



Rider

**Waiver of Premium
Benefit on Major-Stage
Critical Illness** (Policyowner)



What is the Waiver of Premium Benefit on Major-Stage Critical Illness (Policyowner)?

Waiver of Premium Benefit on Major-Stage Critical Illness

(Policyowner) is a rider that waives all future policy premiums if the Policyowner diagnosis with covered major critical illness condition while the Policy is in force. The Policy will remain in force until the Policy 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.

Covered Major-Stage Critical Illness Conditions:

Types	Major-Stage Critical Illness Conditions
Cancer	1. Major Cancer
Heart	2. Heart Attack 3. Coronary Artery By-Pass Surgery 4. Open Surgery to Aorta 5. Heart Transplant
Brain	6. Major Stroke
Liver	7. End-Stage Liver Failure 8. Surgical Liver transplant
Kidney	9. Kidney Failure 10. Surgical Kidney Transplant
Lung	11. End-Stage Lung Disease 12. Surgical Lung Transplant
Organs Transplant	13. Surgical Pancreas Transplant

How does this Rider work?

Example:

Mr Tola, 40, is a devoted father and the policyowner of his daughter's insurance plan. He knows that if fall sick due to major critical illness then 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. Tola adds the Waiver of Premium Benefit Critical Illness (Policyowner) rider to her policy. This ensures the premiums will be waived if he diagnosis with major stage critical illness condition, keeping his daughter's plan secure and his promise to her on track.



In event of Mr. Tola diagnosis with covered major-stage critical illness condition 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.

Exclusion

1. All Pre-existing conditions, which existed before the Rider Issue Date or Rider Reinstatement Date or Rider Effective Date of Critical Illness Benefit, whichever is later.; or
2. All Critical Illness presenting, or any symptoms presenting or diagnosed within the Waiting Period, inclusive of all Early-Stage Critical Illness that are first diagnosed during the waiting period and that progress to a Late-Stage Cancer after the waiting period expired,
3. Congenital diseases or birth defects; or
4. Disease/s resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immune Deficiency Virus (HIV) (except in cases of HIV due to blood transfusion /Occupationally acquired AIDS); or
5. Attempted suicide or any self-inflicted injury, whether the Life Insured is sane or insane; or
6. Any Critical Illness resulting from the use of medication without medical prescription, narcotic drug or other toxic substance, or from excessive consumption of alcohol as stated under applicable law and regulations, unless prescribed by a duly registered medical practitioner; or
7. Any conditions that are excluded under each covered Critical Illness's definition.



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