

Interim Cover Terms and Conditions (Applicable to MyProtector Plans only)

This certificate contains the Terms and Conditions of Interim Cover. You (Applicant/Joint Applicant) are advised to keep this in a safe place.

All capitalised terms used in the Interim Cover Terms and Conditions shall have the meanings ascribed to them in the General Provisions, unless otherwise stated.

The Company agrees to insure the Life Assured/Joint Life Assured against Accidental Death for an interim period ("Interim Cover"), subject to the terms and conditions below:

1. Definitions

"The Company" means Aviva Ltd, any of Aviva Ltd's associated companies or affiliates, whichever is applicable as at the time of the Application.

"Life Assured" or "Joint Life Assured" means the person(s) named in the Application.

"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 The Company, including any written statement, representation and/or document given to The Company to support the said application.

2. The Life Assured/Joint 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.

3. The Interim Cover provides the Interim Cover benefit for the Accidental Death of Life Assured proposed under the Policy, or in the case of a joint-lives proposal, the first of the two lives (Life Assured or Joint Life Assured) proposed to be covered under the Policy who suffers an Accidental Death, during the period starting from the date of the Application is signed to the earliest of the following:

- (a) the Policy Issue Date;
- (b) ninety (90) days from the date Application is signed;
- (c) thirty (30) days from the date of The Company's Letter of Conditional Acceptance (such number of days to be reduced accordingly in the event of acceptance by you of The Company's Letter of Conditional Acceptance);
- (d) the date you withdraw your Application;
- (e) the date your Application is rejected or postponed by The Company; or
- (f) the Accidental Death of the Life Assured proposed under this Policy or in the case of a joint-lives proposal, the first of the two lives (Life Assured or Joint Life Assured) proposed to be covered under the Policy who suffers an Accidental Death.

4. For MyProtector plans, the Interim Cover benefit payable under the Interim Cover is the **Sum Assured**, subject to the Maximum Interim Cover (in the applicable contract currency under the Policy) as stated in the table below.

If there is more than one policy pending issuance that provides the same Interim Cover benefit stated here, the total Interim Cover benefit payable is also subject to the Maximum Interim Cover amount stated in the table below.

Maximum Interim Cover for each available contract currency					
SGD	USD	GBP	EUR	AUD	HKD
500,000	300,000	175,000	250,000	400,000	2,500,000

5. If the claim for the Interim Cover benefit is to be admitted for multiple policies with different contract currencies, all policies that are not denominated in Singapore Dollars (SGD) will be converted to Singapore Dollars (SGD) based on the exchange rates as determined by The Company at the time of conversion for the purpose of aggregation.

6. The Interim Cover is in respect of Accidental Death only. No benefit shall be payable under Interim Cover in respect of death 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) active participation 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) any navy, army, air force, military or police duties;
 - (e) participation in any aerial activity such as parachuting and sky-diving, racing of any kind other than on foot, mountaineering or underwater activity;
 - (f) 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) any violation or attempted violation of law, or resistance to lawful arrest or imprisonment; or
 - (h) 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.
7. Upon receiving the Application and all the required supporting documents and information, The Company reserves the right to revoke the Interim Cover by notifying you immediately if The Company determines that there is more than the standard life risk to cover.
8. If a claim is made under the Interim Cover and the claim is admitted by The Company, The Company will pay the Interim Cover benefits after deducting an amount equal to the Regular Premium which would have been required to be paid for the first cover Year, subject to the maximum amount stated in Clause 4.