

CHANGE OF PRODUCT CLAUSE

If during the Policy Period there are alterations which affect the amount of premium, Insurance benefits, or the provisions of this product, We will submit a thirty (30) days prior written notice to your address kept in our records to let you decide whether You agree or not to such alterations. If within thirty (30) days after the written notice is received, We do not receive any response from You, therefore We will assume that you have agreed with such alteration.