



Date of Issue: 27/12/2009
Life Assured: VVIP CLIENT
Occupation: Manager (Office Based) - 096
Payment Mode: Annual

Backdated: Not Applicable
Gender: Male Non-Smoker
Age Next Birthday: 40
Currency: SGD

Supplementary Illustration

This is only a supplementary illustration and must be read in conjunction with the main illustration.

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Wealth Protector - Level	59	59	1,000,000.00	9,622.00
Supplementary Benefits				
Life Assured				
Male Illness Cover	25	25	30,000.00	495.00
- Male Illness	25	25	30,000.00	-
- Reconstructive Surgeries	25	25	30,000.00	-
- Double Indemnity Accident Benefit	25	25	60,000.00	-
- Biennial Medical Checkup	25	25	55.00	-
Accidental Death and Dismemberment Benefit	25	25	1,000,000.00	1,650.00
			Total	11,767.00

- It is important that you read the Product Summary as well. The Product Summary highlights key features of the plan, including the benefits, charges and your free-look privilege.

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Wealth Protector - Level	59	59	1,000,000.00	9,622.00
AP 9622.00	HP 4872.60	QP 2451.70	MP 820.80	

End Of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Guaranteed Death Benefit	Guaranteed Surrender Value
1/41	9,622	10,133	1,000,000	-
2/42	19,244	15,566	1,000,000	-
3/43	28,866	18,283	1,000,000	-
4/44	38,488	18,283	1,000,000	-
5/45	48,110	18,283	1,000,000	-
6/46	57,732	18,283	1,000,000	-
7/47	67,354	18,283	1,000,000	-
8/48	76,976	18,283	1,000,000	-
9/49	86,598	18,283	1,000,000	-
10/50	96,220	18,283	1,000,000	-
11/51	105,842	18,283	1,000,000	-
12/52	115,464	18,283	1,000,000	-
13/53	125,086	18,283	1,000,000	-
14/54	134,708	18,283	1,000,000	-
15/55	144,330	18,283	1,000,000	-
16/56	153,952	18,283	1,000,000	-
17/57	163,574	18,283	1,000,000	-
18/58	173,196	18,283	1,000,000	-
19/59	182,818	18,283	1,000,000	-
20/60	192,440	18,283	1,000,000	-
21/61	202,062	18,283	1,000,000	-
22/62	211,684	18,283	1,000,000	-
23/63	221,306	18,283	1,000,000	-
24/64	230,928	18,283	1,000,000	-
25/65	240,550	18,283	1,000,000	-
26/66	250,172	18,283	1,000,000	-
27/67	259,794	18,283	1,000,000	-
28/68	269,416	18,283	1,000,000	-
29/69	279,038	18,283	1,000,000	-
30/70	288,660	18,283	1,000,000	-
31/71	298,282	18,283	1,000,000	-
32/72	307,904	18,283	1,000,000	-
33/73	317,526	18,283	1,000,000	-
34/74	327,148	18,283	1,000,000	-
35/75	336,770	18,283	1,000,000	-
36/76	346,392	18,283	1,000,000	-
37/77	356,014	18,283	1,000,000	-
38/78	365,636	18,283	1,000,000	-
39/79	375,258	18,283	1,000,000	-
40/80	384,880	18,283	1,000,000	-
41/81	394,502	18,283	1,000,000	-
42/82	404,124	18,283	1,000,000	-
43/83	413,746	18,283	1,000,000	-

Signature of Applicant: _____
Date : 27/12/2009
Name: VVIP CLIENT

Signature of Adviser: _____
Date: 27/12/2009
Name: Mr Ramesh Lulla
Company Name: Able Insurance Brokers Pte Ltd
Contact Number: 67474333/93856233
Adviser Code: 60000418

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End Of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Guaranteed Death Benefit	Guaranteed Surrender Value
44/84	423,368	18,283	1,000,000	-
45/85	432,990	18,283	1,000,000	-
46/86	442,612	18,283	1,000,000	-
47/87	452,234	18,283	1,000,000	-
48/88	461,856	18,283	1,000,000	-
49/89	471,478	18,283	1,000,000	-
50/90	481,100	18,283	1,000,000	-
51/91	490,722	18,283	1,000,000	-
52/92	500,344	18,283	1,000,000	-
53/93	509,966	18,283	1,000,000	-
54/94	519,588	18,283	1,000,000	-
55/95	529,210	18,283	1,000,000	-
56/96	538,832	18,283	1,000,000	-
57/97	548,454	18,283	1,000,000	-
58/98	558,076	18,283	1,000,000	-
59/99	567,698	18,283	1,000,000	-

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Introduction

This information forms part of your Benefit Illustration.

Aviva Ltd believes it is important that you fully appreciate all the benefits under your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The Benefit Illustration shows how the value of your policy and the sum that would be payable on your death change over time. The methods used to derive the values shown follow guidelines, established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

If you need clarification, please do not hesitate to ask your adviser.

Total Distribution Cost

This section shows the total costs that Aviva Ltd may expect to incur. These costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. The Total Distribution Cost is an accumulation of each year's expected costs, but with no interest added.

The Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

NOTES

- 1. The client's age next birthday (anb) is used to calculate the premium and in the projection. The SA/BENEFIT heading for your plan indicates Sum Assured or Annual/Monthly Benefit depending on the product.
- 2. This quotation is applicable to standard life and is for illustration purposes only. This illustration is not an offer by Aviva to provide insurance. Insurance cover is only effective when a policy is issued. The precise benefits, terms and conditions will be provided in the contract. All amounts quoted are in Singapore Dollars.

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	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Life Assured				
Male Illness Cover	25	25	30,000.00	495.00
- Male Illness	25	25	30,000.00	-
- Reconstructive Surgeries	25	25	30,000.00	-
- Double Indemnity Accident Benefit	25	25	60,000.00	-
- Biennial Medical Checkup	25	25	55.00	-
Accidental Death and Dismemberment Benefit	25	25	1,000,000.00	1,650.00
			Total	2,145.00

AP 2145.00 **HP** 1086.30 **QP** 546.60 **MP** 183.00

End Of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Guaranteed Death Benefit	Guaranteed Surrender Value
1/41	2,145	1,355	-	-
2/42	4,290	1,978	-	-
3/43	6,435	2,324	-	-
4/44	8,580	2,324	-	-
5/45	10,725	2,324	-	-
6/46	12,870	2,324	-	-
7/47	15,015	2,324	-	-
8/48	17,160	2,324	-	-
9/49	19,305	2,324	-	-
10/50	21,450	2,324	-	-
11/51	23,595	2,324	-	-
12/52	25,740	2,324	-	-
13/53	27,885	2,324	-	-
14/54	30,030	2,324	-	-
15/55	32,175	2,324	-	-
16/56	34,320	2,324	-	-
17/57	36,465	2,324	-	-
18/58	38,610	2,324	-	-
19/59	40,755	2,324	-	-
20/60	42,900	2,324	-	-
21/61	45,045	2,324	-	-
22/62	47,190	2,324	-	-
23/63	49,335	2,324	-	-
24/64	51,480	2,324	-	-
25/65	53,625	2,324	-	-
Age 55	32,175	2,324	-	-
Age 60	42,900	2,324	-	-
Age 65	53,625	2,324	-	-

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PRODUCT SUMMARY
WEALTH PROTECTOR - LEVEL

FEATURES

This is a non-participating level benefit term insurance for the policyholder. It offers protection against death, total and permanent disability and terminal illness for the period of the policy term and does not have any cash value.

The premiums are guaranteed throughout the policy term.

BENEFITS

A. Death Benefit

The basic sum assured will be payable in one lump sum upon death of the life assured within the policy term.

B. Terminal Illness Benefit

The basic sum assured will be payable in one lump sum upon terminal illness of the life assured within the policy term.

Terminal Illness means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within twelve (12) months. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by AVIVA's appointed Registered Medical Practitioner.

Key Provisions of Terminal Illness Benefit

1. Termination

This benefit shall terminate on the earliest occurrence of the following:

- a) on the Benefit Cessation Date of this Benefit as stated in the Policy Schedule;
- b) on the termination on the basic Policy.

The Policy shall terminate immediately upon payment of a valid claim under this Benefit unless otherwise stated.

2. Terminal Illness in the presence of HIV infection is excluded.

C. Total and Permanent Disability Benefit (TPD)

TPD is defined as:

The Total and Permanent Disability must be total and permanent and such that the disability must persist continuously for at least six (6) months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain any wages, compensation or profit, from the time when the disability started.

The total and irrecoverable:

- a) loss of the sight of both eyes; or
- b) loss of sight of one eye and loss by severance or loss of use of one limb at or above the ankle or wrist; or
- c) loss by severance or loss of use of:
 - (i) both hands at or above the wrists; or
 - (ii) both feet at or above the ankles; or
 - (iii) one hand at or above the wrist and one foot at or above the ankle,

will also be considered as Total and Permanent Disability.

While the policy is in force, if total and permanent disability occurs before the policy anniversary immediately prior to the 65th birthday of the life assured, all future premiums of this basic plan will be waived and the benefits payable under TPD will be as follows:

- (a) If the sum assured is less than or equal to \$1million, it will be payable in one lump sum.
- (b) If the sum assured is more than \$1million, the first payment will be for \$1m. The balance of the applicable sum assured will be payable in two equal annual installments, beginning one year after the first payment.

The waiver of premium shall commence on the policy anniversary immediately following the date of commencement of the disability.

The aggregate TPD benefit per life assured shall be at a maximum of \$2,000,000.

Signature of Applicant:

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EXCLUSION

No benefit shall be payable under this plan for suicide within the first year.

You are advised to read the policy for the full list of exclusions.

Note

The above is merely a summary of the product offered. The precise terms and conditions of the product are set out in the policy contract.

Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Aviva is the world's fifth largest* insurance group, serving 50 million customers across Europe, North America and Asia Pacific.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$133.64 billion and funds under management of S\$789.20 billion at 31 December 2008.

Aviva is the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

*based on gross worldwide premiums at 31 December 2008

MALE ILLNESS COVER

FEATURES

This plan is a non-participating Male Illness rider. The sum assured of this rider will be payable upon diagnosis of any of the covered illnesses. This plan does not have any cash value.

Please note that the premium rates/charges for Male Illness Cover are not guaranteed. These rates may be adjusted based on future experience.

BENEFITS

A. Male Illness Benefit

The sum assured of this plan will be payable in one lump sum if the life assured is first diagnosed to be suffering from any one of the following Male Illnesses:

1. Testicular cancer
2. Prostate cancer
3. Colon Cancer
4. Lung Cancer
5. Liver Cancer
6. Penis Cancer

Key Provisions for Male Illness Benefits

1. Waiting Period

Benefit will only be payable for any Male illnesses (except accident related benefits) diagnosed or occurred after 90 days from policy commencement date or date of any reinstatement of this plan, whichever later.

2. Survival Period

Benefit will only be payable if the life assured survives the 30-day survival period from the date of diagnosis of the Male Illness.

3. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this plan include:

1. No benefit shall be payable under this Supplementary Benefit in respect of any Male Illness, directly or indirectly, wholly or partly caused by or arising from or contributed to by: -
 - a) Any condition or illness which is existing or the cause or symptoms of which were existing or were evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Issue Date or the date of any reinstatement of this Supplementary Benefit, unless the condition or illness had been declared to the Company;
 - b) Willful misuse of drugs or alcohol, while sane or insane;
 - c) Self-inflicted injuries, while sane or insane.

You are advised to read the policy contract for the full list of exclusions.

4. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) on the Policy anniversary immediately before the sixty-fifth (65th) birthday of the Life Assured;
- (b) on the Benefit Cessation Date of this Supplementary Benefit as stated in the Policy Schedule;
- (c) when the cumulated claim amount paid reaches 400% of the Sum Assured under this Supplementary Benefit;
- (d) if the premium for this Supplementary Benefit is not paid within the grace period for its payment;
- (e) on the termination of the Basic plan.

B. Reconstructive/open Surgery

This rider will also reimburse the actual medical costs up to 100% of sum assured for the following:

- a) Reconstructive surgery due to accidents
- b) Reconstructive surgery due to Burns
- c) Open surgery for Kidney stones.

Key Provisions for Reconstructive/Open Surgery Benefits

1. Waiting Period

Benefit will only be payable for any Male illnesses (except accident related benefits) diagnosed or occurred after 90 days from policy commencement date or date of any reinstatement of this plan, whichever later.

2. Exclusions

The exclusions under the Reconstructive/Open Surgery Benefits are similar to the Male Illness. Please refer to the exclusions under the key Provisions under the Male Illness Benefit.

You are advised to read the policy contract for the full list of exclusions.

3. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) on the Policy anniversary immediately before the sixty-fifth (65th) birthday of the Life Assured;
- (b) on the Benefit Cessation Date of this Supplementary Benefit as stated in the Policy Schedule;
- (c) if the premium for this Supplementary Benefit is not paid within the grace period for its payment;
- (d) on the termination of the Basic plan;
- (e) when the cumulated amount reimbursed for Surgery reaches 100% of the Sum Assured of this Supplementary Benefit.

C. Double Indemnity Accidental Death & Accidental Total and Permanent Disability (TPD) Benefit

Upon accidental death or accidental TPD of the Life Assured, the sum assured equal to 2 times of the Male Illness Rider sum assured is payable.

"Accident" means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.

"Accidental injury" means bodily injury caused by Accident, directly and independently of any other cause, of which there is as evidence a visible contusion or wound on the exterior of the body. It must result directly and independently of any other cause in the death of the Life Assured within 180 days of the Accident.

Key Provisions for Double Indemnity Accidental Death Benefit

1. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this plan include:

1. No benefit shall be payable under this Supplementary Benefit in respect of the Double Indemnity Accident Benefit, if death or total and permanent disability of the Life Assured arises from or is contributed by:-
 - (a) self-inflicted injuries or suicide, while sane or insane;
 - (b) bodily infirmity or mental or functional disorder or illness or disease of any kind or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental Injury;
 - (c) the taking of poison, voluntarily or involuntarily;
 - (d) any injury sustained :
 - (i) while on duty in any navy, army, air force, military or police organization;
 - (ii) as the result of the action of any armed forces or accident or violence arising by reason of the existence of a state of armed conflict;
 - (iii) as the result of participation in any aerial activity including parachuting and sky diving;
 - (iv) as a result of travel in any type of aircraft other than as a crew member or farepaying passenger on a regularly scheduled passenger flight of an international commercial airline;
 - (v) as a result of the Life Assured committing, attempting or provoking an assault or a felony or any violation of the law by the Life Assured;
 - (vi) while under the influence of alcohol or drugs;
 - (vii) as a result of racing of any kind other than on foot;
 - (viii) as a result of participation in any underwater activity.

You are advised to read the policy contract for the full list of exclusions.

2. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) on the Policy anniversary immediately before the sixty-fifth (65th) birthday of the Life Assured;
- (b) on the Benefit Cessation Date of this Supplementary Benefit as stated in the Policy Schedule;
- (c) when the cumulated claim amount paid reaches 400% of the Sum Assured under this Supplementary Benefit;
- (d) if the premium for this Supplementary Benefit is not paid within the grace period for its payment;
- (e) on the termination of the Basic plan.

The Total and Permanent Disability is defined as:

1. must be total and permanent and such that the disability must persist continuously for at least six (6) months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain any wages,

compensation or profit, from the time when the disability started.

2. The total and irrecoverable:
- (a) loss of the sight of both eyes; or
 - (b) loss of sight of one eye and loss by severance or loss of use of one limb at or above the ankle or wrist; or
 - (c) loss by severance or loss of use of:
 - (i) both hands at or above the wrists; or
 - (ii) both feet at or above the ankles; or
 - (iii) one hand at or above the wrist and one foot at or above the ankle,will also be considered as Total and Permanent Disability.

While the policy is in force, if total and permanent disability occurs before the policy anniversary Immediately prior to the 25th birthday of the life assured, all future premiums of this plan will be waived and the benefits payable under TPD will be as follows:-

- (i) An amount up to \$650,000 of the sum assured will be payable after six months from the date of TPD.
- (ii) The remaining sum assured (if any) in excess of \$650,000 will be payable one year from the date of payment under paragraph (i).

The waiver of premium and advanced payments shall commence on the policy anniversary immediately following the date of commencement of the disability.

The aggregate TPD benefit per life assured shall be at a maximum of \$2,000,000.

D. Medical Check-up Benefit

This rider entitles the life assured to be reimbursed (up to \$55) for a biennial medical check-up which includes routine check-up and Urine Labstick Test.

The above benefits from A to D are separate benefits. Claiming from one benefit will not reduce the amount claimable from other benefits.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

FEATURES

This plan is a non-participating Accidental Death and Dismemberment (ADD) rider. It provides coverage for death and dismemberment caused by accidental injury only. This plan does not have any cash value and will cease immediately once the basic plan it attaches to terminates.

The premiums are guaranteed throughout the policy term regardless of any change in occupation.

BENEFITS

A. Accidental Death Benefit

A lump sum payment of the rider sum assured will be made as stated in the Schedule of Benefits below in the event of accidental death within 180 days of sustaining the accidental injury as defined below:

"Accidental Injury" means bodily injury caused by an Accident, directly and independently of any other cause(s), of which there is as evidence, a visible contusion or wound on the exterior of the body.

"Accident" means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.

Accidental Death Double Indemnity

The lump sum payment of the rider sum assured will be doubled if accidental death was caused:

- (i) while the Life Assured was travelling in a public conveyance other than a taxi, hired car or an aircraft; or
- (ii) while the Life Assured was in an elevator; or
- (iii) in consequence of the burning of any theatre, cinema, institutions of learning, offices or business premises (other than factories, oil refineries and shipyard), where the Life Assured was at the commencement of the fire.

B. Accidental Dismemberment Benefit

A percentage of the rider sum assured will be payable as stated in the Schedule of Benefits below if accidental dismemberment is due to Accidental Injury.

Schedule of Benefits		
Item	Description	Benefit as a percentage of the

		rider sum assured
(a)	Death	100%
(b)	Total and irrecoverable loss of use or by amputation of two or more limbs at or above the wrists or ankles	100%
(c)	Total and irrecoverable loss of all sight in both eyes	100%
(d)	Total and irrecoverable loss of all sight in one eye and loss of use or loss by amputation of one limb at or above the wrist or ankle	100%
(e)	Total and irrecoverable loss of speech and hearing in both ears	100%
(f)	Total and irrecoverable loss of use or by amputation of one limb at or above the wrist or ankle	50%
(g)	Total and irrecoverable loss of all sight in one eye	50%
(h)	Total and irrecoverable loss of use or by amputation of the thumb of either hand at or above the metacarpophalangeal joints	25%
(i)	Total and irrecoverable loss of use or by amputation of any one finger other than the thumb of either hand at or above the metacarpophalangeal joints	10%

The total amount payable under this rider shall not exceed 100% of the ADD sum assured according to the Schedule of Benefits or in the event of Accidental Death Double Indemnity, 200% of the ADD sum assured.

Where Aviva has paid prior claim(s) for dismemberment under this rider, the sum assured for the purpose of Accidental Death Double Indemnity shall be the original sum assured less the amounts already paid.

Where a single Accident results in dismemberment of multiple body parts, the Assured may make more than one claim for losses (f) to (i) of the Schedule of Benefits, but Aviva shall pay only one claim for each body part and the total amount payable under the multiple claims shall not exceed the sum assured of this rider.

Where Aviva has paid a prior claim on any part of body, we shall not pay for a subsequent claim for the same part of the body.

"Pre-existing Condition" means any injury, disease, illness or condition which the Life Assured suffers or is suffering from and:

- (i) which occurred or existed or was evident; or
- (ii) for which the Life Assured was receiving or received medical treatment or medical advice; or
- (iii) which the Life Assured was or could reasonably be expected to have been aware of,

prior to the Policy Issue Date, the Benefit Commencement Date of this Supplementary Benefit or the date of the last reinstatement of the Policy (whichever is the latest), unless the injury, disease, illness or condition had been declared to and accepted by Aviva.

KEY PROVISIONS

1 Termination

This rider shall terminate on the earliest occurrence of the following:

- (a) when the total of the amount(s) paid for dismemberment reaches 100% of the sum assured of the rider as stated in the Policy Schedule; or
- (b) if the premium for this rider is not paid within the Grace Period for its payment; or
- (c) on the termination of the basic plan; or
- (d) on the Benefit Cessation Date of this rider as stated in the Policy Schedule; or
- (e) on the death of the Life Assured; or
- (f) where the Assured have made a written request to Aviva to terminate the cover under this rider, on the Instalment Premium due date immediately following Aviva's acceptance of the request.

There shall be no refund of any premiums paid prior to the date of termination of this rider.

2. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract.

No benefits will be payable in respect of death or dismemberment directly or indirectly, wholly or partly caused by or arising from or contributed to by:-

- (a) any Pre-existing Conditions; or
- (b) self-inflicted injuries or suicide, while sane or insane; or
- (c) bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury; or
- (d) childbirth, pregnancy and complications thereof; or
- (e) whilst under the influence of alcohol or drugs, or the taking of poison or inhalation of gas, voluntarily or involuntarily; or
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organization; or
- (h) participation in any hazardous sport or pastime, including but not limited to aerial activity, rock climbing or mountaineering, underwater activities, racing of any type other than on foot; or
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or fare-paying passenger on a regularly scheduled passenger flight of an international commercial airline; or
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law.

You are advised to read the policy contract for the full list of exclusions.