



Exclusion on Waiver of Premium on Life Protection (Policyowner)

No premium shall be waived if the occurrence of insured event resulted from either directly or indirectly, wholly or partly from any of below item(s). If the covered event is not waivable and leads to the termination of this Rider, the liability of the Company shall be limited only to the return of total Premium paid for this Rider from the Policy Issue Date or Rider Reinstatement Date (whichever later), less any medical examination expense (if any) and/or expenses reasonably occurred for the underwriting process (if any).

Exclusions for Death Claim

- a) 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
- b) 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

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