



Standard Terms & Conditions

Rider - Permanent Total Disability

Article 1 General Provisions

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

Article 2 Insured Event

- 2.1 The Permanent Total Disability of a Member for a continuous and uninterrupted period of 6 months from the date of the Accidental bodily injury or illness

Article 3 Definition

- 3.1 Permanent Total Disability (PTD) shall mean the Member's permanent and total incapacity due to Accidental bodily injury or illness which, in the opinion of the Company, is such as to prevent the Member totally at the time of the claim being made from engaging in or being employed for remuneration or profit in any occupation and render him unlikely to be able to do so at any time in the future.

Article 4 Benefits

- 4.1 Entitlement to this benefit will arise when the Company receives satisfactory proof that the Member has suffered PTD which commenced while the Rider is in force and which has lasted for a continuous and uninterrupted period of 6 months.
- 4.2 In the event of an accepted claim under this Rider, the Company will be liable to pay the Group PTD Sum Assured to the Policyholder.

- 4.3 The Insurance in respect of the Member will cease upon the entitlement to a PTD benefit having arisen. If the Insured Member dies before the entitlement to a benefit under this Rider has arisen, then the Company shall only be liable to make payment for the Member's death as provided for under the Base Plan or Term Insurance Rider or, if operative, the Double Accident Benefit Rider.

Article 5 Duration of the Rider

- 5.1 The Group PTD Rider terminates if the term insurance on the life of the Member is terminated or cancelled for any reason.

Article 6 Exclusions

- 6.1 No benefit will be payable if the PTD 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.
- 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.
- x) Human Immunodeficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS)).

- 6.2 The benefit under this Rider shall be payable only upon the expiry of an uninterrupted period of 6 months from the date when the Member suffers PTD