

**ENDORSEMENT**

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

**SPECIAL PROMOTION PERIOD**

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

**Lien on Assurance**

Where the Assured Life dies or is permanently and totally disabled in the first two (2) years of Assurance due to any pre existing illnesses beginning on his Effective Date, the amount of benefit payable under Assurance A shall only be fifty percent of his Sum Assured provided that the claim is not excluded by the exclusion clauses contained herein.

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

  
-----  
Authorised Officer

Dated: 1<sup>st</sup> October 2009

