



Special Terms & Conditions

Rider - Double Accident Benefit

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 Insurance is further governed by the relevant Terms & Conditions applicable to the Base Plan and the Scheme Rules.

Article 2 Insured Event

- 2.1 The death of the Insured Member caused directly by Accident, within 90 days from the date of such Accident. An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Article 4 Benefits


- 4.1 In the event of an accepted claim under this Rider, the Company will be liable to pay one more Sum Insured to the Policyholder in addition to the Sum Insured payable under the Base Plan.

Article 5 Duration of the Rider

- 5.1 The Rider terminates if the Insurance on the life of the Insured Member is terminated or cancelled for any reason.

Article 6 Exclusions

- 6.1 No benefit will be payable if the Accidental death is directly or indirectly caused by or aggravated by or related to:
 - i) Alcohol or drug abuse including drug taking other than prescribed by a medical practitioner, any crime committed by the Insured, wilful self inflicted injury, 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 commercial licensed passenger aircraft.
 - iv) Engaging in racing of any kind other than athletics or swimming.


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- 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 Insured Member Effective Date except as stated in the Schedule.
- x) Human Immunodeficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS)).

