

Supplementary Rider Contract for eXTRA *disability cover*

This supplementary rider contract should be read together with the General Provisions for Life Insurance.

1. What do we pay?

- 1.1 eXTRA *disability cover* pays the sum insured of the basic policy on **the diagnosis of total and permanent disability of the life insured** for the first time during the policy term.
- 1.2 Our payment of the eXTRA *disability cover* benefit will proportionately reduce the sum insured of the basic policy.
- 1.3 eXTRA *disability cover* is a non-participating policy. At expiry date, if we have not paid out any claims, the policy will end and no benefits will be payable.

2. Termination of benefits

This supplementary rider contract ends when any of the following events happens:

- a. The basic policy ends;
- b. When we pay out the total aggregate sum insured for the same life insured;
- c. When the life insured reaches age 71;
- d. The premium is not paid on time;
- e. At the expiry date or
- f. You write in to terminate the policy.