

IN CONSIDERATION of policy owner submission of the life insurance proposal and payment (“proposal deposit”) to AmMetLife Insurance Berhad, a provisional accidental death insurance coverage is provided by AmMetLife Insurance Berhad to the proposed life to be assured and subject to the following terms and/or limitations :-

- (a) the Sum Assured for this provisional accidental death insurance coverage, shall be:
  - (i) 25% of the Single Premium as stated in the life insurance proposal for a Single Premium Investment Linked Life Insurance product which provides death benefit;
  - (ii) the Basic Sum Assured applied in the life insurance proposal for a Regular Premium Investment Linked which provides death benefit (excluding all riders);
  - (iii) the Basic Sum Assured applied in the life insurance proposal for any other life insurance product which provides death benefit (excluding all riders) ;subject to a maximum of RM500,000.00 (inclusive all pending life insurance proposals submitted to AmMetLife Insurance Berhad on the same proposed life to be assured).
- (b) the death of the proposed life to be assured must result directly and solely from Accidental Causes as defined in paragraph (c) below.
- (c) Accidental Causes means incident caused solely and directly by accidental, violent, external and visible means and independently of all other causes.
- (d) This provisional accidental death insurance coverage is not payable if any accidental death caused by any of the following:
  - (i) assault or murder;
  - (ii) any act of terrorism, for the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear;
  - (iii) suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind;
  - (iv) war, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, riot, insurrection, civil commotion, military or usurped power;
  - (v) military or naval service during war (irrespective of whether declare or not), under orders for warlike operations or restoration of public order;
  - (vi) making an arrest as an officer of the law;
  - (vii) violation of law and its attempt to or refusing arrest;
  - (viii) participation in any brawl;
  - (ix) racing on horse or wheels;
  - (x) participation in scuba;
  - (xi) accident occurring due to the influence of alcohol or any drug;
  - (xii) hernia, ptomaines or bacterial infection (except pyogenic infection);

- (xiii) poison, gas or fumes (voluntarily or involuntarily taken);
  - (xiv) entering, operating, servicing or descending from or with any aerial device or transportation except if the aircraft is operated by a commercial passenger airline on a regular passenger trip over its passenger route;
  - (xv) claims arising directly or indirectly from results of nuclear fission or fusion, or radioactivity; or
  - (xvi) epidemics and infections which do not result directly from a catastrophe.
- (e) This provisional accidental death insurance coverage shall commence on the date stated on the receipt issued upon making payment of proposal deposit and shall remain in force for 90 days from the date of receipt.
- (f) Any proposal deposit other than cash is subject to the negotiable instrument presented being honored by Company banker.
- (g) Notwithstanding paragraph (e), this provisional accidental death insurance coverage shall terminate on the date AmMetLife Insurance Berhad:
- (i) issues a policy contract,
  - (ii) declines the life insurance proposal,
  - (iii) makes a counter offer,
  - (iv) requests a further premium, or
  - (v) requests evidence of insurability,
- whichever is earlier.

If the life insurance proposal is declined by AmMetLife Insurance Berhad or if within the time stipulated the counter offer was not accepted or further request for premium not received or request for further evidence of insurability not received, the proposal deposit shall be refunded, provided no accidental death claim had arisen, lodged or made under the provisional accidental death insurance coverage.