

EXCLUSION

PROTECTION CASH BACK

The Insurer is exempted from any obligation if the Insured dies due to:

- a. suicidal death that occurs within 2 (two) years after the coverage period starts or within 2 (two) years from the Policy Reinstatement date; which one is the latest;
- b. death sentence by the court;
- c. the Insured work/occupation which contain risks such as military, police, pilot, mining worker, as far as the work is not covered or stated in the application;
- d. the Insured's sports/hobbies which contain risks including but not limited to car racing, motorbike racing, horse racing, aerospace sports, sailing, mountain climbing, boxing, and other sports that contain dangerous and similar risks as far as the sports/hobbies that are not covered;
- e. when the Insured dies due to a crime committed intentionally by those with an interest in this insurance coverage, the Insurer is exempted from any obligation to pay; or
- f. actions and/or attempts to violate the law.