

Accidental Death Benefit

1. Definitions

“Accidental Death” means death resulting directly and independently of all other causes, from bodily injury caused by an external and violent accident, and which does not result from any of the exceptions listed in section 3 below.

The accident resulting in death must occur while this Policy is in force and before the Policy Anniversary at which the Life Insured’s Insurance Age is eighty. In addition, the death must occur within 90 days of the accident in order to constitute an “Accidental Death”.

2. Benefit

On the Life Insured’s Accidental Death, and subject to all the terms herein and further subject to our receiving proof to our satisfaction of the Accidental Death, we will pay additional 50% Sum Insured of Basic Plan.

3. Exceptions

No benefit will be paid if the death results of the Life Insured directly or indirectly from any of the following:

- (a) suicide or trying to commit suicide, while sane or insane;
- (b) wilful self-inflicted injury;
- (c) engaging in hazardous sports (including mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing, polo), other than those stated in the application;
- (d) taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a licensed doctor other than the Life Insured;
- (e) inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty;
- (f) physical or mental infirmity, or any disease;
- (g) committing or trying to commit a criminal offence;
- (h) war or any act incidental to war. The word “war” includes any war, declared or undeclared, including civil war and guerrilla war, or any other conflict involving any country/region’s armed forces or any force of an international body;
- (i) service in the armed forces, or any auxiliary civilian force, of any country/region at war; or service in any force of an international body; or
- (j) entering, operating, or servicing, riding in or on, ascending or descending from any kind of device designed for flight in or beyond the earth’s atmosphere except while the Life Insured is a passenger or air crew in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

4. Claims

A claim must be made within 90 days of the Accidental Death of the Life Insured, unless it is shown (to our satisfaction) that it was not reasonably possible to make such a claim, in which case the claim must be made as soon as reasonably possible.

Termination of this Policy will not affect any claim for Accidental Death Benefit if the Accidental Death resulted from an injury that occurred before the termination of this Policy.

5. Termination

This Benefit will automatically terminate and the premium for this Benefit will cease to be payable:

- (a) if whenever applicable, when this Policy terminates, expires, lapses, is surrendered or converted to reduced paid-up insurance or extended term insurance; or
 - (b) on the Policy Anniversary at which the Life Insured's Insurance Age is eighty,
- whichever the earliest.