

ANNEXURE

Hero Shield Rider

This Rider forms part of the Policy to which it is attached. It is issued in consideration of the payment of premiums for the Rider as stated in the Supplementary Schedule. Any word or expression not specifically defined in this Annexure shall have the same meaning as ascribed to it in the Policy.

This Rider has no right to share in the surplus of Our life insurance fund.

1. DEFINITIONS

“Accident” or “Accidental”	A sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.
“Additional Premium”	The amount stated as Additional Premium of this Rider in Supplementary Schedule of Policy Schedule.
“Disability”	Sickness, disease, illness or the entire injuries arising out of a single or continuous series of causes.
“Doctor” or “Physician” or “Surgeon”	A registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a Doctor, Physician or Surgeon who is the Life Assured himself.
“Pre-Existing Conditions”	Disability that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which: (a) the individual had received or is receiving treatment; (b) medical advice, diagnosis, care or treatment has been recommended; (c) clear and distinct symptoms are or were evident; or (d) its existence would have been apparent to a reasonable person in the circumstances.
“Amount of Benefit”	The amount stated as Amount of Benefit of this Rider in Supplementary Schedule of Policy Schedule.
“TPD” or “Total and Permanent Disability”	A Disability which, in the opinion of two (2) of Our Doctors, is a direct result of accidental bodily injury, sickness or disease such that at the time of commencement of the Disability or at any time thereafter: (a) For an individual between fourteen (14) days old and Age of four (4) years: There is no reasonable possibility of the individual pursuing any work, occupation or profession for compensation, profit or gain during his remaining lifetime, provided that such Disability must last for at least six (6) months from the commencement of the Disability; (b) For non-working individual:

The individual, after attaining the Age of four (4) years but before the Age of seventy (70) years, is unable to perform at least four (4) out of the six (6) Activities of Daily Living as defined below without the assistance of another person, provided that such Disability must last for at least six (6) months from the commencement of the Disability;

Activities of Daily Living means:

- i. 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.
- ii. Continence - The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- iii. Dressing - Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- iv. Eating - All tasks of getting food into the body once it has been prepared.
- v. Mobility - The ability to move from room to room without requiring any physical assistance.
- vi. Transfer - Getting in and out of a chair without requiring physical assistance.

(c) For working individual:

The individual, after attaining the Age of thirteen (13) years but before the Age of seventy (70) years, is unable to sufficiently do or follow any work, occupation or profession to earn or obtain any wages, compensation or profit, provided that such Disability must last for at least six (6) months from the commencement of the Disability;

The entire and irrecoverable loss of sight of both eyes, or the loss by severance of both entire hands or both entire feet, or one entire hand and one entire foot, or the irrecoverable loss of sight of one eye and one hand and/or one foot, shall also be considered as TPD.

2. BENEFITS

2.1 Accidental Death or Accidental Total and Permanent Disability (TPD) Benefit

2.1.1. While this Rider is still in force and subject to the conditions and exclusions stated herein, if the Life Assured dies or suffers from Total and Permanent Disability due to Accidental causes, We will pay one hundred percent (100%) of the Amount of Benefit.

2.1.2. This Benefit is only payable once.

2.1.3. Our maximum aggregate limit liability for such additional benefit payment on Accidental Death or Accidental Total and Permanent Disability under this and all other policies and riders upon the same life shall not, in any event, exceed a sum of Ringgit Malaysia Two Million (RM 2,000,000) for the Life Assured who has attained the Age of one (1) to sixteen (16) and Ringgit Malaysia Ten Million (RM 10,000,000) for the Life Assured who has attained the Age of seventeen (17) to seventy (70).

2.1.4. Any valid claim for such benefit payment shall extinguish all other rights, options, values and benefits under the Accidental Death Benefit and Accidental Total and Permanent Disability Benefit.

2.2 The Amount of Benefit payable under Clause 2.1.1 shall be further subject to the following percentage, according to the Age of the Life Assured at the time of Accidental Death/Accidental TPD:

Age at Accidental Death/TPD	Percentage of Amount of Benefit
One (1) year old	20.00%
Two (2) years old	40.00%
Three (3) years old	60.00%
Four (4) years old	80.00%
Five (5) years old and onwards	100.00%

3. EXCLUSIONS

3.1. There will be no payment of the Accidental Death Benefit if the Death Benefit under the Basic Policy is not payable. The Death Benefit will not be payable if the Life Assured's death is caused by suicide (while sane or insane) within one (1) year from the Issue Date or Reinstatement Date of the Policy, whichever is later. This Policy shall become void and We shall return the total premium paid for this Rider without interest.

3.2. The Accidental Death Benefit and Accidental Total and Permanent Disability Benefit will not be payable if the injury is resulting directly or indirectly, wholly or partly by any of the following: -

- (a) Any form of illness or disease due to non-accidental causes;
- (b) Attempted suicide (whether sane or insane)
- (c) Self-inflicted injury or injury sustained while under the influence of drugs and alcohol;
- (d) Injury sustained while engaging in hazardous pursuits, speed or endurance contest;
- (e) Any airborne activities (Except when travelling as a fare paying passenger or a crew member of an aircraft operated by an international airline and licensed for passenger service over a regular scheduled commercial route);
- (f) Submarine voyage;
- (g) Military, police, naval or aeronautical service;
- (h) Violation of law or resistance to arrest;
- (i) Any form of Disability which existed at the Issue Date or Reinstatement date of this Rider, whichever is later
- (j) Restoration of public order or making any arrest as an officer of law;
- (k) War declared or undeclared, revolution, strikes, terrorist activities or participation in riot and civil commotion;
- (l) Pre-Existing Condition which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later;
- (m) Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound); or
- (n) Poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

4. GENERAL CONDITIONS

4.1. All payments are subject to deduction of any amount owed to Us.

4.2. The claimant must give written notice within sixty (60) days of the Life Assured's death to claim under this Policy. Proof of death and other documents satisfactory to Us must be given at the claimant's expense. Failure to give notice within this time will not invalidate the claim if it can be shown that it was not reasonably possible to give notice earlier and that notice was given as soon as reasonably possible.

4.3. The Disability must persist for a continuous period of at least six (6) months after the commencement of such Disability.

- 4.4. Written notice of claim must be given to Us within six (6) months after the date of commencement of Disability. Failure to give notice within this time will not invalidate the claim if it can be shown that it was not reasonably possible to give notice earlier and that notice was given as soon as reasonably possible. Upon receipt of such notice, We will furnish to the claimant the forms for filling proof of Disability.
- 4.5. Any of Our Doctors shall be allowed to examine the Life Assured in respect of any alleged Disability in the manner and at the times the Doctor may require.
- 4.6. If We have erred in determining that the Disability is Total and Permanent Disability, We reserve all rights to recover all amounts paid.
- 4.7. If there is a failure to comply with any one of the foregoing provisions, no claim shall arise or be valid or enforceable.

5. PREMIUM RATES

The Additional Premium rate is level throughout the Coverage Term for this Rider, However, the rate is not guaranteed and We reserve the right to revise the renewal premium by giving You a ninety (90) days' notice in advance. The revised premium will be effective upon next policy anniversary.

6. SURRENDER

While this Rider is in force, You may surrender this Rider at any time by giving US written notice. Your Rider will remain in force until your next Premium Due Date. No surrender value will be payable under this Rider.

7. TERMINATION

This Rider shall terminate on the occurrence of any of the earliest event:

- (a) the Life Assured's death;
- (b) full payment of Accidental Death or Accidental Total and Permanent Disability Benefit under this Rider; or
- (c) if the Policy or Rider becomes matured, terminated, lapsed or surrendered.

8. COOLING-OFF PERIOD

You may request to cancel this Rider by written notification to Us within fifteen (15) days after its delivery to You. We will refund to You the premium paid for this Rider without interest.

9. CONSUMPTION TAX

If any service tax, value added tax or any such similar tax (collectively referred to as "Consumption Tax") and any other duties, taxes, levies are imposed by a regulatory authority in connection with any supply of goods and/or services made under this Rider, You will be responsible to pay such amount.