

## Exclusions

### **PRULink Cover**

#### 1. Exclusion of Death Benefit

- (a) We shall not pay the Death Benefit if the death of the Life Assured is directly or indirectly caused by or in connection with the Life Assured's suicide within one (1) year from:
  - i. the Coverage Date(s) of the Death Benefit; or
  - ii. the date on which this Policy is revived;whichever is later.
- (b) Instead, we shall pay the value of Units in the Accounts at the next available Valuation Date after we receive the Death Claim Notice (as explained in the Policy Provision).
- (c) For clarity, Clause 1 (a) above shall also apply to each increase of the amount of benefit of the Death Benefit from its Coverage Date.

#### 2. Exclusions of TPD Benefit

We shall not pay any benefit that provides insurance cover for TPD if the TPD of the Life Assured occurs due to 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;  
or
- (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

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