

ENDORSEMENT

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

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

1. "Employee" is defined as a full time and permanent employee of an Assured Member who is not a spouse or Child of the Member.
2. An Employee is eligible for assurance under this Policy and if granted cover under this Policy shall be subject to the same terms conditions and exclusions as a spouse of Member except that
 - 2.1 an Employee shall only be eligible to remain assured under this Policy If the employing Member is assured under this Policy.
 - 2.2 An Eligible Employee is eligible to be assured for only 10 units based on a monthly premium of RM 50.
3. The Maturity Date for an Assured Life is his 70th birthday
4. A Member or spouse of Assured Member or his Employee shall be eligible to effect an assurance under this Policy up to the life to be assured's age 55 years
5. An Assured Life who attains age 65 years next birthday on a Policy Anniversary shall no longer be:-
 - a) covered for Total and Permanent Disabilities and Critical Illness Benefits Under Assurance A
 - b) assured under Assurance Bwith effect from this Policy Anniversary date
6. Total and Permanent Disablement benefit under Assurance A is payable in a lump sum

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



Authorised Officer

Dated: 23 May 2000
GMBS/V6/SE2

