<u>Exclusions</u>

PRUWith You
a. If death is due to suicide within the one year of the commencement date of the policy or the date on which the policy revived, only the account value shall be payable.
b. TPD benefit is not payable if the disability is directly or indirectly caused by:
    i.   Pre-existing conditions; or
    ii. Any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane; or
    iii. Any travelling in an aircraft other than as a pilot or a member of a crew or a fare-paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
    iv. Any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, skydiving, bungee jumping and other such similar activities.
c. This policy does not cover pre-existing conditions.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.

Crisis Care

We shall not pay the benefit if the illness or condition is caused directly or indirectly by one of the following:

a. Any symptoms occurring within the first;
    i. 60 days of continuous cover for Heart Attack, Coronary Artery Bypass Surgery, Serious
    ii. Coronary Artery Disease, Cancer or Angioplasty And Other Invasive Treatments For
    iii. Coronary Artery Disease; and
    iv. 30 days of continuous cover for other illnesses or conditions.
b. Existence of AIDS or the presence of any HIV infection (except for Full-Blown AIDS, AIDS due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection);
c. Pre-existing illness;
d. Congenital conditions or is caused directly or indirectly from a congenital condition within the first 2 years from the date of birth; or
e. Any claim if the Life Assured dies within 30 days after being diagnosed with the illness or condition.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.