

1 What your rider covers

This rider provides **benefits** for child-related illnesses and for fractures for skull, spine, pelvis or femur shown below as well as the **benefits** covered under **your policy**.

We pay the following **benefits** under this rider.

1.1 Child-related illnesses

If the insured is diagnosed with any child-related illnesses (as defined in clause 5), **we** pay in any **policy year** 100% of the sum assured less any amount paid under accidental fracture of the skull, spine, pelvis or femur in the same **policy year**. This applies as long as the following apply.

- a Apart from leukaemia, the first confirmed diagnosis of the child-related illness must not be made within two calendar months from the **start date of this rider** or last **reinstatement date** (if any) of this rider. For leukaemia, the first confirmed diagnosis must not be made within three calendar months from the **start date of this rider** or last **reinstatement date** (if any) of this rider.
- b The date of the first confirmed diagnosis of the child-related illness must be before the **expiry date** of the **policy year** in which the **insured** reaches the age of 25 years.
- c The **insured** must not die within one calendar month from the date of first confirmed diagnosis of the child-related illness.

1.2 Accidental fracture of skull, spine, pelvis or femur

We pay in any **policy year** a sum equal to 10% of the sum assured for each **accident** if as a direct result of the **accident**, the **insured** suffers from any fracture of the skull, spine, pelvis or femur as long as:

- a the **accident** does not happen within two calendar months from the **start date of this rider** or last **reinstatement date** (if any) of this rider;
- b the **accident** happens before the end of the **policy year** in which the **insured** reaches the age of 25 years;
- c the total amount due under this **benefit** is not more than 100% of the sum assured; and

- d because of the fracture the **insured** must be admitted to a **hospital** for treatment, or if the fracture is a hairline fracture, it must involve the periosteum or articular surface.

2 Our responsibilities to you

Our responsibilities to you are only for the cover and period shown in this endorsement or **renewal certificate** (as the case may be) and depend on the terms, conditions and limits of this rider.

3 Your responsibilities

3.1 Premium

The amount of **premium for the rider** which **you** have to pay to **us** to receive the **benefits** in clause 1 is set out above. If this rider is added to **your policy** during a **policy year**, the **premium for this rider** for that **policy year** will be pro-rated. **You** must pay the **premium for the rider** every year.

We give **you** 60 days' grace from the **renewal date of this rider** to pay the **premium for this rider**. During this **period of grace**, this rider will stay in force. **You** must first pay any outstanding **premium for this rider**, **premium for your policy** or amounts **you owe us** before **we** pay any claim under this rider.

If **you** still have not paid the **premium for this rider** after the **period of grace**, this rider will be cancelled. This cancellation will apply from the **renewal date of this rider**.

You are responsible for making sure that the **premium for this rider** is paid up to date.

3.2 Refunding the premium when this rider ends

We will refund the unused pro-rated portion of the **premium for this rider** to **you** in cash when this rider ends.

3.3 Change in premium

The **premium for this rider** that **you** pay can change from time to time. If **we** change the **premium for this rider**, **we** will write to **you** at **your** last known address, at least 30 days before the change is to take place, to tell **you** what **your** new **premium for this rider** is. **We** will change the **premium for this rider** only if the change applies to all policies within the same class.

4 What you need to be aware of

4.1 Cancelling the rider

You may cancel this rider by giving **us** at least 30 days' notice in writing. **We** will tell **you** the date it will end. Cancelling **your** rider will not affect the validity of **your** policy.

4.2 Ending the rider

This rider will end automatically and immediately:

- a if **your policy** is cancelled or ends or has lapsed for any reason, even if the **period of grace** has not come to an end; or
- b at the end of the **policy year** in which the **insured** reaches the age of 25.

We will not renew this rider if:

- **we** have paid any benefit for child-related illnesses;
- **we** have paid a total amount of 100% of the sum assured in a **policy year** for accidental fracture of the skull, spine, pelvis or femur (as the case may be);
- **you** do not pay the **premium for this rider**; or
- this rider ends;

whichever happens first.

4.3 Reinstating the rider

If this rider is cancelled because **you** have not paid the **premiums**, **you** may apply to reinstate **your** rider.

You can do this if **we** agree and **you** meet all of the following conditions.

- a **You** must pay all **premiums for the rider you** owe before **we** will reinstate **your** policy.

- b **We** will not pay for any child-related illness or accidental fracture of skull, spine, pelvis or femur which happen between the date this rider ends and the date immediately before the **reinstatement date** of this rider.
- c If there is any change in the **insured's** medical or physical condition, **we** may add exclusions or charge an extra **premium for this rider** from the **reinstatement date**.

To avoid doubt, if **we** accept any **premium for this rider** after this rider has ended, it does not mean **we** will not enforce **our** rights under this rider or create any liability for **us** in terms of any claim. **Our** responsibility to pay will only arise after **we** have reinstated this rider.

4.4 The terms and conditions of your policy

Unless they are changed by this rider:

- a all other terms and conditions of **your policy** will not change and will apply to this rider, if it applies; and
- b words defined in the definitions section of the conditions of **your policy**, if used in this rider, will have the same meanings.

If there is any inconsistency between the terms and conditions of this rider and **your policy**, the terms and conditions of this rider will apply.

4.5 Exclusions

All exclusions under **your policy** will apply to this rider.

5 Definitions

List of child-related illnesses covered under this rider.

Severe asthma - a condition where at least three of the following must be present in the insured.

- A history of status asthmaticus (where the asthma worsens and does not respond to conventional treatment) within the past two years.
- A significant and persistent limit of the peak expiratory flow rate.
- Chest deformities resulting from chronic hyperinflation.

- The need for medically prescribed oxygen therapy at home.
- Continuous daily use of oral corticosteroids for at least six months.

Leukaemia - a condition where there is cancer of blood forming organs. This is characterised by the uncontrolled production and build up of leukocytes in the bloodstream and is a malignant disorder of white blood cells which rapidly grow in a disorganised way.

We will admit a claim for this benefit only if there is a clear diagnosis of leukaemia which must be confirmed by a paediatric oncologist or haematologist.

Bone-marrow transplant - a condition where the insured needs **necessary medical treatment** to replace malignant or defective bone marrow with normal bone marrow from healthy donors to stimulate the production of formed blood cells.

We will pay a claim for this benefit only if the insured is:

- confirmed as accepted onto the official waiting list of the medical or health authorities of Singapore for a bone-marrow transplant; or
- having a transplant of bone marrow from a human donor.

Insulin-dependent diabetes mellitus - a condition where the presence of severe diabetes mellitus is characterised by polydipsia, polyuria, increased appetite, weight loss, low plasma insulin levels, episodic ketoacidosis or immune-mediated destruction of pancreatic B cells for which insulin therapy and dietary regulation are needed.

We will pay a claim for this benefit only if the diagnosis is confirmed by a paediatric endocrinologist.

Rheumatic disease with valvular impairment - a condition where there is infection of any heart valve with group-A streptococcus pyogenes bacteria which may result in an inflammation of the heart that damages the valves, particularly the mitral and aortic valves.

We will pay a claim for this benefit only when we have confirmation of damage to one or more heart valves, which must be supported by an echocardiogram together with evidence of a history of rheumatic fever.

Kawasaki disease - a condition characterised by mild anemia, with a white blood-cell count above normal, and an elevated erythrocyte sedimentation rate which indicates inflammation of the blood vessels and a sharp rise in number of platelets, the major clotting element in the blood.

We will admit a claim for this benefit only if diagnostic tests reveal evidence of cardiac involvement as shown by the dilation or aneurysm formation in the coronary arteries, which must be present for at least six months after the initial acute episode.

Haemophilia - a condition where there is a hereditary coagulation disorder characterised by subcutaneous, intra-muscular and intra-articular haemorrhages frequently related to minor trauma.

We will pay a claim for this benefit only if the insured suffers from cases with clotting factor VIII or factor IX less than 1%.

Still's disease - a form of juvenile chronic arthritis characterised by high fever and signs of systematic illness that exist for months before the onset of arthritis. The condition must be characterised by cardinal manifestations which include sudden sharp increases in temperature, daily (quotidian) fevers, evanescent rash, arthritis, splenomegaly, lymphadenopathy, serositis, weight loss, neutrophilic leucocytosis, increased acute phase proteins and seronegative tests for Antinuclear Antibodies (ANA) and Rheumatoid Factor (RF).

We will pay a claim for this benefit only if:

- the diagnosis is confirmed by a paediatric rheumatologist; and
- the condition means the insured must have a knee or hip replacement.

Mental retardation due to sickness, injury or accident - a condition where the **insured** suffers from below-average general intellectual functioning, mental handicap or learning disorder, as decided by a paediatric neuro-psychological assessment as a result of sickness, injury or accident.

We will pay a claim for this benefit only if:

- the insured is aged four years and above; and
- there is clear proof that the condition was caused by sickness, injury or accident and the condition has continued without interruption for at least six months in a row after the diagnosis.

We will not pay the claim for this benefit if the condition is caused by any congenital illness or condition.