

TO BE ATTACHED TO AND READ AS PART OF
GROUP POLICY NO: 2199

ENDORSEMENT

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that:

All service commissions in respect of premiums refunded or to be refunded by the Company for any reasons whatsoever, shall be payable by the Policyholder to the Company within fourteen (14) days of request of the Company. The Company reserves the right to set-off such service commissions or any part thereof against any amounts payable by the Company to the Policyholder, if such service commissions is not received by the Company within the above stated period. Nothing herein shall affect the Company's rights or remedies under this Policy or in law.

In all other aspects, the terms, conditions and exclusions of this Policy shall remain unaltered.



Authorised Officer

Dated: 07 FEBRUARY 2007

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