

Well Protect Voluntary Health Insurance Scheme (Standard)

Supplement A

This Supplement A is to supplement Part 6 of the Terms and Benefits and is made a part of the Certified Plan to which it is attached. In addition to the terms and conditions of this Supplement A, this Supplement A is also subject to the Terms and Conditions.

Part 1 Other Benefits

To supplement Part 6 "Benefit Provisions" of the Terms and Benefits, the Company shall pay the following benefit –

(A) Compassionate death benefit

Subject to the Terms and Benefits of this Policy, if the Insured Person dies while this Policy is in force, this benefit shall be payable to the designated Beneficiary as per our latest record under this Policy upon submission of a written proof of claim satisfactory to the Company as soon as practicable.

The receipt of the compassionate death benefit under this Policy by the Beneficiary or by any person entitled to receive such benefits, or evidence that the Company's payment has been deposited to the designated bank account and/or cashed shall discharge the Company from further liability under this Policy. For the avoidance of doubt, any claim for other benefits under this Policy shall not be prejudiced.

Part 2 Beneficiary

The following applies to the benefits payable under Part 1(A) of this Supplement A –

During the lifetime of the Insured Person and while this Policy is in force, the Policy Holder may nominate or change the Beneficiary by giving a written notification satisfactory to the Company. A nomination or change of Beneficiary shall be effective only if approved and endorsed by the Company. The effective date of the nomination or change will be the approval date of the same by the Company with notice to the Policy Holder. The subsequent effective nomination or change of Beneficiary shall not affect the validity of any payment made or other action taken before the nomination or change takes effect and the Company shall not be responsible should any dispute arise in these regards.

If there is more than one Beneficiary, the benefits payable under Part 1(A) of this Supplement A shall be paid to the Beneficiaries in the proportion specified by the Policy Holder. If the Policy Holder has not specified the proportion of the benefit(s) to be paid to each Beneficiary or all the proportions add up to a figure other than 100%, the Company shall have the discretion to pay the benefit(s) to all the Beneficiaries in equal shares or in such proportion as the Company consider appropriate.

If the Policy Holder is also the Insured Person and the Beneficiary dies before the Policy Holder or within thirty (30) days after the death of the Policy Holder, the benefit(s) shall be payable to the estate of the Policy Holder. If the Policy Holder is not the Insured Person and the Beneficiary dies before the Insured Person or within thirty (30) days after the death of the Insured Person, the benefit(s) shall be payable to the Policy Holder, the Policy Holder's estate, the Policy Holder's personal representatives or other persons entitled to receive the same as the Company considers appropriate at its sole and absolute discretion. If the Beneficiary dies beyond thirty (30) days after the death of the Insured Person, the benefit(s) shall be payable to the Beneficiary's estate.

If the Insured Person dies at the same time as the Beneficiary(ies) or in circumstances rendering it uncertain which of them survived the other(s), the Insured Person shall be deemed to have survived the Beneficiary(ies).

If there is no living Beneficiary or no Beneficiary has been designated by the Policy Holder, the benefit(s) shall be paid to the Policy Holder, the Policy Holder's estate, the Policy Holder's personal representatives or other persons entitled to receive the same as the Company considers appropriate at its sole and absolute discretion.

Part 3 Definitions

For the purpose of this Supplement A, words and expressions used shall have the following meanings –

"Beneficiary" or
"Beneficiaries"

shall mean a person or persons (if any) designated by the Policy Holder to receive the benefits upon death of the Insured Person.

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