



## **Exclusion on Waiver of Premium Benefit on Major-Stage Critical Illness (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 Rider 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).

- (a) 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
- (b) 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,
- (c) Congenital diseases or birth defects; or
- (d) 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
- (e) Attempted suicide or any self-inflicted injury, whether the Life Insured is sane or insane; or
- (f) 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
- (g) Any conditions that are excluded under each covered Critical Illness's definition.