

Policy Provisions and Exclusions of Prime Secure Lite

1. Benefits

Prime Secure is an online-exclusive one (1) year plan consisting of the following protection benefits:

A. Death Benefit

We shall pay your beneficiary a death benefit equal to 100% of the Sum Insured as indicated in the Policy Data Page in case of death of Insured during the term of this Policy and before the Expiry Date as stated in the Policy Data Page.

B. Extended Spouse Coverage

An additional benefit equal to 100% of the Sum Insured as indicated in the Policy Data Page shall be paid to the beneficiary if both the insured and the legal spouse die as a result of and within 180 days from the same accident.

C. Cancer, Heart Attack and Stroke Rider Benefit

Upon receipt of proof satisfactory to us, that the Insured has contracted one of the Dread Diseases covered by this Rider and has survived for thirty (30) days after diagnosis or occurrence, we shall pay a lump sum as specified in the Policy Data Page payable on the thirty-first (31st) day from the diagnosis or occurrence of the Dread Disease(Cancer, Heart Attack and Stroke).

The benefit shall be payable on the first contracted Dread Disease diagnosed while the Policy is in force.

D. COVID-19 Secure Rider (6-month coverage period only)

Upon death of the Insured due to the Coronavirus 2019 Disease (COVID-19) contracted in the Philippines, and subject to the terms and conditions of this Rider, we shall pay the beneficiary the Rider Benefit as specified in the Policy Data Page or Endorsement.

A notice of death must be submitted or filed with us within sixty (60) days from the date of death. Upon notification, we shall provide the beneficiary or his/her authorized representative with a list of claim requirements to be submitted not later than sixty (60) days from the insured's date of death. Failure to submit the requirements within the prescribed period will invalidate the claim, unless it can be shown that it was not reasonably possible to submit requirements on time.

2. Dread Diseases Covered

2.1. Cancer

Cancer refers to any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The diagnosis must be confirmed by a specialist.

Leukaemia, malignant lymphoma, myelodysplastic syndrome, polycythemia rubra vera, essential thrombocythemia, microinvasive carcinoma of the breast or cervix uteri, ductal

carcinoma in situ of the breast and prostate cancer stage T1N0M0 are covered under this definition.

2.2. Heart Attack (Myocardial Infarction)

A myocardial infarction is death of heart tissue due to prolonged obstruction of blood flow. Under this definition, myocardial infarction is evidenced by a rise and/or fall of cardiac biomarkers (troponin or CKMB) to levels considered diagnostic of myocardial infarction together with at least two of the following criteria:

- Symptoms of ischaemia (like chest pain);
- Electrocardiogram (ECG) changes indicative of new ischaemia (new ST-T changes or new left bundle branch block); or
- Development of pathological Q waves in the ECG.

The diagnosis must be confirmed by a Consultant Cardiologist. Myocardial infarction with normal coronary arteries or caused by coronary vasospasm or myocardial bridging is covered under this definition.

2.3. Stroke

Stroke refers to death of brain tissue due to an acute cerebrovascular event caused by intracranial thrombosis or haemorrhage (including subarachnoid haemorrhage), or embolism from an extracranial source with:

- acute onset of new neurological symptoms, and
- new objective neurological deficits on clinical examination. The neurological deficit must persist for more than 30 days following the date of diagnosis.

The diagnosis must be confirmed by a Consultant Neurologist and supported by imaging findings.

3. Beneficiary

The beneficiary you designated in your online application or through a policy amendment duly endorsed in your Prime Secure Lite Policy, shall receive the Policy and/or Rider Benefits, provided the beneficiary survives the insured, and provided further that the rights of any assignee on record shall be respected.

*Note: Beneficiary designation via the InLife Store (www.inlifestore.com.ph) is set as primary and revocable only. You may change this designation upon issuance of the policy by creating an InLife Customer Portal account.

4. Exclusions

4.1. Death Benefit Exclusions

Suicide

The company will not be liable if the Insured dies by suicide within one (1) year from the Effective Date of your Policy. Where suicide is not compensable, we will refund the premiums you have paid. Suicide committed in the state of insanity shall be compensable regardless of the date of commission.

4.2. Cancer, Heart Attack, Stroke Rider Exclusions

4.2.1. Cancer Exclusions

- a. Any tumour histologically classified as pre-malignant, non-invasive or carcinoma in situ (including Cervical Dysplasia CIN-1, CIN-2 and CIN-3);
- b. Lobular carcinoma in situ of the breast unless the condition requires mastectomy;
- c. Basal cell carcinoma and squamous cell carcinoma of the skin and malignant melanoma stage IA (T1aN0M0) unless there is evidence for metastases;
- d. Papillary thyroid cancer less than 1 cm in diameter and histologically described as T1N0M0;
- e. Papillary micro-carcinoma of the bladder histologically described as Ta;
- f. Monoclonal gammopathy of undetermined significance;
- g. Gastric MALT Lymphoma if the condition can be treated with Helicobacter-eradication;
- h. Gastrointestinal stromal tumour (GIST) stage I and II according to the American Joint Committee on Cancer (AJCC) Cancer Staging Manual, Seventh Edition (2010); and
- i. All tumours in the presence of HIV infection.

4.2.2. Heart Attack (Myocardial Infarction) Exclusions

- a. Acute coronary syndrome (stable or unstable angina);
- b. Elevations of troponin in the absence of overt ischemic heart diseases (e.g. myocarditis, apical ballooning, cardiac contusion, pulmonary embolism, drug toxicity);
- c. Myocardial infarction caused by drug abuse; and
- d. Myocardial infarction that occurs within 14 days after coronary angioplasty or bypass surgery.

4.2.3. Stroke Exclusions

- a. Transient Ischaemic Attack (TIA) and Prolonged Reversible Ischaemic Neurological Deficit (PRIND);
- b. Traumatic injury to brain tissue or blood vessels;
- c. Neurological deficits due to general hypoxia, infection, inflammatory disease, migraine or medical intervention; and
- d. Incidental imaging findings (CT- or MRI-scan) without clearly related clinical symptoms (silent stroke).

4.2.4. Rider Exclusions

No amount shall be payable under this Rider if the relevant Dread Disease Condition was caused directly or indirectly by:

- a. Alcoholism or drug addiction;
- b. Diseases in the presence of an HIV infection; or
- c. Attempted suicide or intentional self-inflicted injury by the Insured.

No payment on this Rider will be made for Dread Disease occurring within ninety (90) days after the Effective Date of this Rider or the date of its last reinstatement, whichever is later.

4.2.5. Pre-existing Condition Limitation

Unless such was disclosed by the Insured and accepted by us, no benefit shall be provided for:

- a. a covered Dread Disease occurring before the Effective Date of this Rider or the date of its last reinstatement, whichever is later; or
- b. any condition for which treatment, medication, consultation, advice, or diagnosis has been sought or received by the Insured or would have caused an ordinary prudent person to seek treatment or cure, prior to the Effective Date of this Rider or the date of its last reinstatement, whichever is later.

4.3. COVID-19 Secure Rider Exclusions

No benefit shall be payable under this Rider if:

- a. Death is not due to COVID-19;
- b. Death is due to COVID-19 but COVID-19 is contracted outside the Philippines; or
- c. Death is due to COVID-19 but COVID-19 is contracted within one (1) month from the Effective Date of this Rider or last reinstatement thereof, or within one (1) month from date of the Insured's most recent travel.

5. Free-look Period

You have a free-look period of fifteen (15) days to review Prime Secure Lite. If you decide that it is not suitable to your needs, you may cancel Prime Secure Lite by writing to us within fifteen (15) days from the date you received your policy documents via Customer Portal. We will then refund your Rider premium payment, minus applicable charges, if any (subject to turnaround time for credit or debit card refunds).

6. Policy and Rider Contracts

The Policy and Rider Contracts contain all terms and conditions of Prime Secure Lite. Should there be any inconsistency between this document and the Policy and Rider Contracts, the latter shall prevail.