



AVIVA TERM PLUS RIDER

Rider Terms & Conditions (UIN: 122B017V01)

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) Benefit

- a) If the Insured dies when this Rider is in force, then in addition to any amounts payable under the Base Plan, We will pay the Sum Assured in respect of this Rider as specified in the Schedule, provided that We have accepted a claim under the Base Plan.
- b) No amount shall be payable under this Rider on the Maturity Date (if applicable) or on the termination of this Rider in accordance with Article 3) below.

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 termination of the Base Plan (including the death of the Insured).

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.