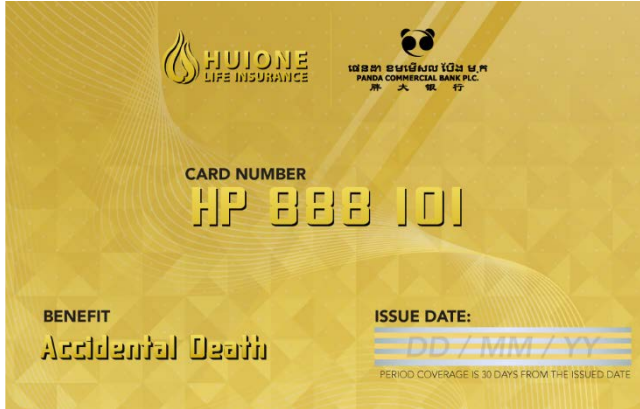


PROMOTION

Free Accidental Death Coverage 2000\$



I. Promotion Information

What	Description
Risk Coverage	Accidental Death Only
Sum Assured	2000\$
Policy Owner	Card receiver
Life Assure	Same as Policy Owner
Beneficiary	Up on Policy Owner's confirmation
Period of coverage	30 days from the card issued date

II. Require documents for the claimant

In case of claim happens, there shall be some required documents from the cardholder as below:

- A copy of the valid ID card or passport of the cardholder;
- A copy of the death certificate of the cardholder;
- A police report of accidental death of cardholder;
- A copy of the bank account of the beneficiary;
- A copy of the valid ID card or passport of the beneficiary.



For Beneficiary, the free accidental death benefit shall be obtained by spouse. If spouse is not eligible for this payment, the benefit shall be obtained based on the below hierarchy:

1. Children with equal share
2. Parents with equal share
3. Legal successor based on Court Decision.

III. Exclusions

The insurance provided under this Policy shall not cover if the Life Assured's accidental death results directly or indirectly, in whole or in part, by one of following occurrences:

- a. Suicide or attempted suicide, self-inflicted bodily injury or injury sustained as a result of a felony whether sane or insane; or
- b. The Life Assured or Beneficiary taking part directly or indirectly in any criminal offense, or an attempted commitment of a criminal offense or committing any breach of the law including involvement in any fight or affray; or
- c. Miscarriage, pregnancy, birth-giving, or pregnancy complications; or
- d. Any loss or injury arising from accident while the Life Assured using addictive drugs, narcotic drugs to the extent of being unable to control one's mind, or any non-prescribed drug or illegal drug, or abusively using alcohol or driving a vehicle under the influence of alcohol as prescribed by the applicable laws traffic and regulations; or
- e. Any form of mental or psychiatric disorder; or
- f. Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- g. Injuries are caused by insect bites including but not limited to mosquito bites and bee stings; or
- h. Engaging in or taking part in dangerous sports or activities including but not limited to all these descriptions such as any kind of race, parachute, boxing, bungee jumping, mountain climbing, or underwater activities; or



- i. While the Life Assured is boarding or traveling in an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft; except as a fare-paying passenger in an aircraft that is on a regularly scheduled route operated by a commercial airline; or
- j. While the Life Assured pilots or works as a crew in any aircraft; or
- k. War, civil war, invasion, insurrection, revolution, the act of a foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power, terrorism, strike, riot and civil commotion; or
- l. While the Life Assured serves as a soldier, police, or a volunteer and participates in war or crime suppression; or
- m. Nuclear weapons, radiation, or radioactivity from any nuclear fuel or nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.

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