

MYPROTECTOR

FEATURES

This plan is a non-participating level/decreasing term insurance plan. It offers protection against death and terminal illness for the period of the policy term.

In addition, an Interim Cover is provided against Accidental Death of the Life Assured under the Policy, or in the case of a joint-lives proposal, the first of the two Life Assureds proposed to be covered under the Policy, who suffers an Accidental Death, during the Interim Cover period. The Interim Cover commences from the date that the Application is signed.

For level term plan, the Sum Assured remains the same throughout the policy term. For decreasing term plan, the sum assured reduces proportionally at an interest rate over the period of the policy term as stipulated in the benefit illustration. Four interest rate options are available for the decreasing term plan: 3%, 5%, 7% and 9%.

The premiums are level and guaranteed throughout the policy term. Six currency options are available: SGD, USD, GBP, EUR, AUD and HKD.

This plan does not have any cash value.

BENEFITS

A. Interim Accidental Death Benefit

"Accident" means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.

"Accidental Death" means death caused by Accident.

"Application" means the application form signed and submitted by the person(s) named in the application to purchase the Policy from Aviva Ltd, including any written statement, representation and/or document given to Aviva Ltd to support the said application.

The Life Assured is entitled to an interim Accidental Death cover "Interim Cover", provided that his or her age next birthday is less than sixty (60) years on the date of Application and comply with the duty of disclosure as set out in the Application Form.

The Interim Cover Benefit per life by Aviva Ltd under the Interim Cover is limited to the lower of:

- (a) five hundred thousand Singapore dollars (S\$500,000) [or its equivalent for other currencies]; or
- (b) the proposed Sum Assured for Death Benefit.

Key Provisions for Interim Accidental Death Benefit

1. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the Policy issue date;
- (b) ninety (90) days from the date of Application signed;
- (c) thirty (30) days from the date the Application is accepted by Aviva Ltd on substandard terms, unless the Assured accepts the terms;
- (d) the date the Application is withdrawn;
- (e) the date the Application is rejected or postponed by Aviva Ltd; or
- (f) the Accidental Death of the proposed Life Assured or in the case of a joint-lives proposal, the first of the two proposed Life Assureds to die due to accident.

2. Exclusions

The Interim Accidental Death Benefit shall not be payable under this Policy if death is directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) suicide, attempted suicide or other intentional self-inflicted injury while sane or insane;
- (b) while Life Assured is actively participating in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism;
- (c) resulting from or in connection with the use of nuclear, biological and/or chemical weapons in any act of war (declared or undeclared), civil war, war-like actions and/or acts of terrorism;
- (d) on any navy, army, air force, military or police duties;
- (e) while participating in any aerial activity such as parachuting and sky-diving, racing of any kind other than on foot, mountaineering or underwater activity;

- (f) during travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft;
- (g) during violation or attempted violation of law, or resistance to lawful arrest or imprisonment; or
- (h) while under the influence of alcohol or drugs unless administered or taken at the direction of a Registered Medical Practitioner;
- (i) any medical condition or injury not caused by an Accident; or
- (j) consumption of poison or any substance which may be fatal if consumed, whether voluntary or involuntary.

Upon receiving the Application and all the required supporting documents and information, Aviva Ltd reserves the right to revoke the Interim Cover by notifying the Life Assured immediately if Aviva Ltd determines that there is more than the standard life risk to cover.

B. Death Benefit

The basic sum assured will be payable in one lump sum upon death of the life assured within the policy term.

Key Provisions for Death Benefit

1. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the date the Policy terminates;
- (b) the Benefit Cessation Date of this Death Benefit; or
- (c) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full.

2. Exclusions

The Death Benefit shall not be payable under this Policy in the following events:

- (a) where the Life Assured dies while actively participating in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism; or
- (b) when the death of the Life Assured is directly or indirectly caused by, resulting from or in connection with the use of nuclear, biological and/or chemical weapons in any act of war (declared or undeclared), civil war, war-like actions and/or acts of terrorism in any of the following states: Bahrain, Egypt, Iran, Iraq, Jordan, Kenya, Kuwait, Lebanon, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sri Lanka, Syria, Tanzania, United Arab Emirates and Yemen.

The above exclusions shall only apply to:

- (i) nationals of the Gulf Cooperation Council (“GCC”), Jordan, and Lebanon; and/or
 - (ii) lives residing in the GCC, Jordan, and Lebanon
- whereby the GCC comprises of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates (“UAE”) and the UAE comprises of Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, Umm al-Quwain.

C. Terminal Illness Benefit

The basic sum assured will be payable in one lump sum upon terminal illness of the Life Assured within the policy term.

“Terminal Illness” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within twelve (12) months. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by Aviva Ltd’s appointed Registered Medical Practitioner. Terminal Illness in the presence of HIV infection is excluded.

Key Provisions for Terminal Illness Benefit

1. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the date the Policy terminates;
- (b) the Benefit Cessation Date of this Terminal Illness Benefit;
- (c) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full; or
- (d) the date on which the Terminal Illness Benefit is paid in full.

KEY PRODUCT PROVISIONS

General Exclusion

No benefit shall be payable under this plan for suicide within the first year of the date of Policy issued or the date of the last reinstatement of the Policy (whichever is later). The Policy will be void from the date immediately prior to the date of death. Aviva Ltd will refund (without interest) the total amount of premiums paid for the Policy, less any monies owed to Aviva Ltd.

You are advised to read the policy for the full list of exclusions.

Joint-Lives Assured

Where the Life Assured is more than one individual, the Death Benefit and Terminal Illness Benefit will be payable in respect of the first Life Assured to die or be diagnosed as suffering from Terminal Illness.

Joint Ownership

Where the Assured is two (2) individuals:

- (a) if either of them dies, all his rights, options, title and interest in the Policy will automatically pass to the surviving individual
- (b) any transaction requiring a request by the Assured can be requested by either of the two (2) individuals.

Notice and Proof of Claim

Written notice and proof of claim must be given to Aviva Ltd as soon as reasonably possible after the claim event and/or the death of the Life Assured.

Proof of claim consists of the following which must be submitted to Aviva Ltd:

- (a) the Policy contract;
- (b) the completed claim form;
- (c) proof of the Life Assured's date of birth;
- (d) the medical report and/or diagnosis issued by a Registered Medical Practitioner, supported by clinical, radiological, histological and laboratory evidence at the claimant's expense, which must be acceptable to Aviva Ltd;
- (e) the original death certificate (when making a claim for Death Benefit);
- (f) evidence that the claimant is entitled to payment of proceeds under the policy; and
- (g) any other document necessary to support the claim.

Free Look

Within fourteen (14) days after you have received the Policy, you may write to Aviva Ltd to cancel your Policy. Aviva Ltd will refund the premium(s) you paid (without interest) after deducting any expenses Aviva Ltd incurred in assessing the risk under your Policy and in issuing the Policy, after Aviva Ltd have received the original Policy for cancellation.

If the Policy is sent by post, you are deemed to have received it seven (7) days after posting.

NOTE

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider whether the plan in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value, if any, may be less than total premiums paid.

Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Aviva is the leading provider of life and pension products in Europe with substantial positions in other markets around the world, making it the world's fifth largest insurance group based on gross worldwide premiums at 31 December 2007.

Aviva's principal business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$147.9 billion at 31 December 2007 and funds under management of S\$964.2 billion at 30 June 2008.