

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

Head Office
Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur

EASYCAREPlus (Option B)
(Without Participation in Profits)

GROUP POLICY NUMBER : DG100
 DATE OF ISSUE : 12th April 2019
 POLICY COMMENCEMENT DATE : 1st April 2019
 POLICY ANNIVERSARIES : 1st April 2020 and the same date on each succeeding year

POLICYHOLDER : DIGI TELECOMMUNICATIONS SDN. BHD.

POLICYHOLDER'S ADDRESS : Lot 10 Jalan Delima 1/1
 Subang Hi-Tech Industrial Park
 40000 Subang Jaya
 Selangor, Malaysia

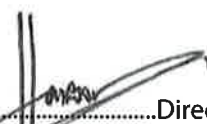
APPLICATION DATE : 1st April 2019
 THE COMPANY : Great Eastern Life Assurance (Malaysia) Berhad (93745-A)
 SPECIAL PROVISIONS / ENDORSEMENTS:


WHEREAS

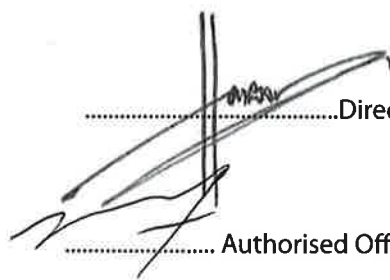
The Policyholder have by a written application dated as above which application shall be deemed to be incorporated in and to form part of this Policy requested the Company to grant the benefits hereinafter referred to. The Company hereby agree to pay to the Policyholder the benefits subject to all the terms, conditions and provisions of this Policy. This Policy is issued in consideration of the Policyholder's application (a copy of which is attached hereto) and payment of the necessary premiums and shall take effect on the Policy Commencement Date. The terms, conditions and provisions in this and the subsequent pages, including the Schedule or Schedules of Insurance attached hereto, any amendments or endorsements or riders included at issue or added thereafter, shall be deemed to form part of this Policy.

IN WITNESS WHEREOF, the Company has caused this Policy to be signed as on the Date of Issue.


..... Director


..... Director

Examined by.....


..... Authorised Officer

PRIVILEGES AND CONDITIONS

1. GENERAL DEFINITION

In this Policy, where the context so admits, the masculine gender shall include the feminine, and likewise, the singular word shall include the plural and vice versa, and the following words and expressions shall have the following meanings unless otherwise stated:-

“Accident” means an incident which results in injury to the Life Assured caused solely and directly by accidental, violent, external and visible means and independently of all other causes of which (except in the cases of drowning or internal injury revealed by an autopsy) there is evidence of visible contusion or wound on the exterior of the body.

“Activities of Daily Living” means all of the following:

- (a) Transfer
Getting in and out of a chair without requiring physical assistance.
- (b) Mobility
The ability to move from room to room without requiring any physical assistance.
- (c) Continence
The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (d) Dressing
Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (e) Bathing/Washing
The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (f) Eating
All tasks of getting food into the body once it has been prepared.

“Assurance” means this group yearly renewable term assurance coverage and such other insurance coverage as may be extended to a Life Assured as stated in the Certificate of Assurance.

“Assured Member” means an Eligible Member in respect of whom an Assurance under this Policy has been effected pursuant to the Certificate of Assurance.

“Attained Age Next Birthday” means the age next birthday of the Life Assured on preceding (or coincident) Policy anniversary.

“Certificate Anniversary” means the anniversary of the Risk Commencement Date.

“Certificate of Assurance” means the certificate of assurance issued to a Life Assured setting out the Assurance effected under this Policy.

“Eligible Member” means a Member who holds a Malaysian citizenship or permanent residency in Malaysia and is eligible to participate in this Policy and who fulfills the underwriting requirements.

“Injury” means bodily injury caused solely by Accident.

“Life Assured” means an Assured Member in respect of whom coverage under this Policy has been effected pursuant to the Certificate of Assurance.

“Medical Practitioner” means a surgeon or physician qualified by degree in western medicine, who is legally licensed and duly qualified to practice medicine and surgery authorised in the geographical area of his practice, and who also possesses a current Annual Practising Certificate issued by the Malaysia Medical Council but excluding a surgeon or physician who is the Life Assured himself.

“Member” means a person who is introduced by the Policyholder to the Company and who is eligible to participate under this Policy.

“Period of Insurance” refers to the one year period which starts on the Risk Commencement Date and every subsequent one-year period thereafter which starts on the renewal of the Certificate of Assurance.

“Policy” means this policy and includes the Certificate of Assurance, any supplementary contract, endorsement or schedule herein, or as may be issued by the Company from time to time, any amendment as may be made, approved and signed by the Company at its sole and absolute discretion from time to time without notice thereof to the Life Assured, the application/proposal

form submitted to the Company by the Policyholder and/or Life Assured and any other documents furnished to the Company in connection with the application of Assurance which shall collectively constitute and form the entire contract of assurance contained herein. This Policy has been effected to cover a group of Life Assured where the size of the group shall be determined by the Company at its sole and absolute discretion.

“Policy Anniversary” means the anniversary of the Policy Commencement Date.

“Risk Commencement Date” in respect of a Life Assured refers to a date as stated in the Certificate of Assurance, from which the Assurance of the Life Assured under this Policy has become effective.

“Sum Assured” in respect of any Life Assured means the amount of Assurance under this Policy as stated in the certificate of Assurance.

“Total and Permanent Disability” or **“TPD”** is defined as a state of incapacity which -

- (a) becomes total and permanent where at all times on or after occurrence of such condition, there is not any work, occupation or profession that the Life Assured can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or
- (b) is caused by any of the following:-
 - (1) total and irrecoverable loss of sight of both eyes; or
 - (2) total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
 - (3) total and irrecoverable loss of sight of one eye and loss of use of one limb at or above the wrist or ankle; or
- (c) renders the Life Assured disabled to such an extent as to be totally and permanently unable to perform at least three (3) of the listed Activities of Daily Living even with the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

For the purpose of this benefit, the word “permanent” shall mean beyond the hope of recovery with current medical knowledge and technology. The resultant permanent functional impairment is to be verified by a Medical Practitioner and duly concurred by the Company’s medical officer.

2. GENERAL PROVISIONS

- 2.1 Prior to any Risk Commencement Date, the Policyholder and/or Life Assured shall furnish to the Company all information and proof which the Company may at its sole and absolute discretion require with regard to any matter pertaining to the application of an Assurance. All documents furnished to the Policyholder by any Life Assured in connection with the application of Assurance, and all records and documentation as may have a bearing on this Policy shall at all times be made available by the Policyholder for inspection by the Company.
- 2.2 Eligible Members and the Policyholder shall furnish the Company with all statements and information as may be required by the Company,
 - 2.2.1 The answers given by the Policyholder and/or the Life Assured in the application or proposal form or any subsequent questionnaires given by the Company on any matters relating to the application of an Assurance and any disclosures made by the Policyholder and/or the Life Assured between the time of submission of the application or proposal and the time this contract of insurance is entered into; and

2.2.2 Any reports and questionnaires;
(collectively be referred to as “the Material Information”)
and such Material Information shall form part of this contract of insurance between the Company and the Policyholder and Life Assured. However, in the event of any pre-contractual misrepresentation made in relation to such Material Information, the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

If the Policyholder and/or the Life Assured are required by the Company, before this Policy and/or Assurance is renewed or varied, to answer any questions or if the Policyholder and/or the Life Assured are required to confirm or amend any matter previously disclosed by the Policyholder and/or the Life Assured to the Company in relation to this Policy and/or Assurance, it is the Policyholder and/or the Life Assured’s duty to take reasonable care not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

The Policyholder and/or the Life Assured must inform the Company of any change to the information given to the Company in the Policyholder and/or the Life Assured’s answers or in respect of any matter previously disclosed to the Company in relation to this Policy and/or Assurance if such changes had taken place after the Policyholder and/or Life Assured has submitted the application for renewal or variation but before this Policy and/or Assurance is renewed or varied.

2.3 All premiums due and payable under this Policy shall be paid in Malaysian Ringgit by the Policyholder and/or Life Assured, as the case may be, directly to the Company.

2.4 The Policyholder shall pay premiums to the Company by way of bank transfer or such other mode of payment as determined by the Company at its sole and absolute discretion. If an Assured Member is no longer a Member, the policy will be terminated.. The Company reserves the right to terminate the Assurance of a Life Assured if the mode of payment as stated in this Clause 2.4 or as determined by the Company from time to time, is not adhered to by the Life Assured. The Assurance effected under this Policy shall be expressed in Malaysian Ringgit. A discharge and/or receipt given to the Company by:

2.4.1 the Policyholder; or

2.4.2 Life Assured; or

2.4.3 any person duly authorised in writing by the Policyholder and/or the Life Assured to act on their behalf;

shall be a good, valid and sufficient discharge to the Company in respect of any payment made by the Company under this Policy. A list of the Policyholder’s and/or Life Assured’s authorised signatories shall, if necessary, be furnished to the Company and be updated when required.

2.5 No agent or broker is authorised to make or to modify this Policy, to extend the time for payment of premiums, to waive any lapse or forfeiture, to waive any of the Company’s rights or requirements, or to bind the Company by making any promise or by accepting any representation or information in respect of this Policy. This Policy cannot be varied except in writing by the Chief Executive Officer or some other person(s) duly appointed by the Board of Directors of the Company for the purpose.

2.6 This Policy will neither participate in the profits of the Company nor will any surrender value be paid in respect of it.

3. GENERAL CONDITIONS

3.1 Policy Documentation

The Policyholder shall deliver the original Policy to the Company upon its request to do so, whether the same is necessary for, inter alia, making any endorsements, stamping, reference purpose or otherwise.

3.2 Eligible Age

Only Eligible Members aged between eighteen (18) years next birthday and fifty-nine (59) years next birthday may participate in this Policy.

3.3 Evidentiary Requirements

- 3.3.1 No Assurance or any increase in the Sum Assured or benefits in respect of any Life Assured shall take effect under this Policy, unless notification has been duly made and the Company has intimated acceptance of the risk in writing.
- 3.3.2 Satisfactory evidence of health shall be required by the Company before acceptance of an Assurance or any increase in the Sum Assured or benefits. Any variation or waiver of the foregoing shall be at the Company's sole and absolute discretion.
- 3.3.3 Documentary evidence of age of the Life Assured and such other evidence satisfactory to the Company shall be required before any benefit in respect of his Assurance is payable under this Policy. In the absence of a birth certificate, an identity card shall be an acceptable evidence.
- 3.3.4 If the Life Assured's true entry age falls outside the age range as stated in Clause 3.2 above, no Assurance shall be provided under this Policy and the premium paid shall be refunded without interest.

3.4 Assurance Benefit Level

- 3.4.1 Every eligible Life Assured shall be entitled to the selected Assurance under this Policy, for which he is to be insured under the Certificate of Assurance, with reference to the Schedule of Premium as stated in this Policy, and subject to the terms and conditions of this Policy.
- 3.4.2 A Life Assured whose Assurance is terminated due to any reason and who re-applies for Assurance shall be considered as a new Member under this Policy.
- 3.4.3 Each Life Assured is allowed to purchase one (1) Assurance only at any time under this Policy.

3.5 Premiums

- 3.5.1 Premium in respect of each Life Assured's Assurance shall be calculated with reference to the Schedule of Premium as stated in this Policy. All premiums due under this Policy for a Period of Insurance shall be paid to the Company prior to the commencement of that Period of Insurance, unless otherwise specified by the Company in writing. If there are any arrear of premiums due under this Policy for a previous Period of Insurance or any part thereof, all such arrears shall also be paid in full to the Company prior to the commencement of the next Period of Insurance, if any. Any variation or waiver of the foregoing shall be at the Company's sole and absolute discretion.
- 3.5.2 Premium for a Period of Insurance is based on the Attained Age Next Birthday of each Life Assured on the Risk Commencement Date.
- 3.5.3 The Company reserves the right to impose any additional premium on a Life Assured's Assurance which it deems appropriate from time to time. The quantum of the additional premium to be imposed shall be determined at the Company's sole and absolute discretion.
- 3.5.4 The Company reserves the right, at its sole and absolute discretion, to vary the premium by giving at least thirty (30) days advance written notice to the Policyholder in accordance with 'Notices and Correspondence' clause of this Policy. Any revision of the premium shall take effect immediately upon renewal of this Policy.
- 3.5.5 If for any reason premium is paid for a terminated Assurance, the receipt by the Company of the same shall not constitute an acceptance of the premium by the Company nor a continuation of the Assurance but the premium so paid shall be refunded without interest, and the Company shall be under no liability in respect of such Assurance. However, any failure to refund or any delay in refunding such premium by the Company shall not operate as a waiver, and the same shall not

constitute an acceptance of the premium by the Company nor a continuation of the Assurance.

3.6 When an Assurance Becomes Effective

The Assurance in respect of each Life Assured shall become effective only when the following requirements are met:-

3.6.1 The acceptance by the Company in writing of his proposal for assurance; and

3.6.2 The Company has received the first premium for his Assurance under this Policy.

3.7 When an Assurance Becomes Payable

Any benefit payable under this Policy shall only be paid if the Life Assured's Assurance is valid and in force at the time of the occurrence of the event giving rise to the claim and subject to the terms and conditions of this Policy, and the Certificate of Assurance.

3.8 Renewal Privilege

This Policy is renewable on each Policy Anniversary provided that at the time of renewal, this Policy has not been terminated in accordance with the provisions under Clause 3.15 below.

3.9 Grace Period

3.9.1 The Life Assured is allowed up to forty-five (45) days ("the Grace Period") from each of the premium due dates to pay the subsequent total premium due under his Certificate of Assurance.

3.9.2 If any claim occurs during the Grace Period before the premium is paid, the Certificate of Assurance will be valid and effective as though the premium had been paid. However, any amount of indebtedness under the Certificate of Assurance will be deducted from the claim proceeds payable.

3.9.3 The Certificate of Assurance shall be terminated immediately if the premium is still remaining unpaid upon expiry of Grace Period.

3.10 Indisputability

If the Policyholder and/or Life Assured is required to furnish the Company with statements and information in relation to his Assurance due to any other reason determined by the Company at its sole discretion,

3.11.1 The Company will not dispute the validity of the respective Assurance during the lifetime of the Life Assured after one (1) year from the Risk Commencement Date of the Certificate of Assurance, unless there is fraud.

3.11.2 In the event that the Assurance is invalidated or is avoided pursuant to Clause 3.11.1, the Company's liability shall be limited to the refund of premium paid without interest less any expenses which may have been incurred for the medical examination of the Life Assured as well as any indebtedness to the Company under the respective Certificate of Assurance and any applicable charges or fees as determined by the Company.

3.11 Remedies for Misrepresentation

3.12.1 This Clause shall only apply if the duration of the respective Assurance is one (1) year or less from the Risk Commencement Date of the Certificate of Assurance and the Policyholder and/or the Life Assured is required to furnish the Company with statements and information in relation of his Assurance.

3.11.2 The Company may, at its sole and absolute discretion, avoid the Assurance in the event that any pre-contractual misrepresentation made by the Policyholder and/or the Life Assured in relation to the Material Information:-

3.12.2.1 is a deliberate or reckless misrepresentation; or

- 3.12.2.2 is a careless or innocent misrepresentation, and but for the misrepresentation, the Company would not have issued or renewed the respective Assurance.
- 3.11.3 In the event that that respective Certificate of Assurance is invalidated or is avoided pursuant to Clause 3.12.2, the Company's liability shall be limited to the refund of premiums paid without interest less any expenses which may have been incurred for the medical examination of the Life Assured as well as any indebtedness to the Company under the respective Certificate of Assurance and any applicable charges or fees as determined by the Company.
- 3.11.4 In the event that any pre-contractual misrepresentation made by the Policyholder and/or the Life Assured in relation to the Material Information is a careless or innocent misrepresentation, and but for the misrepresentation, the Company would have issued or renewed the respective Certificate of Assurance but on different terms and conditions, the Company may, at its sole and absolute discretion:-
- 3.12.4.1 vary any of the terms and conditions of the respective Assurance and treat the respective Assurance as if it had been issued or renewed on the varied terms and conditions; and
- 3.12.4.2 in addition to Clause 3.12.4.1, reduce proportionately the amount to be paid on a claim in accordance with the Company's relevant policy at the material time.

3.12 Alteration of Policy Conditions

- 3.12.1 The terms and conditions of this Policy may be amended or changed at any time by the Company by giving thirty (30) days advance written notice to the Policyholder in accordance with 'Notices and Correspondence' clause of this Policy.
- 3.12.2 Upon expiry of the said thirty (30) days advance written notice, any such amendment shall be binding on the Policyholder and all Life Assureds whether assured under this Policy prior to or on or after the effective date of such amendment.

3.13 Discontinuance of an Assurance

An Assurance in respect of the Life Assured shall automatically be terminated on the earliest of the following dates when any of the following events takes place:-

- 3.131 upon death of the Life Assured; or
- 3.132 when the Life Assured suffers Total and Permanent Disability; or
- 3.133 when the Life Assured's Attained Age Next Birthday is sixty (60) years; or
- 3.134 if the Company receives the request for termination in writing; or
- 3.135 when this Policy is terminated in accordance with the terms and conditions of this Policy; or

3.14 Termination Notice

The Company shall be entitled, at its sole and absolute discretion, to terminate this Policy at any time by giving thirty (30) days advance written notice to the Policyholder and/or the Life Assured, as the case may be, in any of the following events:-

- 3.14.1 if there is any breach by the Policyholder and/or Life Assured, of any terms and conditions of this Policy; or
- 3.14.2 if any information or documents furnished by the Policyholder and/or Life Assured to the Company under Clause 2.2 above is found to be inaccurate or untrue; or
- 3.14.3 in any circumstance where breach of terms and conditions of this Policy or provision of inaccurate or untrue information involved or has been committed by any Life Assured, the Company shall be entitled to terminate the Certificate of Assurance in respect of the Life Assured by giving immediate written notice to the Policyholder and/or the Life Assured, as the case may be; or
- 3.14.4 if it decides to discontinue underwriting this insurance product at the time of

renewal; or

3.14.5 when the total number of Life Assured is less than fifty (50).

3.14.6

3.15 Notices and Correspondence

3.15.1 Any notice, request, instruction or correspondence issued by the Company under the name of the Life Assured or under the name of the Policyholder, shall be made in writing and sent to the Policyholder or the Life Assured, as the case may be, at the address specified in the proposal for assurance or to such other address as may be notified in writing by the Policyholder or the Life Assured, respectively, and the same shall be deemed a good, valid and sufficient notice. Notwithstanding the foregoing, the Company may, at its sole and absolute discretion, issue any notice, request, instruction or correspondence to the Policyholder, in this case such notice, request, instruction or correspondence shall be deemed a good, valid and sufficient notice to the Life Assured and is deemed binding on the Life Assured upon receipt of the same by the Policyholder.

The Policyholder shall forward any such notice, request, instruction or correspondence to the Life Assured as soon as practicable or notify the Life Assured of any such notice, request, instruction or correspondence in any manner whatsoever as the Policyholder deems fit as soon as practicable. The Company has no obligation to forward any such notice, request, instruction or correspondence to the Life Assured directly.

3.15.2 Any notice, request, instruction or correspondence given by the Company may be sent by ordinary post, pre-paid registered post or delivered personally to the Policyholder or the Life Assured, as the case may be, and shall be conclusively deemed to have been received by the Policyholder:

3.16.2.1 in the case of personal delivery, on the day of delivery; and

3.16.2.2 in the case of ordinary post, or in the case of pre-paid registered post, seven (7) days after the date of posting, if posted locally, and fourteen (14) days, if posted overseas.

3.15.3 If any notice, request, instruction or correspondence is undelivered to the Policyholder or the Life Assured, as the case may be, and is returned to the Company after the Company has made three or more consecutive attempts at delivery, the Company may, at its sole and absolute discretion, and at the Policyholder's and/or the Life Assured's own risk, withhold all subsequent notice, request, instruction or correspondence until the Company has been notified by the Policyholder or the Life Assured of its new address.

3.16 Assignment of Succession

If the business of the Policyholder shall be assigned to or succeeded by any person, persons or corporation (referred to as "Successor"), then subject to the consent of the Company, the payment of premiums under this Policy may at the option of the Successor be continued in which case the Successor shall, as from the date of such assignment or succession takes place, be treated for all purposes of this Policy (including this present condition) as the Policyholder hereof.

3.17 Governing Law

3.17.1 This Policy shall be governed by the Laws of Malaysia and the Courts of Malaysia shall have exclusive jurisdiction for any dispute arising out of or in relation to this Policy.

3.17.2 The Company shall have the right at any time, by giving advance written notice to the Policyholder, in accordance with the 'Notices and Correspondence' clause of this Privileges and Conditions, to amend the terms and conditions of this Policy (except for Clause 3.12 above) in compliance with any legislative changes, statutory modifications or amendments which may be enacted from time to time.

3.18 Sanction Limitation and Exclusion

At the sole discretion of the Company, the Company shall not be deemed to provide cover and shall not receive any payment(s) under this Policy; or be liable to pay any sums (including but not limited to payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under this Policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Company to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

3.19 Free Look Period

Within fifteen (15) days after this policy has been received by the Policyholder, the Policyholder may return this policy to the Company. The Company shall then immediately refund any premium that had been paid for this policy and cancel this policy.

Please note that for the purpose of determining the period of fifteen (15) days, this policy will be deemed to be returned to the Company on the date the Company have received it or the date that it has been posted to the Company by registered post.

Provided always that in the event that a claim has been admitted under this policy, the Policyholder may not exercise the right to return this policy as set out herein.

4. BENEFITS PROVISIONS

4.1 Death Benefit

While this Policy is in force and subject always to its terms and conditions, upon receipt and approval of proof of age and/or other evidence satisfactory to the Company that the Life Assured died while insured under this Policy, the Company shall pay the Sum Assured in one lump sum.

Provided that:

4.1.1 Notification of death must be accompanied by documentary evidence of death.

4.1.2 The Assurance shall be terminated upon death and all benefits and rights (except the amount payable under Clause 4.1 above and other provisions for payment of benefits, if any, under this Policy) under it shall cease.

4.2 Accidental Death Benefit

While this Policy is in force and subject always to its terms and conditions, in the event of death of the Life Assured resulting from an Accident, in addition to the payment of benefit under Clause 4.1, the Company will pay a lump sum equal to ONE time of the Sum Assured ("accidental death benefit") under this Policy upon receipt of due proof that:

4.2.1 the Accident occurs on or after the Risk Commencement Date; and

4.2.2 the death of the Life Assured occurs within ninety (90) days from the date of the Accident.

4.3 Total and Permanent Disability Benefit

While this Policy is in force and subject always to its terms and conditions, upon receipt and approval of proof of age and/or other evidence satisfactory to the Company that the Life Assured suffers Total and Permanent Disability while insured under this Policy, the Company shall advance the Sum Assured.

Provided that:

4.2.1 Total and Permanent Disability in respect of any Life Assured must be certified by a Medical Practitioner appointed by the Company, to have continued for at least six (6) consecutive months from the date of disability. Satisfactory documentary proof must also be provided to the Company evidencing such continuing disability at the time of the first annual advance payment and on each subsequent annual advance payment.

- 4.2.2 If the Life Assured ceases to be totally and permanently disabled, the Company shall discontinue further annual advance payments and all the Assurance on the same Life Assured shall be automatically cancelled.
- 4.2.3 The payment of the Sum Assured shall be made in the following manner:
- 4.2.3.1 one lump sum not exceeding RM1,000,000 under this Policy and all other group policies (including supplementary contract and endorsements, if any) issued by the Company insuring the same Life Assured; and
- 4.2.3.2 any sum exceeding RM1,000,000, but not exceeding RM2,000,000 under this Policy and all other group policies (including supplementary contract and endorsements, if any) issued by the Company on the same Life Assured, in two equal annual installment payments, the first of which shall be paid one year after the date of payment of the lump sum stated in 4.2.3.1 above.
- For the avoidance of doubt, the aggregate amount of sum assured payable by the Company for Total and Permanent Disability benefit must not exceed RM2,000,000 under this Policy and all other group policies (including supplementary contract and endorsements, if any) issued by the Company by any name or description which provide for Total and Permanent Disability benefits on the same Life Assured.
- 4.2.4 Upon payment of each annual payment of the Sum Assured as provided in Clause 4.2.3 above, the Sum Assured, will be reduced by the same amount of benefit paid.
- 4.2.5 In the event of death of the Life Assured before the last annual installment payment as stipulated in Clause 4.2.3 above is made, the Company shall pay the balance of the annual installment payments (if any) still remaining unpaid in one lump sum.

5. CONDITIONS OF PAYMENT OF CLAIMS

- 5.1 The due observance and fulfillment of the terms and conditions of this Policy by the parties concerned shall be a condition precedent to any liability of the Company to make any payment under this Policy.
- 5.2 Prior to payment of any claims payable under this Policy, the amount of any indebtedness on this Policy shall first be deducted from the benefits payable.
- 5.3 No accidental death benefit shall be payable under this Policy if the death benefit is not payable.
- 5.4 The Policyholder and/or Life Assured shall give immediate written notice to the Company of any change in the Life Assured's occupation, habits, pursuits or country of residence, and shall pay any additional premium that may be required by the Company.
- 5.5 Written notice shall be sent to the Head Office of the Company or to any of its branch offices within ninety (90) days from the date on which a claim event occurs.
- 5.6 All certificates, information and evidence required by the Company in connection with any claim under an Assurance shall be furnished by the claimant at own expense and shall be in such form and of such nature as the Company may require.
- 5.7 Unless prohibited by law, the Company may examine the body and conduct an autopsy before making any payment under this Policy.

6. EXCLUSIONS

- 6.1 No benefit shall be payable in the event of suicide within one (1) year from the Risk Commencement Date.
- 6.2 No benefit shall be payable for Total and Permanent Disability of the Life Assured which:
- 6.2.1 has existed prior to or on the Risk Commencement Date; or
- 6.2.2 is resulted from the Life Assured committing, attempting or provoking an assault or a felony or from any violation of the law by the Life Assured; or

- 6.2.3 is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
 - 6.2.4 is caused by bodily injury sustained as a result of parachuting or sky-diving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route; or
 - 6.2.5 is resulted from war, whether declared or undeclared.
- 6.3 The Company will not pay any Accidental Death Benefit, for any Injury resulting in loss suffered, as a result of, including any of the following whether directly or indirectly:
- 6.3.1 suicide, attempted suicide or self-inflicted injuries, while sane or insane; or
 - 6.3.2 bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
 - 6.3.3 war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
 - 6.3.4 from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;
 - 6.3.5 engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
 - 6.3.6 as a result of the Life Assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Life Assured or resistance to arrest;
 - 6.3.7 while under the influence of alcohol or drugs unless taken as prescribed by a Physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - (a) 35mcg of alcohol per 100ml of breath
 - (b) 80mg of alcohol per 100ml of blood
 - (c) 107mg alcohol per 100ml of urine
 - 6.3.8 Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Life Assured would or could earn income or remuneration from engaging in such activity;
 - 6.3.9 from childbirth, pregnancy and/or any complications thereof;
 - 6.3.10 ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
 - 6.3.11 from the Life Assured engaging in commando or bomb disposal duties/training.

SCHEDULE OF PREMIUM

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP POLICY NO: ****

MONTHLY PREMIUM

Attained Age Next Birthday	Options	Premium (RM)	Sum Assured (RM)
18 - 40	Option 1	5.00	20,000
	Option 2	10.00	40,000
41 - 59	Option 1	5.00	7,500
	Option 2	10.00	15,000

Note:

The Company reserves the absolute right at its sole and absolute discretion to vary the premium in accordance with Clause 3.5.4 of this Policy.

*** END OF PAGE ***