



Rider

**Waiver of Premium
Benefit on Life
Protection (Policyowner)**



What is the Waiver of Premium on Life Protection (Policyowner) Benefit?

Waiver of Premium Benefit on Life Protection (Policyowner) is a rider that waives all future policy premiums if the Policyowner passed away or become totally and permanently disable while the Policy is in force. The Policy will remain in force until the expiry date, subject to the Policy's definitions, exclusions, and terms and conditions.

Age Eligibility

Minimum Age: 18 Years old

Maximum Age: 60 years old

Coverage Period

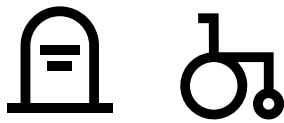
The Coverage Period of this Rider shall subject to the Premium Term of any Base Plan or Rider(s) to which this Rider is attached to.

How does this Rider work?

Example:

Mr. Pheaktra, 35, is a devoted father and the Policyowner of his daughter's insurance plan. He knows that if there is any unfortunate event happen to him and he could no longer pay the premiums, his daughter's Policy could lapse—and her future would be affected.

To protect his daughter no matter what happens, Mr. Pheaktra add the Waiver of Premium Benefit on Life Protection (Policyowner) rider to his daughter's Policy. This ensures the premiums will be waived if he passed away or become totally and permanently disable, keeping his daughter's plan secure and his promise to her on track.



In event of Mr. Pheaktra passes away or become totally and permanently disable during the policy in force:



The Company will waive all the future premium due under his daughter's Policy. His daughter's Policy shall remain in force until its Policy Expiry Date.

Exclusions for Death Claim:

1. Suicide or attempted suicide, whether the Policyowner is sane or insane, within two (2) years from the Rider Issue Date or the effective date of its last reinstatement, whichever is later (this exclusion is not applicable after two (2) years period per stated above); or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner, or Life Insured.


Exclusions for Total and Permanent Disability Claim:

1. Attempted suicide or any self-inflicted injury, whether the Policyowner is sane or insane; or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner or Life Insured; or
3. Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations ; or
4. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Policyowner was participating therein.



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