

## TOTAL AND PERMANENT DISABILITY BENEFIT

### FEATURES

This plan is a non-participating Total and Permanent Disability (TPD) rider. It offers protection against disability which is total and permanent during the period of the benefit term. This TPD Benefit accelerates the Sum Assured of the Policy to which it is attached and Critical Illness Accelerated Benefit (if applicable).

For level term plan, the Sum Assured remains the same throughout the benefit term. For decreasing term plan, the Sum Assured reduces proportionally at the same interest rate as the Policy to which it is attached over the period of the benefit term as stipulated in the benefit illustration.

The premiums are level and guaranteed throughout the policy term.

This plan does not have any cash value.

### BENEFITS

"Total and Permanent Disability" is defined as

- 1) Disability which is total and permanent and persists continuously for at least six (6) months, with the Life Assured or any party of the joint lives who is first incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.
- 2) Total and irrecoverable:
  - a. Loss of the sight of both eyes;
  - b. Loss of sight of one (1) eye and loss by severance or loss of use of one (1) limb at above the ankle or wrist;
  - c. Loss of severance or loss of use of:
    - i. Both hands at or above the wrists;
    - ii. Both feet at or above the ankles;
    - iii. One (1) hand at or above the wrist and one (1) foot at or above the ankle
- 3) As a result of disease, illness or injury the Life Assured becomes totally and permanently unable to perform at least three (3) of the following six (6) "Activities of Daily Living" even with the aid of special equipment, and always to require physical assistance of another person throughout the physical activity for at least six (6) continuous months.
  - a. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa
  - b. Mobility: the ability to move indoors from room to room on level surfaces
  - c. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
  - d. Dressing: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
  - e. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
  - f. Feeding: the ability to feed oneself once food has been prepared and made available

The diagnosis must be confirmed and certified by a Registered Medical Practitioner.

#### Note:

- For Life Assured of aged 18 next birthday and below, TPD is defined as a state of permanent incapacity in which the Life Assured is confined to a home, hospital or institution, requiring constant care and medical attention for at least six (6) consecutive months.
- For Life Assured of age 66 next birthday and above, TPD is only defined as 2) or 3) as above.

While the Policy is in force, if the TPD occurs before the policy anniversary immediately prior to the 70<sup>th</sup> birthday of the Life Assured, all the future premiums of this basic plan will be waived and the benefits payable under the TPD Benefit will be as follows:

- (a) If the Sum Assured is less than or equal to one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies], it will be payable in one lump sum
- (b) If the Sum Assured is more than one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies], the first payment will be for one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies]. The balance of the applicable Sum Assured will be payable in two (2) equal annual installments, beginning one (1) year after the first payment.

The waiver of premium will commence on the policy anniversary immediately following the date of commencement of the disability.

The aggregate TPD benefit per Life Assured shall be at a maximum of two million Singapore dollars (S\$2,000,000) [or its equivalent in other currencies].

You are advised to read the Policy for specific terms and conditions in relation to the TPD Benefit.

### **KEY PROVISIONS FOR TOTAL AND PERMANENT DISABILITY 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 TPD Benefit;
- (c) the installment premium for this TPD Benefit is not paid within the Grace Period for its payment;
- (d) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full; or
- (e) the date on which the TPD Benefit or an advancement of the TPD Benefit of an equal or higher Sum Assured is paid in full.

#### 2. Exclusions

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

- (a) attempted suicide;
- (b) self-inflicted injury or illness, while sane or insane;
- (c) any condition or illness which existed or was existing or the cause or symptoms of which existed or were evident, or any condition or illness which the Life Assured suffered or was suffering from prior to the Policy Issue Date, the Benefit Commencement Date of the TPD Benefit, or the date of the last reinstatement of the Policy or this TPD Benefit, whichever is the latest, unless that condition or illness had been declared to the Company;
- (d) injuries sustained during travel on any type of aircraft except a fare-paying passenger or a crew member of an international airline operating on a regular scheduled passenger light of a licensed commercial aircraft;
- (e) where the Life Assured is actively participating in war (declared or undeclared), civil war, war-liked actions and/or acts of terrorism; or
- (f) when the disability 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-liked 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.

#### Note:

- Exclusion 2(e) and (f) 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 Lebanonwhereby 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.
- You are advised to read the Policy for the full list of exclusions.

#### 3. Proof of Claim

Even if satisfactory proof of the Total and Permanent Disability has been received and accepted by Aviva Ltd and the claim for TPD Benefit has been admitted, Aviva Ltd has the right to require proof of continuing Total and Permanent Disability to be furnished from time to time.

Aviva Ltd will stop paying the TPD Benefit if:

- (a) satisfactory proof of continuing Total and Permanent Disability cannot be furnished; and/or
- (b) the Life Assured becomes able to perform any work or engage in any occupation or profession to earn or obtain any wages, compensation or profit.

If the TPD Benefit payment ceases, the Assured must continue paying the Regular Premiums due in respect of the Sum Assured remaining after deducting the amounts already paid as TPD Benefit, based on the premium rate applicable at the Policy Effective Date.

#### 4. 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.