

ENDORSEMENT

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

REINSTATEMENT AND LAPSED ASSURANCE

Notwithstanding anything contained in the Policy to the contrary, in the event of termination of the Assurance on the Assured Life due to a default in payment of the premium due after the expiry of the Grace Period, such Assurance may nevertheless, upon the Assured Life's application and at the Company's sole discretion, be reinstated within six (6) months after the expiry of the Grace Period subject to the following conditions:

- (i) the Company being furnished with evidence of assurability satisfactory to the Company at its sole and absolute discretion and if any medical reports or tests are required by the Company, the Assured Life will have to pay for these medical reports and tests;
- (ii) the Assured Life have to inform the Company of any change in the health of the Assured Life or any circumstances that may affect the health of the Life Assured up to the date of reinstatement;
- (iii) the Assured Life have to pay all unpaid premiums to the date of reinstatement. The Company reserves the right at its sole and absolute discretion to charge interest (whether compounded and calculated on a daily basis or otherwise) on such unpaid premiums accrued from the date on which the same became due to the date of reinstatement.

It is further declared and agreed that the Policyholder shall immediately cease or cause the Assured Life to immediately cease any payment of premiums for the lapsed Assurance. If for any reason or reasons a premium or premiums be paid after the Assurance shall have lapsed (save and except for premiums accepted by the Company under the reinstatement provision herein), the receipt by the Company of the same shall neither constitute an acceptance of the premium nor a continuation of the lapsed Assurance and the Company shall be under no liability in any manner whatsoever to the Assured Life in respect of the lapsed Assurance.

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



Authorised Signatory

Dated: 1st October 2009

