intend to make at least 3 months before the next Policy Anniversary and such changes will be effective from that next Policy Anniversary. If You do not agree with the change, then You may terminate the Rider. If You do not agree with the change but do not give Us notice within 30 days after We sent notice of it then You will be deemed to have accepted the change.