

Annexure IV - Policy Document

Income Benefit Rider

Whilst the Policy is in force for the full Sum Assured, the Life Assured dies before the Policy Anniversary on which his age nearer birthday is 65 then commencing from the Policy Anniversary immediately following the death of the Life Assured and on each Policy Anniversary thereafter a sum amounting to 10% of the cover under this rider benefit shall be paid, the last installment being payable on the Cover Cessation Date.

If the Life assured commits suicide whether sane or insane, within one year from the date of issue of this policy, this cover shall be void.