

TATA AIA LIFE 15-YEARS TERM RIDER

TYPE OF CONTRACT

This Supplementary Contract forms a part of the Basic Policy and is classified as a Supplementary Term Insurance Contract. It is validly attached to the Basic Policy if its product or code name and form number appear on the Policy Information Page or is subsequently added by relevant endorsement.

The provisions of the Basic Policy to which this Supplementary Contract is attached shall apply to the latter unless specified otherwise. In case of conflicting provisions between the two, the Supplementary Contract shall prevail.

The amount of coverage (the "**Sum Assured**") provided by the relevant Supplementary Contract is shown in the Policy Information Page or in the appropriate endorsement if the relevant Supplementary Contract is subsequently added or modified. Unless otherwise provided, this Supplementary Contract earns no Cash Value and does not share in our surplus earnings.

BENEFIT

If the Insured dies before the Expiry Date as defined in the Policy's Basic Definitions, we will pay to the Nominee the Supplementary Contract Sum Assured.

TERMINATION

The Supplementary Contract automatically terminates by the occurrence of the earliest of the following:

- 1 non-payment of premium of the Basic Policy and/or the Supplementary Contract at the end of the Grace Period;
- 2 if the Basic Policy or Policy becomes paid-up, matures, expires, or is surrendered or converted to Reduced Paid-Up Insurance;
- 3 on the Expiry Date of the Supplementary Contract;
- 4 on the death of the Insured;
- 5 the relevant Supplementary Contract is cancelled by the Policyholder or us;
- 6 If any Supplementary Contract to which this Supplementary Contract applies terminates.

Termination of this Supplementary Contract shall be without prejudice to any claim arising prior to such termination. The payment or acceptance by us or our agent of any premium hereunder subsequent to termination of this Supplementary Contract shall not create any liability but the Company shall refund any such premium.

EXECUTED AND SIGNED BY US ON THE ISSUE DATE/COMMENCEMENT DATE OF THIS SUPPLEMENTARY CONTRACT.