

ENDORSEMENT

TO BE ATTACHED TO AND READ AS PART OF
GROUP POLICY NO: 3462

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

1. The following expressions shall unless repugnant to the context have the following meanings:

"A Child" shall mean a natural born child, a step-child or a legally adopted child of a Member.

"Assured Child" shall mean a child eligible under this scheme on whose life an Assurance or Assurances have been effected according to the provisions of the Schedule of the Policy and Endorsement herein and includes any such person so long as he continues to be entitled to the benefits hereunder pursuant to the terms of this Policy or Endorsement herein or pursuant to the rules, terms and conditions imposed by the Policyholder.

"Assured Life" in the Policy shall mean Assured Member or Assured Spouse or Assured Child.

"Entry Date" in the Policy shall mean the date a Member or his spouse or his child becomes an Assured Life which date shall be the first day of the month.

2. The scope of coverage of this Policy is extended to the child/children of the Member.
3. **Condition Governing the Coverage of a Child**

3.1 Eligibility

A Child of a Member is eligible to be enrolled under this scheme provided that the Member is currently an Assured Member all the Child's eligible younger siblings have submitted applications to be assured under this Policy and said Child is:

- a. at least 15 days old and is under 19 years of age or below 23 years if he is a fulltime student in an institution of higher learning,
- b. unmarried and
- c. not gainfully employed on a regular and full time basis.

3.2 Evidence of Assurability

The Assured Member and proposed Child to be insured shall complete and submit evidence of assurability in the form and manner prescribed by the Company before the proposed assurance on the Child's life or an increase in an assurance on the Child's life may become effective subject to the Company's discretion.

4. Lien on Child's Coverage

Upon the death or diagnosis of a Major Event or Total and Permanent Disability of an Assured Child, the amount of coverage shall be as determined in accordance with Clauses 4(a) and 4(b) below, whichever is the lowest:

- a) if the death or diagnosis of a Major Event or Total and Permanent Disability was made before the Assured Child attained age 5 years, benefits under Assurance A shall be reduced in accordance with the following table:

Age Next Birthday	Amount Payable on Death or Diagnosis Of a Major Event
1	20% of Assurance A
2	40% of Assurance A
3	60% of Assurance A
4	80% of Assurance A
5	100% of Assurance A

Provided that the aggregate amount of benefits to be made by the Company in the event if the Assured Child becomes total and permanent disabled as defined below before his attainment of the age of five years next birthday shall not exceed RM500,000 under this Assurance and all other policies and riders issued by the Company on the same Assured Child.

- b) if the Assured Child's assurance is effected based on the underwriting concessions granted during the three months following a Policy Anniversary which is designated as a "Promotion Period" by the Company, then upon the death/TPD due to a disclosed pre-existing illness within 24 months of the Effective Date of such Assurance, his Assurance shall be reduced by 50%.

5. Definition of "Total and Permanent Disability"

The definition of "Total and Permanent Disability" stated in Benefits Provisions III of the Policy shall apply to the Assured Child.

If the Assured Child is below the age 18 years next birthday, the definition of Total and Permanent Disability under the Assurance A and B are as follows:

"Total and Permanent Disability" is defined as a state of incapacity which,

- (a) is total and permanent and which will require the Assured Child, for the remainder of his/her natural life, to be subject to constant medical care and attention and to be confined to a home, to a hospital or to a similar institution; or
- (b) is deemed to be caused by any of the following:
1. total and irrecoverable loss of sight of both eyes; or
 2. loss of use of two limbs at or above the wrist or ankle; or
 3. total and irrecoverable loss of sight of one eye and loss of use of one limb at or above the wrist or ankle; or
- (c) renders the Assured Child disabled to such an extent as to be totally and permanently unable to perform at least three (3) of the listed Activities Daily Living even with the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word 'permanent' shall mean beyond the hope of recovery with current medical knowledge and technology.

The resultant permanent functional impairment is to be verified by a Medical Practitioner and duly concurred by the Company's medical officer.

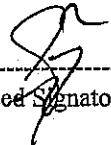
The definition of "Total and Permanent Disability" mentioned above shall cease to have any effect when the Assured Child reaches the age of 18 next birthday and shall replace by the definition of "Total and Permanent Disability" stated in Benefits Provisions III of the Policy.

6. Benefit Limitation

Total and Permanent Disability benefits shall not be payable if the Assured Child's disability commenced before the said Assured Child had attained the age of six years.

7. The Assurance Company reserves the right at any time to treat the scheme as closed for the child of the Assured Members or to impose restriction regarding the conditions of entry by giving a written notice to the Grantee of the same.

8. In all other respects an Assured Child is subject to the same terms conditions and exclusions as apply to an Assured Spouse except where the context is applicable to only a specific relationship to the Assured Member.



Authorised Signatory

Dated: 1st October 2009


GMBS/Child/GS3462



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Eastern