

Additional Information Sheet – Total and Permanent Disability

This document serves to provide additional product information, complementing the Quotation and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon Total and Permanent Disability (TPD)** during the coverage period of the Rider.

1. What are the major exclusions and limitations under this plan?

(i) TPD due to All Causes

This plan shall not cover Total and Permanent Disability caused directly or indirectly, wholly or partly by any 1 or more of the following occurrence:

- i. attempted self-destruction or self-inflicted Injuries while sane or insane; or
- ii. war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), strike, riot, civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
- iii. Accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances; or
- iv. service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
- v. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Insured Member is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route); or
- vi. any congenital defect which has manifested or was diagnosed before the Insured Member attains 17 years of age and of which We were not aware at the Eligibility Date; or
- vii. an opportunistic infection or a malignant neoplasm if at the time of Total and Permanent Disability, the Insured Member has Acquired Immunodeficiency Syndrome (AIDS). An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of Total and Permanent Disability or death in the presence of Acquired Immunodeficiency Syndrome (AIDS).

TPD due to Natural Causes

This plan shall not cover Total and Permanent Disability caused directly or indirectly, wholly or partly by any 1 or more of the following occurrence:

- i. attempted self-destruction or self-inflicted Injuries while sane or insane; or
- ii. war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), strike, riot, civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
- iii. any congenital defect which has manifested or was diagnosed before the Insured Member attains 17 years of age and of which We were not aware at the Eligibility Date; or
- iv. an opportunistic infection or a malignant neoplasm if at the time of Total and Permanent Disability, the Insured Member has Acquired Immunodeficiency Syndrome (AIDS). An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of Total and Permanent Disability or death in the presence of Acquired Immunodeficiency Syndrome (AIDS).

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.