

Accidental Death Benefit Second Life Insured

1. Benefit

Subject to the terms and conditions stated in this Policy, BSP Life will pay the Accidental Death Benefit Sum Insured in the event of the accidental death of the Second Life Insured. It is important to note that no bonuses are payable on this benefit.

It is important to read these terms carefully and in conjunction with the rest of the Policy in its entirety.

2. Definition

Accidental Death means death occurring directly and independently of all other causes from bodily injuries effected solely through external, violent and unintentional means as evidenced, except in the case of drowning or of internal injuries revealed by an autopsy, by a visible contusion on the exterior of the body. This also includes death through murder, battery and assault.

3. Verification

BSP Life will require:

- (a) notice in writing to be given as soon as possible, but in any event within thirty (30) days of the Accidental Death of the Second Life Insured, and
- (b) proof that the Second Life Insured died accidentally.

4. Premium

The premiums for this benefit are not guaranteed and may change if we review our premium rates and apply any changes to all similar policies. Any

change to the premium rates will be effected after giving the Policy Owner at least thirty (30) days notice of the revised premium.

5. Cessation of Benefit

This benefit becomes effective on the Commencement Date and ceases automatically on the earlier of any one of the following events:

- (a) reaching the Policy Anniversary Date immediately preceding the sixty fifth (65th) birthday of the Second Life Insured
- (b) the prior termination of this benefit
- (c) the expiry of the Benefit Term applicable to this benefit as specified in the Policy Schedule
- (d) the termination of this Policy
- (e) on payment of any Rider Benefit that triggers the termination of this rider, or
- (f) on payment of a claim for this benefit.

6. Exclusions

This benefit does not cover the Accidental Death of the Second Life Insured resulting from:

- (a) suicide
- (b) capital punishment
- (c) intentionally self inflicted injury

- (d) racing of any kind or training thereof (except on foot)
- (e) motor cycling
- (f) any form of aviation except as a fare paying passenger in a fully licensed, standard aircraft operated by a recognised airline over an established air route or as a passenger in an aircraft flying under charter licence
- (g) partaking of any drug (unless taken in accordance with the directions and prescription of a registered medical practitioner) or excessive consumption of alcohol
- (h) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny unless the Second Life Insured is either:
 - i) a member of the Fiji armed forces or police engaged in an internationally sanctioned peace keeping mission provided that the combined Sum Insured for the Base Cover, Term Life and Accidental Death Benefits (if applicable) is up to a maximum of \$150,000, or
 - ii) a member of the British armed forces provided that the combined Sum Insured for the Base Cover, Term Life and Accidental Death Benefits (if applicable) is up to a maximum of \$100,000.
- (i) involvement in any criminal activity other than as a proven victim or bystander
- (j) civil commotion assuming the proportions of or amounting to a popular rising, riot, industrial relations dispute including strike, lock-out, military rising, insurrection, rebellion, revolution, military or usurped power, martial law
- (k) any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or

any violent means, including chemical and biological operations to deliberately inflict death or injury