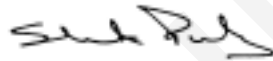


Life Bond Plus

This Policy is written confirmation of a contract between Aviva Life Insurance Company India Pvt. Ltd. (the 'Company') and the Policyholders(s) named in the Schedule.

In return for payments of the agreed premium the Company will Pay the benefits identified in the Schedule in accordance with the Policy Conditions.

The Schedule and any endorsement made altering the Schedule or Policy Conditions forms part of the Policy.



Stuart E. Purdy
Chief Executive Officer

STANDARD TERMS & CONDITIONS

PRODUCT - LIFE BOND PLUS

Article 1 General Provisions

The Insurance provided by Aviva Life Insurance Company India Private Limited (hereinafter called the "Company") is based upon the signed, dated and completed Proposal (hereinafter the "Proposal") and is as detailed in the Policy Document, which comprises the Standard Terms and Conditions, the Rules for the Funds, the Schedule, and the Proposal.

Article 2 Definitions

The terms defined below have the meanings ascribed to them wherever they appear in this Policy Document and, where appropriate, references to the singular include references to the plural; references to the male include the female, and references to any statutory enactment includes references to amendments to the same.

Allocation Proportion	The agreed proportions specified in the Schedule (subject to Article 4) in which: Initial Single Premium and Additional Single Premium, if any, will be applied to the purchase of Units in the Funds.
Allocation Rate	The rate at which Initial Single Premium and Additional Single Premium will be adjusted prior to Units being allocated in the Funds as per the Allocation Proportion.
Policyholder	An adult as named in the Schedule who has concluded the Insurance with the Company, and owns the Insurance.
Insured	The person named in the Schedule and whose life is the object of the Insurance and, if no person is specifically named, shall mean the Policyholder.
Insurance	The arrangements established by this Policy Document.
Nominee	A person whose name has been nominated in writing to the Company by the Policyholder and who is entitled to receive a benefit upon the death of the Insured in accordance with Section 39 of Insurance Act 1938.
Claimant	The Policyholder, Nominee or any other legally interested person (for example, the heir or personal representative of a deceased Policyholder) who wishes to make a claim for payment of any benefits under the Insurance.
Schedule	The schedule and any endorsements thereto issued by the Company to evidence the Insurance, and, if more than one, then the latest in time.
Sum Insured	The amount as specified in the Schedule payable upon death of the Insured.
Policy Term	The period between Commencement Date and the Maturity Date.
Maturity Date	The date specified in the Schedule on which benefits (as per Article 7) become payable provided the Insured is still living.
Initial Single Premium	Premium for the Insurance as specified in the Schedule and paid by the Policyholder prior to the Commencement Date in the form of a single payment.
Additional Single Premium	Premium paid by the Policyholder in the form of a single payment separately from and in addition to the Initial Single Premium.
Funds	Internal investment funds established and run according to Articles 27, 28, 29 and 30 subject always to the Company's right to add, close or amend any Fund as provided for in Article 28.1.
Unit	A notional and proportionate part of the Funds created by the allocation of Initial Single Premium and Additional Single Premium (if any) and created solely for the purpose of determining the benefits under this Insurance.
Unit Account	An individual account created on the Commencement Date and administered by the Company for this Insurance and consisting of Units.
Surrender	A charge as specified in the Schedule levied by the Company by cancelling Units in the Unit
Penalty	Account either on the termination of the Insurance or on cancellation of Units on partial withdrawal (as per Article 11).
Unit Price	The price at which the Company allocates or cancels Units in the Funds on that day.
Policy Value	The total number of Units held in the Unit Account multiplied by their respective Unit Price.
Commencement Date	The commencement date of the Insurance as specified in the Schedule.
Anniversary	The annual anniversary of the Commencement Date.

Policy Year	The year commencing on the Commencement Date or an Anniversary thereof.
Valuation Date	The date on which the assets attributed by the Company to the Funds are valued and the date on which the Unit price is determined.
Age:	Age last birthday.

Article 3 Additional Single Premium

- 3.1 Additional Single Premium may be paid at any time during the currency of the Insurance. The Additional Single Premium must be paid to the Company in accordance with procedures established by the Company and may not be less than the minimum Additional Single Premium specified by the Company from time to time and applicable at the date of payment.
- 3.2 The payment of Additional Single Premiums shall not alter the Sum Insured.

Article 4 Amendment of Allocation Proportion

- 4.1 At the written request of the Policyholder, the Company will amend the Allocation Proportion whereafter the previous Allocation Proportion will become ineffective and the amended Allocation Proportion will be applicable from the date of the Company's acceptance of the request.
- 4.2 The Company will not allow a request for an amendment to the Allocation Proportion more than two times in a Policy Year.
- 4.3 The minimum and maximum Allocation Proportion for any of the selected Funds may be any figure between 10% and 100%.

Article 5 Unit Switches

- 5.1 At the written request of the Policyholder to switch Units from one Fund to another, the Company will cancel Units of an equal amount from the Fund in which the Units are to be cancelled at the Unit Price of Units of that Fund and will replace them with Units of the Fund in which the Units are to be created at the Unit Price of Units of that Fund.
- 5.2 The first two Unit switches in each Policy Year will be processed with no fee. Subsequent Unit switches will be processed by the Company at fee of 0.5% applied to the Unit Price of the value of the Units switched subject to a minimum of Rs.100 per switch transaction. The fee for Unit switches will be recovered by way of the cancellation of Units in the Fund where Units have been purchased following a Unit switch.
- 5.3 The value of Units in a Fund after the cancellation of Units as a result of a Unit switch must not be less than Rs.5,000, unless the Policyholder wishes to switch 100% to another fund.
- 5.4 Unit switches will only be permitted in those Funds available for investment under this Insurance.
- 5.5 The Unit switch request will be effected as soon as reasonably practicable following the receipt of a request at the Company's address mentioned in the Schedule.

Article 6 Section 45 of the Insurance Act 1938

In accordance with Section 45 of the Insurance Act 1938:

- 6.1 No Insurance shall after the expiry of two years from the Commencement Date be called into question by the Company on the ground that a statement made in the proposal or in any report of a medical officer or referee, or friend of the Policyholder, or in any other document leading to the issue of the Policy Document was inaccurate or false unless the Company shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.
- 6.2 Nothing in Article 6.1 shall prevent the Company from calling for proof of age at any time if it is entitled to do so, and no Insurance shall be deemed to be called in to question merely because the terms of the Policy Document are adjusted on subsequent proof that the age of the Insured was incorrectly stated in the proposal.
- 6.3 If there is a change in or amendment to Section 45 of the Insurance Act 1938, then it is agreed that the Company's rights to call into question any Insurance shall be as per the change in or amendment to the law on the date when the Insurance is called into question.

Article 7 Benefits

- 7.1 Subject to the admission of a claim by the Company and to Article 12, upon the death of the Insured before the Maturity Date, the Company will pay the higher of the Sum Insured and the value of Units attributable to Initial Single Premium. The Company will also pay the value of Units attributable to Additional Single Premium at their respective Unit Price without deduction of a Surrender Penalty.
- 7.2 The Insurance will immediately terminate on the death of the Insured.
- 7.3 Subject to Article 15, if the Insured is surviving on the Maturity Date, the Company shall be liable to pay the Policy Value as at the Maturity Date. The Company guarantees that the value of the total number of Units attributable to Initial Single Premium in the Secure Fund as at the Maturity Date will not be less than the value of these Units multiplied by their respective Unit Price at the date of allocation of such Units in the Secure Fund, provided:

- 7.3.1 The Policyholder has not switched to or from the Secure Fund at any time during the currency of the Insurance, and
- 7.3.2 This guarantee is not applicable to
 - 7.3.2.1 Units attributable to Additional Single Premium, and
 - 7.3.2.2 Units in the Balanced and/or Growth Fund.

Article 8 Nominees

- 8.1 The Policyholder may change the nominated Nominees.
- 8.2 A nomination or a change to the nomination of a Nominee or a Claimant must be communicated to the Company and be incorporated by endorsement on the Schedule. Such nomination or change of nomination will only become effective when it has been communicated to and registered by the Company.
- 8.3 Where a Nominee dies prior to the death benefit becoming payable then the benefits under Article 7.1 shall be paid to the Insured's other Nominees (in proportion to their designated shares of the death benefit), or if no other Nominees have been designated, to the Insured's legal heirs in accordance with applicable Indian law.
- 8.4 Transfer or assignment of the Insurance shall automatically cancel all nominations.
- 8.5 Payment of benefits made before the Company receives written notice of a valid claim by another person releases the Company from further obligation.

Article 9 Exclusions

If the Insured's death is due to suicide or attempted suicide during the first twelve months from the Commencement Date, the Company will only pay the guaranteed surrender value if any calculated in accordance with Article 10.

Article 10 Guaranteed Surrender Value

- 10.1 The Policyholder shall, upon the termination of this Insurance for any reason (other than the death of the Insured subject to Article 9 above), be entitled to a guaranteed surrender value calculated as follows: -
 - 10.1.1 The value of all Units attributable to the Initial Single Premium at their Unit Price, less a Surrender Penalty applicable by virtue of Article 10.2, plus
 - 10.1.2 The value of all Units attributable to Additional Single Premium at their Unit Price, less a Surrender Penalty applicable by virtue of Article 10.3.
- 10.2 A Surrender Penalty deduction as mentioned in the Schedule will be applied to the value of Units attributable to the Initial Single Premium if these Units are cancelled due to the surrender of the Insurance during the first, second or third Policy Year or upon partial withdrawal during the second and third Policy Year.
- 10.3 A Surrender Penalty deduction will be applied to the value of Units attributable to Additional Single Premiums where they are cancelled due to the surrender of the Insurance or on partial withdrawal within three years of the respective date of the allocation of Units.

Article 11 Withdrawals

- 11.1 From the commencement of the second Policy Year:
 - 11.1.1 Units attributable to Initial Single Premium may be cancelled by the Policyholder any number of times from the Funds by making partial withdrawals (subject to the deduction of Surrender Penalty as provided for under Article 10.2), as long as the value of the Units remaining and the withdrawal amount meets the Company's minimum requirement in force from time to time.
 - 11.1.2 Units attributable to Additional Single Premium may be cancelled by the Policyholder any number of times from the Funds by making partial withdrawals, subject to the payment of a Surrender Penalty.
- 11.2 The partial withdrawals will be processed using the Unit Price at the time of the cancellation of Units and the Company has the right to charge a fee as mentioned in the Schedule towards the administrative costs of processing the same.
- 11.3 On each partial withdrawal, the Sum Insured shall stand reduced by the amount partially withdrawn, effective from the date on which the partial withdrawal is processed.
- 11.4 If at any time before the Maturity Date, the Policy Value in respect of Units attributable to Initial Single Premium falls below Rs.10,000 after any partial withdrawal or otherwise, then the Insurance will be deemed to have terminated as at that date and a surrender value calculated per Articles 10.1.1 and Article 10.1.2 shall become payable to the Policyholder.

Article 12 Payment of Benefits and Dealings with the Insurance

- 12.1 It is a condition precedent to the Company's liability to make any payment under this Insurance that it receives written notice immediately and in any event within 3 months of the date of the Insured's death, and has the opportunity of establishing to its

satisfaction the entitlement to any benefit, for which purpose the Company shall receive all reasonable cooperation from the Policyholder and/or Claimant and/or Nominee and/or legal heirs.

- 12.2 The Company shall be under no obligation to make any payment under this Insurance until such time as it has been provided with all information and documentation requested in relation to both the claim and the entitlement of the Policyholder and/or Nominee and/or Claimant and/or legal heir, and in particular the following where applicable:
- 12.2.1 The Policy Document
- 12.2.2 Evidence of date of birth, if the age has not been admitted under this Insurance
- 12.2.3 The original or legalised copy of the death certificate showing the cause and date of death
- 12.2.4 The Company's claim form duly completed

Article 13 Loss of the Policy Document

- 13.1 If the Policy Document is lost or destroyed, (subject to Article 13.3) at the request of the Policyholder the Company will issue a copy Policy Document duly endorsed to show that it is issued following the loss or destruction of the original document. The Company has the right to charge a fee for the issue of a copy Policy Document.
- 13.2 Upon the issue of a copy Policy Document the original Policy Document will cease to have any legal effect.
- 13.3 The Company reserves the right to make such investigations and to call for such evidence of the loss of the Policy Document at the expense of the Policyholder, as it considers necessary before issuing a copy Policy Document.

Article 14 Unit Account and Charges

- 14.1 On the Commencement Date the Company shall open the Unit Account and on receipt of each Initial Single Premium or Additional Single Premium (after deduction of premium or any other applicable tax, if any) shall notionally allocate to it, in accordance with the Allocation Proportion, Units in the applicable Fund after adjusting for the applicable Allocation Rates as mentioned in the Schedule, at the next available Unit Price of the respective Fund.
- 14.2 No Units will be allocated before the Commencement Date or until the Additional Single Premium has been received by the Company.
- 14.3 Each Policy Year, a percentage of Units, as mentioned in the Schedule, pertaining to Initial Single Premium in the Unit Account will be cancelled as an initial management charge towards the Company's initial expenses in issuing the Insurance. These Units will be cancelled monthly during the first three Policy Years at their respective Unit Price on the date of cancellation.
- 14.4 Each month an appropriate number of Units, including parts of Units allocated to the Unit Account in respect of Initial Single Premium will be cancelled as monthly charges to meet the Company's administration expenses. The amount of the monthly charge is mentioned in the Schedule and will be reviewed and adjusted annually by the Company by reference to the Wholesale Price Index published by the Government of India (or in the event that the Wholesale Price Index ceases to be published, such other index as the Company may reasonably select for this purpose) and to the proportionate increase in such index for the period of 12 months ending 6 months prior to the end of the preceding calendar year. Any increase will be annual and will be limited to 15% of the previous level of the monthly charge.
- 14.5 Each month a fixed percentage, as mentioned in the Schedule, of Units in the Unit Account will be cancelled as a regular management charge towards the charge for the management of the investments. This charge will be subject to review and change at any time having regard to any changes experienced by the Company in the cost of the administration of Funds subject to a maximum of 2% per annum. Any increase will be made with the prior approval of the Insurance Regulatory and Development Authority (IRDA).
- 14.6 Each month an appropriate number of Accumulation Units, including parts of Units allocated to the Unit Account in respect of Initial Single Premium will be cancelled by the Company to cover the charge for the life insurance including rider, if any, as determined by the Company in accordance with the Company's table of charges in force from time to time and approved by the IRDA..

Article 15 Power of Delay of Cancellation

- 15.1 The Company shall have the right at its absolute discretion, upon giving notice in writing to the Policyholder, to delay any cancellation of Units for the period up to one month, or six months if the underlying assets attributable to any of the Units to be cancelled are in a Fund which holds investments based on property or land.

Article 16 Rounding Rules

All Premium payments paid by the Policyholder to the Company and all benefits paid by the Company are payable in India in Indian Rupees and expressed in whole currency units.

Article 17 Taxation

The Company is entitled to make such deductions which, in its opinion, are necessary and appropriate, from any of the benefits receivable under the Insurance on account of any tax or other payment which may be imposed by any legislation, order, regulation or otherwise upon the Company, Policyholder or Nominee.

Article 18 Status of Agent

The insurance agent is only authorised by the Company to arrange completion and submission of the Proposal. The insurance agent is not authorised to act as the Company's legal representative or act in any other way on behalf of the Company. Any document or other notice sent by the Policyholder through the agent will only be a valid intimation to the Company from the date and time it is received and the Company acknowledges its receipt.

Article 19 Correspondence

- 19.1 All instructions and notifications in respect of the Insurance must be given in writing, signed by the Policyholder and sent to the Company's address specified in the Schedule. The Company will not act upon any such instruction, notification or request until it is received at the appointed address.
- 19.2 The Policyholder should notify the Company of any change of address also involving the Nominee under the Insurance. In the event that a change of address is not notified to the Company then correspondence sent to the last recorded address shall be legally effective and valid.

Article 20 Notices

- 20.1 All notices of transfers or assignments or of any other legal transactions affecting ownership of the Insurance or entitlement to benefits under the Insurance must be given in writing to the Company at its address specified in the Schedule.
- 20.2 All notices of nominations under Article 8 must be given in writing to the Company at its address specified in the Schedule.
- 20.3 Any transfer, assignment, nomination or other transaction affecting ownership of the Insurance or entitlement to benefits under the Insurance shall be ineffectual and void against the Company unless and until notice is served in accordance with Articles 20.1 and 20.2 before the Company becomes liable for the payment of benefits.
- 20.4 In registering any notice pursuant to Articles 20.1 and 20.2 the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

Article 21 Currency

All premiums and benefits under this Insurance are payable in the currency of the Insurance as specified in the Schedule.

Article 22 Law

This Insurance and the applicable terms and conditions are subject to Indian law.

Article 23 Entire Contract

- 23.1 This Policy Document constitutes the complete contract of insurance. No change or alteration to this Policy Document shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by the Company's endorsement on the Schedule.
- 23.2 The Company will notify the Policyholder about any changes to the Policy Document and the benefits within four weeks from the date of the change.

Article 24 Arbitration

Any and all disputes or differences which may arise under, out of, or in connection with or in relation to this Insurance, or to its existence, validity or termination or to the determination of the amount or any amounts payable, shall be determined by arbitration in accordance with the provisions of the Arbitration and Conciliation Act 1996 or any amendment or re-enactment of it.

Article 25 Due Observance

The due observance of and compliance with the terms, provisions and conditions of the Policy Document insofar as they relate to anything to be done or complied with by the Policyholder and/or the Nominee and/or Claimant and/or the legal heirs shall be a condition precedent to the liability of the Company.

Article 26 Fraud

If the Policyholder and/or the Nominee and/or Claimant and/or the legal heirs shall make or advance any claim under or in respect of this Insurance knowing the same to be false or fraudulent as regards amount or otherwise, this Insurance shall be void and any benefits hereunder shall be forfeited.

Rules for the Funds

Article 27 Types of Funds

- 27.1 Funds under this Insurance comprise of a maximum of 3 funds, namely the Secure Fund, Balanced Fund, and Growth Fund. The value of Units in each Fund will fluctuate depending upon the performance of the assets held. The investment objective of each Fund is as follows:
- 27.1.1 Secure Fund: The investment objective of the Secure Fund is to provide progressive capital growth with relatively lower investment risks. The fund will aim to invest in Equities to the extent of 0% to 20%, debt securities to the extent of 60% to 100% and money market and cash to the extent of 0% to 20% in order to achieve the investment objective of this Fund.
- 27.1.2 Balanced Fund: The investment objective of the Balanced Fund is to provide progressive capital growth with relatively lower asset value fluctuations. The Fund will aim to invest in Equities to the extent of 0% to 45%, debt securities to the extent of 50% to 90% and money market and cash to the extent of 0% to 10% in order to achieve the investment objective of this Fund.
- 27.1.3 Growth Fund: The investment objective of the Growth Fund is to provide progressive capital growth by investing a larger proportion in equities. The Fund will aim to invest in equities to the extent of 30% to 85%, debt securities to the extent of 0% to 50% and money market and cash to the extent of 0% to 20% in order to achieve the investment objective of this Fund.

Article 28 Funds

- 28.1 The Company reserves the rights to establish further Funds or to consolidate, subdivide or close any existing Fund. The Policyholder will be given written notice of any such consolidation, sub-division or closure.
- 28.2 Income received from assets referenced to a Fund will be added to these assets. The amount after allowing for tax, if any, will increase the value of each existing Unit of the respective Fund.
- 28.3 Units may only be created in a Fund when assets equal in value to the Units created are added to the portfolio of assets to which the Fund is referenced.
- 28.4 Assets may only be withdrawn from the portfolio of assets to which the Fund is referenced, except as provided in Article 28.3 if Units equal in value to those assets are cancelled in the Fund.
- 28.5 The Company does not guarantee the price of the Units of the Funds.
- 28.6 The allocation of Units to the Unit Account shall be notional and shall operate solely for the purpose of determining the value of benefits under the Insurance.
- 28.7 The assets to which the Funds are referenced and any income arising from these assets shall remain the property of the Company at all times. Accordingly, the Insurance does not confer any title to or any beneficial interest in any assets of the Company, or to any income from these assets including but not limited to any assets to which any Fund is referenced or income therefrom.

Article 29 Valuation of the Funds and Charges

- 29.1 The assets to which the Funds are referenced will be valued at a frequency to be determined at the discretion of the Company, but at a minimum of once per month.
- 29.2 The maximum value of a Fund will be determined by the Company and will be based on the value of the assets to which the Fund is referenced at the market price at which they could be purchased, plus the costs of buying the assets, less taxes or any other payments in connection with the purchase of assets in a Fund.
- 29.3 The minimum value of a Fund will be determined by the Company and will be based on the value of the assets to which the Fund is referenced at the market price at which they could be sold, less the costs of selling the assets, less a deduction to cover taxes or any other payments in connection with the Fund.
- 29.4 The Company is entitled to deduct from the assets to which the Fund is referenced all expenses, duties and other charges in respect of brokerage and custodial fees and any other expenses and duties incurred in connection with the purchase and sale of assets under the Fund.
- 29.5 The Company is entitled to reduce the value of the assets to which the Fund is referenced by any taxes in respect of the assets and any other payments in connection with the Fund.
- 29.6 The Company will make all decisions about the selection and valuation of the assets to which a Fund is referenced and about the appointment of the portfolio manager to manage the assets.

Article 30 Calculation of Unit Prices of a Fund

- 30.1 The Company will determine the Unit Price of Units of a Fund on each Valuation Date.
- 30.2 The Unit Price of Units of a Fund will not be lower than the minimum value of the Fund divided by the total number of Units in the Fund at that time, with the result being rounded down by not more than 1%.

RIDER - ACCIDENTAL DEATH BENEFIT RIDER

Article 1 General Provisions

- 1.1 These Special Terms and Conditions apply to the Insurance only if this Rider has been effected as specified in the Schedule.
- 1.2 This Rider is further governed by the relevant Standard Terms and Conditions applicable to the Base Plan.

Article 2 Insured

- 2.1 A person whose life is the object of this Rider as shown in the Schedule and in the Standard Terms & Conditions of the base plan.

Article 3 Definition

- 3.1 Accidental Death shall mean accidental death caused by violent, external and visible means which arises within 90 days of the said occurrence and which directly and independently of any physical or mental illness results in death.

Article 4 Accidental Death Benefit

- 4.1 Upon the Accidental Death of the Insured during the duration of this Rider, the Company will pay an Accidental Death Benefit in addition to the payment provided for under the Base Plan.
- 4.2 The Accidental Death Benefit is equal to the Rider Sum Insured as stated in the Schedule.
- 4.3 The maximum amount payable by the Company under the Accidental Death Benefit under this rider and the Accidental Death and Dismemberment Rider attached to any and all Insurances in respect of the life of the Insured with the Company will be restricted to the amount of Rs.50,00,000.

Article 5 Charge for Rider

The premium or charge for covering the risk under this Rider is payable alongwith the Base Plan.

Article 6 Duration of the Rider

- 6.1 The Rider will terminate on the earlier of:-
 - 6.1.1 The date mentioned in the Schedule.
 - 6.1.2 Upon the Accidental Death of the Insured.
 - 6.1.3 Cancellation by the Policyholder. The Rider will terminate on the next following Anniversary subject to the condition that a written request for cancellation is received by the Company at least 30 days prior to the Anniversary date.
 - 6.1.4 The termination or cancellation of the Insurance for any other reason, or if the Insurance is converted into a Paid Up Insurance with a zero Sum Insured.

Article 7 Change of Occupation

- 7.1 It is a condition precedent to the Company's liability that the Policyholder or the Insured must inform the Company in writing immediately if the Insured changes occupation or engages in any additional occupation. The Company reserves the right to terminate this Rider if it considers the new or additional occupation to be more hazardous than that stated in the Proposal or previously notified under this condition. If the Company is not notified of such change no benefit shall be payable in the event of Accidental Death. In this event there will be no refund of any charges made in respect of this benefit.

Article 8 Residence

- 8.1 It is a condition precedent to the Company's liability that the Policyholder or the Insured must inform the Company in writing immediately if the Insured takes up permanent residence outside India, or of any period of temporary residence outside India for a continuous period exceeding three months. The Company will revise or cancel the terms of this Rider if it considers the new country of residence to be more hazardous than that stated in the proposal or previously notified under this condition. If the Company is not notified of such change no benefit shall be payable in the event of Accidental Death In this event there will be no refund of any charges made in respect of this benefit.

Article 9 Claim Procedure

- 9.1 It is a condition precedent to the Company's liability that written notice of a claim must be received by the Company within three

months of the Accidental Death. Before any claim is admitted, Accidental Death shall be proved to the satisfaction of the Company. The Claimant shall furnish

9.2 The Company reserves the right to require proof of age before benefit is paid.

Article 10 Exclusions

- 10.1 No benefit will be payable if the Accidental Death is directly or indirectly caused by or related to:
- i) Alcohol or drug abuse including drug taking other than prescribed by a qualified and registered medical practitioner, any actual or alleged crime committed or attempted by the Insured, wilful self inflicted injury, suicide or attempted suicide or unreasonable failure to seek or follow medical advice.
 - ii) Failure to seek and follow medical treatment and advice from a registered and qualified medical practitioner immediately following an accident.
 - iii) Aviation other than as a passenger in a commercially licensed passenger aircraft.
 - iv) Engaging in racing of any kind other than athletics or swimming.
 - v) Any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, social disorder, insurrection, military or usurped power, or wilful participation in acts of violence.
 - vi) Radioactive contamination due to a nuclear accident.
 - vii) Any mental or functional disorder.
 - viii) Participation in sports or pastimes of a hazardous nature including (but not limited to) parachuting, potholing, mountaineering and hot air ballooning.
 - ix) Any condition existing prior to the Commencement Date unless it has been disclosed in the Proposal for the Insurance.

Article 11 Changes to the Special Terms and Conditions

- 11.1 The Company reserves the right to change these Special Terms and Conditions and the benefits conferred by this Rider if there is a change in the law, legislation or taxation affecting the Company or the Base Plan.
- 11.2 None of these Special Terms and Conditions may be waived or modified except by endorsement issued by the Company and signed by an authorised official thereof, except where otherwise stated in the Standard Terms and Conditions.
- 11.3 The Company will notify the Policyholder of any changes to these Special Terms and Conditions and the benefits within four weeks from the date of the change. If the Policyholder does not agree with the change and does not so notify the Company within four weeks after the Company has sent notification thereof, he will be deemed to have accepted the change.

Endorsement

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Endorsement

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Endorsement

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