

## Additional Information Sheet – PowerShield

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

### Your Coverage/Benefits

This plan provides **insurance coverage upon death** or **Total and Permanent Disability (TPD)** of the Life Assured.

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

- (i) This plan shall not cover suicide, while sane or insane within 12 months from the Issue Date or any Reinstatement Date whichever is later.
- (ii) This plan shall not cover any TPD caused directly or indirectly, wholly or partly, by any 1 of the following occurrences or circumstances:
  - a) attempted self-destruction or self-inflicted injuries while sane or insane;
  - b) war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or undeclared), strike, riot and/or 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;
  - c) 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;
  - d) service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
  - e) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Life Assured is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route or when the Life Assured is a licensed pilot carrying out his/her duty according to his/her employment with that particular commercial airline;
  - f) any congenital defect which has manifested or was diagnosed before the Life Assured attains 17 years of age and of which We were not aware at the Issue Date;
  - g) an opportunistic infection or a malignant neoplasm if at the time of disability, there is present in the Life Assured Acquired Immunodeficiency Syndrome. 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 disability or death in the presence of Acquired Immunodeficiency Syndrome; or
  - h) pre-existing conditions unless declared by you/the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of your Policy, whichever is later.

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

### Key Terms and Conditions

- 1. **Reinstatement** – If Your Policy is lapsed due to non-payment of Premium, You may upon obtaining Our written consent reinstate it any time from the due date of the Premium. You may refer to the Policy Contract for the terms and conditions of reinstatement.

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