

Payor Basic

Total and Permanent Disability

Payor Basic does not cover any condition, illness, injury or event which is directly or indirectly caused by or in connection with:

- a. any Pre-Existing Conditions.
- b. any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane.
- c. any travelling in an aircraft other than as a pilot or a member of a crew or a fare-paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.
- d. any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities;

Critical Illness

Payor Basic does not cover any claim if the Life Assured is diagnosed to be suffering from a Critical Illness where:

- a. it is a claim for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease or Cancer, and the symptoms of any these Critical Illness manifest at any time before or within 60 days from the Coverage Date(s) of the rider or the date on which you revive the rider, whichever is later.
- b. it is a claim for all other Critical Illnesses of this Policy and the symptoms of any these Critical Illness manifest at any time before or within 30 days from the Coverage Date(s) of the rider or the date on which you revive the rider whichever is later.
- c. arises directly or indirectly from Pre-Existing Conditions.
- d. the Critical Illness suffered is Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- e. is caused directly or indirectly by the existence of Acquired Immuno-deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection. The only exception to this is when the Critical Illness claimed for is itself HIV Infection Due To Blood Transfusion, Full-Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection.
- f. is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured starts to get symptoms of, within the first 2 years from the date of birth of the Life Assured.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.