

## TOTAL AND PERMANENT DISABILITY (TPD) SUPPLEMENTARY CONTRACT

<p><b>Accelerated Total and Permanent Disability (TPD) Supplementary Contract</b></p>	<p>This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful.</p> <p>In addition, the Master Certificate's provisions shall apply to this Supplementary Contract.</p> <p>Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.</p>
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### DEFINITIONS

<p><b>Total and Permanent Disability (TPD)</b></p>	<p>Total and Permanent Disability may be defined as one of the following:</p> <p>(i) A disability where the Person Covered is incapable of performing any work, occupation or profession for wages, compensation or profit, throughout the Person Covered's remaining lifetime;</p> <p>(ii) A disability where the Person Covered is unable to perform at least three (3) out of six (6) Activities of Daily Living without physical assistance from another person, mechanical equipment, devices or adaptations.</p> <p>The six (6) Activities of Daily Living are:</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;"><b>Transfer</b></td> <td>Ability to get in and out of a chair without requiring physical assistance.</td> </tr> <tr> <td><b>Mobility</b></td> <td>Ability to move from room to room without requiring any physical assistance.</td> </tr> <tr> <td><b>Continence</b></td> <td>Ability to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene.</td> </tr> <tr> <td><b>Dressing</b></td> <td>Ability to put on or take off necessary items of clothing without physical assistance from another person.</td> </tr> <tr> <td><b>Bathing or Washing</b></td> <td>Ability to wash or shower without physical assistance from another person.</td> </tr> <tr> <td><b>Eating</b></td> <td>Ability to feed without any physical assistance, once food has been prepared.</td> </tr> </table> <p>(iii) <b>Presumptive TPD</b>, where the Person Covered, irrespective of age or earning ability, suffers from any of the following losses:</p> <p>a) Total and irrecoverable loss of sight in both eyes; or</p> <p>b) Loss of two or more limbs, each above the wrist or ankle; or</p> <p>c) Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle.</p> <p>If the Person Covered is unemployed at the time of disability, then only (ii) and (iii) shall apply.</p> <p>If TPD Benefit is granted to a Person Covered below the attained age of five (5) years old, only definition (iii) shall apply if the child becomes Totally and Permanently Disabled before he/she attains the age of five (5) years old.</p>	<b>Transfer</b>	Ability to get in and out of a chair without requiring physical assistance.	<b>Mobility</b>	Ability to move from room to room without requiring any physical assistance.	<b>Continence</b>	Ability to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene.	<b>Dressing</b>	Ability to put on or take off necessary items of clothing without physical assistance from another person.	<b>Bathing or Washing</b>	Ability to wash or shower without physical assistance from another person.	<b>Eating</b>	Ability to feed without any physical assistance, once food has been prepared.
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<b>TPD Date</b>	The TPD Date is the date the Person Covered first becomes totally and permanently disabled, as defined under the <b>Definition of Total and Permanent Disability (TPD)</b> above.
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## BENEFITS

<b>Total and Permanent Disability Benefit ("TPD Benefit")</b>	<p>While this Supplementary Contract is In Force, upon Total and Permanent Disability of a Person Covered due to the Covered Event(s) identified in the Takaful Schedule, We shall pay You the Sum Covered of the Supplementary Contract in respect of the Person Covered</p> <p>The Sum Covered of the Basic Contract in respect of the Person Covered shall automatically be reduced by the amount of TPD Benefit paid. In the event of a total One Hundred Percent (100%) having been paid, We shall be discharged from any further liability in respect of the Person Covered.</p>
<b>Survival Period of Six (6) Months</b>	<p>There is a survival period of six (6) months if the TPD occurs as defined in definition (i) or (ii) of the TPD definition. The TPD Benefit can only be paid upon Our approval and proof that the Person Covered survives and the disability had lasted continuously for at least six (6) months from the TPD Date.</p> <p>The six (6) months survival period is not applicable if it is a Presumptive TPD, as defined in definition (iii) of the TPD definition.</p>
<b>Exclusions</b>	<p>We shall not pay the TPD Benefit if TPD occurs due to:</p> <ul style="list-style-type: none"> <li>(i) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare;</li> <li>(ii) Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;</li> <li>(iii) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;</li> <li>(iv) Self-inflicted injuries or suicide or attempted suicide, unless proven insane;</li> <li>(v) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol;</li> <li>(vi) HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions;</li> <li>(vii) Committing or trying to commit any illegal act.</li> </ul>
<b>Existing Health Condition</b>	<p>This Supplementary Contract also excludes any Pre-Existing Condition, which existed prior to the Inclusion Date or Reinstatement Date, whichever is later, in respect of a Person Covered.</p>

## CLAIMS

<b>Notice of Claim due to TPD</b>	<p>You must provide Us with written notice of claim due to TPD after six (6) months from the date of incident which gave rise to TPD.</p> <p>Failure to give notice within such time shall not invalidate any claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.</p>
<b>Filing Proof of Loss due to TPD</b>	<p>The appropriate claim form will be provided upon receiving the written notice of claim. Please attach all relevant information such as the medical report to support Your claim.</p> <p>Evidence of claim shall be provided at Your own cost, and should be provided to Us within thirty (30) days after the notification of claim has been received by Us.</p> <p>You must also provide Us with the necessary medical evidence before any second (2nd) instalment is due, at Your own cost. Such evidence must be satisfactory to Us and should include all relevant medical examination by a doctor of Our choice.</p>