

MASTER POLICY ENDORSEMENT

THIS ENDORSEMENT IS ATTACHED TO AND FORMS PART OF THE MASTER POLICY

PRODUCT NAME : PERSONAL ACCIDENT POLICY
MASTER POLICY NUMBER : 1CO-814590
REMARKS : ENDORSEMENT TO MASTER POLICY WORDINGS

The above referenced Master Policy is hereby endorsed to revise the following terms in the Policy as follows :

Under Definition

“INSURED” means the person named in the Policy Schedule who is not less than eighteen (18) years of age as at the Effective Date or more than eighty (80) years of age during the Period of Insurance.

If the Insured Person is between the ages of seventy-five (75) and eighty (80) years old, the sum insured for Accidental Death & Permanent Disablement is reduced to RM500,000 each and subject to the Permanent Disablement scale as below :

1. Permanent Total Disablement	100%
2. Permanent & Total Paralysis of All Limbs	100%
3. Loss of or Permanent Total Loss of both Hands and Feet	100%
4. Loss of or Permanent Total Loss of one Hand or one Foot	100%
5. Permanent Total Loss of Entire Sight of one Eye of both Eyes	100%
6. Total and Permanent Loss of Speech and Hearing	100%
7. Total and Permanent Loss of Hearing in	
a. both ears	75%
b. one ear	25%
8. Total and Permanent Loss of Speech	50%
9. Total and Permanent Loss of Lens of one Eye	50%

Under Automatic Termination

Cover under Your Policy will cancel automatically :

- a) on Your Death;
- b) on the Policy anniversary following Your eightieth (80th) birthday;
- c) upon non-payment of premium.

whichever is earliest.

Cover for Your Spouse will terminate:

- (a) on Your or Your Spouse's Death;
- (b) on the Policy anniversary following Your Spouse's eightieth (80th) birthday;
- (c) upon Your Spouse ceasing to be an Insured Spouse as defined.

whichever is earliest.

All other terms and conditions of the Policy remain unchanged.

EFFECTIVE DATE OF THIS ENDORSEMENT : 7 JUNE 2018



AUTHORISED SIGNATURE