



MULTI-PURPOSE INSURANS BHD

SPECIAL CONDITION

- 1) The premium due hereunder shall be payable monthly or annually as the case may be. No claim shall be admissible whilst the premiums are in arrears.
- 2) The due observance of this policy and the Certificate of Insurance thereof shall be binding upon the Certificate Holder as well as the Insured Person as if he was the Certificate Holder, and shall serve as condition precedent to the admission of any claim lodged under this policy or Certificate of Insurance.
- 3) The process of claim including settlement will be handled directly between the Company and the Certificate Holder whose sole discharge will constitute full and final discharge of the claim lodged.
- 4) It is hereby warranted that all applications for inclusion of coverage are in good health at the time of inception into this insurance program and are not suffering from any known or unknown physical or mental impairment or ill health, disability or physical, health or mental condition that would have in normal circumstances resulted in rejection of cover or required additional premium had the Company known of this condition prior to the granting of cover. The Company reserves the right to rescind coverage of any Insured Person at any time during the pendance of this insurance even after a claim is filed, by virtue of this Warranty. However the Company must at all times act with reasonable haste when exercising this right of rescission.