

Stage IV Cancer means Cancer classified as Stage IV malignant tumour under the American Joint Committee on Cancer (AJCC) staging system which may be updated from time to time or Cancer with distant metastasis which means Cancer that has spread from the original (primary) tumor to distant organs or distant lymph nodes.

Sum Assured means the amount shown on the Policy Information Page as the “Sum Assured”, as amended by any subsequent increase or decrease in cover due to your request. For the avoidance of doubt, any payment made hereunder, or any accelerated or advance payment(s) made under Accelerated Benefit Payment Rider(s), does not affect the Sum Assured.

Supplementary Contract means the terms and conditions set out in any supplementary contract or rider to the Basic Policy in relation to benefits supplemental to your Basic Policy benefits.

General Interpretation and Application

Where the context requires, words importing one gender include the other gender, and singular terms include the plural and vice versa.

Headings are for convenience only and do not affect the interpretation of this Policy. References to sections, clauses, provisions and schedules are to sections, clauses, provisions and schedules to this Policy.

Schedules to this Policy form part of this Policy.

SAMPLE