

Rider: Waiver of Premium (WoP)

Applies Only to Premiums Due Before the Final Date of This Rider
(This Rider is Part of the Policy if it is referred in the Schedule)

<p>1.</p>	<p>Definitions</p>	<p>Total and Permanent Disability resulting from an accident caused by outward, violent and visible means, such that there is neither at the time disability commences nor at any time thereafter, any work, occupation or profession that the Life Insured can ever be capable of doing or following to earn or obtain any wages, compensation or profit, as a result of the accidental injury provided however that such disability must last for not less than six continuous months in duration and if it is thereafter admitted as Total Permanent Disability, then the Company shall waive payment of all premiums falling due for payment after the first six months of such continuous disability but before the earlier of:</p> <ol style="list-style-type: none"> 1. The recovery of Life Insured. 2. The expiry date. 3. The termination of the Policy. 4. The death of the Life Insured on whose disability the waiver is claimed.
<p>2.</p>	<p>Proof of Disability</p>	<p>Written notice and proof that total permanent disability has existed continuously for 6 months must be given to us while the Insured is alive and totally disabled. As part of any proof we may require medical examinations of the applicant by physicians we name.</p> <p>We may also require proof of Continued Total Permanent Disability at reasonable intervals, including medical examinations of the Life Insured by the physicians we name. (After 2 years of total permanent disability, proof may not be required more than once a year).</p> <p>If notice or proof is late, we will accept if it is given as soon as reasonably possible. If notice or proof is not given as soon as it is reasonably possible, we will not waive any premium that was due more than one year before the date that written notice or proof of disability is given to us.</p> <p>When the applicant is no longer totally permanent disabled or if proof of total permanent disability is not given when required, all premiums due after that time will become payable.</p>
<p>3.</p>	<p>Benefits</p>	<p>While the Policy is in full force, on receipt of proof that the Insured is totally disabled the Company shall waive the future Premiums payable under the Policy including Premiums for any Riders, after the first six months of such continuous disability.</p>

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