

The insurance policy provides coverage for permanent disablement resulting from an accident, where a portion of the sum assured is payable for the complete or partial loss of use of specified limbs or organs. Claims for this benefit cannot be considered until six months after the onset of the permanent disability and require confirmation from a medical specialist. The benefit ceases upon reaching age 65 or at the policy's expiration. Additionally, if the insured becomes permanently disabled and unable to work, the company will waive total basic premium payments, effective after a six-month waiting period, and this benefit also ends at age 65 or upon policy expiration.

Premiums can be paid monthly, quarterly, semi-annually, or annually, and are due until the death of the insured or the policy's expiration. The policy includes a 60-day grace period for premium payments, after which a notice will be sent if premiums remain unpaid, leading to policy lapse and cessation of benefits. Policies can be reinstated at the company's discretion if premiums are not overdue by more than 24 months. The policy does not have a cash value.

The Guardian Extendable Term Series offers non-participating term plans with guaranteed premiums and level death benefits, providing temporary insurance protection with flexible coverage periods of 10, 15, 20, or 25 years, and a Term to age 65 option. The minimum sum assured is currently \$5,000,000, subject to change. If death occurs before the policy expires, the basic sum assured is payable.

Policyholders can extend their coverage term without evidence of insurability between the 5th policy anniversary and five years before the current term's expiration, with premiums recalculated based on the insured's age at the time of extension. A conversion option allows for the conversion of coverage to a whole life insurance plan after the 5th anniversary, also without evidence of insurability, with adjusted premiums based on the insured's age.

Additional benefits, or riders, can be added for an extra premium, including Accidental Death and

Permanent Disability Benefit, which pays out if death results from bodily injury caused by external means within 90 days of the injury, ceasing at age 65 or upon policy expiration.