

AVIVA FAMILY INCOME BENEFIT (FIB) RIDER

(UIN: 122A013V01)

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 named in the Schedule as the Insured of the Base Plan on the Commencement Date.

2) Aviva Family Income Benefit (FIB) Benefit

- a) If You contract any Critical Illness specified in Article 4) below, during the Policy Term and provided that the Policy is in force for the full Sum Assured under the Base Plan at the date of notification of claim, We will pay the Family Income Benefit calculated per Article 2)b) below every month commencing from the month following the date of notification of the claim subject to Our acceptance of the claim and the Family Income Benefit Rider Sum Assured specified in the Schedule. Provided however that the payment of the Family Income Benefit shall commence only if You survive for at least 30 days from the date of diagnosis of a Critical Illness specified in Article 4.
- b) The amount of monthly Family Income Benefit shall be calculated as:
{(1/R) x Aviva FIB Rider Sum Assured}
 Where "R" is the lesser of the outstanding Policy Term in integer months as on date of notification of an event of Critical Illness or 'T' as specified in the Schedule.
- c) The Family Income Benefit calculated per Article 2)c) shall be paid on the 1st day of each month. The Family Income Benefit will continue to be paid till:
 - Your death or
 - the end of the Policy Term or
 - "T" months, as per the Schedule
 whichever is earliest.
- d) No claim will be considered under this Rider if Claim is made or the event giving rise to the Claim occurs within 180 days from the Commencement Date or from date of reinstatement of the Base Plan.
- e) No death or maturity benefit is payable under this Rider.

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 You completing age 60.
 - iii) The Policy Anniversary immediately following Our receipt of Your written request for cancellation if the written request for cancellation is received within 15 days of such Policy Anniversary.
 - iv) The termination of the Policy (including the death of the Insured).
 - v) Any payment made in accordance with Article 2)a) above.
- b) The Rider, once terminated, cannot be re-attached with the Base Plan.

4) Critical Illnesses covered under this Rider

There are 16 Critical Illnesses covered under this Rider which are as listed below along with their specific exclusions, if any.

a) Benign Brain Tumour:

A benign tumour in the brain where all of the following conditions are met:

- The tumour is life threatening;
 - It has caused damage to the brain;
 - It has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit; and
 - Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques.
- The following are excluded:
- Cysts;
 - Granulomas;
 - Vascular Malformations;
 - Haematomas;
 - Tumours of the pituitary gland or spinal cord; and
 - Tumours of Acoustic Nerve (Acoustic Neuroma).

b) Blindness:

The total, permanent and irrecoverable loss of the sight in both eyes as a result of illness or accident.

Certification by an ophthalmologist is necessary.

c) Cancer:

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This diagnosis must be histologically confirmed.

The term cancer includes leukaemia, but the following cancers are excluded:

- All tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ;
- All forms of lymphoma in the presence of any Human Immunodeficiency Virus;
- Kaposi's Sarcoma in the presence of any Human Immunodeficiency Virus;
- Any skin cancer other than invasive malignant melanoma;
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0; and
- T1N0M0 Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter.

d) Coma:

A state of unconsciousness with no reaction or response to external stimuli or internal needs.

This diagnosis must be supported by evidence of all of the following:

- No response to external stimuli for at least 96 hours;
 - Life support measures are necessary to sustain life; and
 - Brain damage resulting in permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. Confirmation by a neurologist must be present.
- Coma resulting directly from self inflicted injury, alcohol or drug abuse is excluded.

e) Coronary Artery Bypass Surgery:

The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Angiographic evidence to support the necessity of the surgery will be required. Balloon angioplasty, laser or any catheter-based procedures are not covered.

f) Deafness:

The total and irreversible loss of hearing in both ears as the result of illness or accident. The diagnosis must be supported by audiometric and sound-threshold tests provided by and certified by an Ear, Nose, Throat (ENT) specialist.

Total means the loss of at least 80 decibels in all frequency of hearing in both ears.

g) End-stage Liver Disease:

End stage liver disease means chronic end-stage liver failure evidenced by all of the following:

- uncontrollable ascites
- permanent jaundice
- oesophageal or gastric varices and portal hypertension
- hepatic encephalopathy.

Liver disease secondary to alcohol/or drug abuse is excluded.

h) End-stage Lung Disease:

End stage respiratory failure including chronic interstitial lung disease.

The following criteria must be met:

- Requiring permanent oxygen therapy as a result of a consistent FEV1 test value of less than one litre.
- Forced Expiratory Volume during the first second of a forced exhalation
- Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less
- Dyspnoea at rest.

This diagnosis must be confirmed by a chest physician

i) Heart Attack:

The first occurrence of Heart Attack or myocardial infarction which means death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- Typical clinical symptoms (for example, characteristic chest pain);
- New characteristic electrocardiographic changes;
- The characteristic rise of cardiac enzymes or Troponins, recorded at the following levels or higher:
- Troponin T > 1.0 ng/ml
- AccuTnl > 0.5 ng/ml, or equivalent threshold with other Troponin I methods;
- The evidence must show a definite acute myocardial infarction.

The following are not covered:

- Angina;
- Other acute coronary syndromes, for example myocyte necrosis.

Diagnosis must be confirmed by a consultant cardiologist.

j) Heart Valve Surgery:

The actual undergoing of open-heart surgery to replace or repair heart valve abnormalities. The diagnosis of heart valve abnormality must be supported by cardiac catheterization or echocardiogram and the procedure must be considered medically necessary by a consultant cardiologist.

k) Kidney Failure:

End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of end stage kidney disease must be provided and the requirement for dialysis or transplantation must be confirmed by a consultant physician.

l) Major Organ Transplant:

The receipt of a transplant of:

- Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
- One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end stage failure of the relevant organ.

Other stem cell transplants are excluded.

m) Paraplegia:

Complete and permanent loss of the use of two or more limbs, as a result of injury, or disease of the brain or spinal cord. To establish permanence, the paralysis must normally have persisted for at least 6 months from the date of trauma or illness resulting in the Life Insured being unable to perform his / her usual occupation.

The condition must be confirmed by a consultant neurologist.

n) Stroke:

Defined as a cerebrovascular accident or incident producing neurological sequelae of a permanent nature, having lasted not less than six months. Infarction of brain tissue, haemorrhage and embolisation from an extra-cranial source are included. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist.

Specifically excluded are cerebral symptoms due to transient ischaemic attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular functions

o) Surgery to Aorta:

The actual undergoing of surgery (including key-hole type) for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft.

The term 'aorta' means the thoracic and abdominal aorta but not its branches.

p) Total and Permanent Disability:

You shall be regarded as Totally and Permanently Disabled only if, as a result of accidental bodily injury, sickness or disease:

- You have suffered the loss by physical separation (or loss of use) of two limbs or the complete and irremediable loss of sight in both eyes or the loss by physical separation (or loss of use) of one limb, accompanied by the complete and irremediable loss of sight in one eye (where limb means the entire hand or foot), or
- You have been continuously disabled for a period of 1 year and has been determined by Us to be incapacitated to such an extent as to render You unable ever to resume work or to attend any gainful employment or occupation.

5) General Exclusions

No benefit shall be payable if the Critical Illness or Total Permanent Disability is caused or aggravated directly or indirectly by:

- Any Pre-existing Condition
- Any sickness-related condition manifesting itself within 180 days of the Commencement Date or date of reinstatement, whichever is later
- You failing to follow medical advice
- Opportunistic diseases associated with HIV / AIDS, AIDS Related Complex Syndrome (ARCS) or any sexually transmitted disease
- Drug, alcohol or solvent abuse
- Service in any military, police, paramilitary or similar organization
- War, strikes, industrial dispute, riots, civil commotion, invasion, hostilities (whether war be declared or not)

- Criminal or illegal activity
- Nuclear reaction, radiation and nuclear or chemical contamination.

6) 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) The charges under this Rider are not guaranteed and may change, subject to the prior approval of Insurance Regulatory and Development Authority or any other body duly authorised by the government. Such changes will apply from the Policy Anniversary on or after the effective date of the change.
- c) 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 written notice within 30 days after We sent notice of it then You will be deemed to have accepted the change.

7) Change in Occupation

- a) It is a condition precedent to Our liability that You must notify Us in writing immediately and in any event within 90 days if You change Your occupation or engage in an additional occupation failing which no Family Income Benefit will be payable. We reserve the right to terminate this Rider if We consider the new or additional occupation to be more hazardous than that previously advised.

SPECIMEN