



## AVIVA CHILD EDUCATION RIDER

### Rider Terms & Conditions (UIN: 122B015V01)

#### **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) Base Plan means the Policy Document to which this Rider is attached.
- e) You/Your means the adult Policyholder of the Base Plan as named in the Schedule.

#### **2) Rider Monthly Benefit**

- a) If the Insured dies when this Rider is in force, then provided that We have accepted a claim under the Base Plan, the Monthly Payout as stated in the Schedule will become payable to the Nominee on the first day of each calendar month following the date of notification of the death of the Insured until the Rider Expiry Date of this Rider as specified in the Schedule.
- b) No amount shall be payable under this Rider on the Maturity Date (if applicable) or on the Rider Expiry Date of this Rider or on the termination of this Rider for any reason, unless the Base Plan lapses after all due premiums under this Rider have been received by Us in full in which case this Rider will remain in force for the Rider Monthly Benefit payable in accordance with Article 2)a).
- c) If the Base Plan is surrendered after all due premiums under this Rider have been received by Us in full, a special surrender value in respect of this Rider as determined by Us from time to time will be payable. You may contact Us to obtain the prevailing special surrender value in respect of this Rider prior to surrendering the Base Plan.

#### **3) Rider Duration**

This Rider will immediately and automatically terminate on the earliest of:

- i) The Policy Anniversary coinciding with or immediately following the Insured attaining Age 70
- ii) Rider Expiry Date of this Rider as specified in the Schedule.
- iii) The surrender of the Base Plan provided that the Base Plan is surrendered before all due premiums under this Rider have been received by Us in full.

#### **4) Exclusions**

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

#### **5) Changes to the Rider Terms & Conditions**

- a) We may change these Rider Terms & Conditions 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 way of an 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.