

**Eligibility Rules (Only applicable for policies incepted from 1 February 2021 (inclusive) onwards)**

- Category 1 – Enrich advance
- Category 2 – Dash PET (incepted from 8 February 2021)
  - Dash PET (incepted from 12 August 2022)

You can purchase the products in the above categories if you fulfil the following criteria:

- A. Every customer is only allowed to own 1 policy from each category.**  
Example: From 1 February 2021 (inclusive) onwards, a customer can own 1 Enrich advance and 1 Dash PET.
- B(i). A 1 year cooling-off period will be imposed on customers who surrender any of their policies from any category. During the 1 year cooling-off period from the date of surrender, the customer will not be allowed to own any new products from any of the categories.**

Example 1: Customer purchase Enrich advance and it was incepted on 1 February 2021. He subsequently surrender Enrich advance on 20 February 2021. He will only be allowed to purchase:

- Enrich advance or Dash PET from 20 February 2022 onwards.

Example 2: Customer purchase Dash PET and it was incepted on 1 February 2021. He subsequently surrender Dash PET on 20 February 2021. He will only be allowed to purchase:

- Enrich advance or Dash PET from 20 February 2022 onwards.

Example 3 (Applicable to products where assignment is allowed): Both customer and his wife each purchase an Enrich advance and both policies were incepted on 1 February 2021. Customer subsequently surrender his Enrich advance on 1 March 2021. His wife wishes to transfer the ownership of her Enrich advance to him via absolute assignment. Absolute assignment is only allowed from 1 March 2022 onwards.

- B(ii). A 3 months cooling-off period will be imposed on customers who surrender their Dash PET policies that are incepted from 12 August 2022 onwards. During the 3 months cooling-off period from the date of surrender, customers will not be allowed to own any new products from any of the categories.**

Example 4: Customer purchase Dash PET and it was incepted on 12 August 2022. He subsequently surrender Dash PET on 30 August 2022. He will only be allowed to purchase:

- Enrich advance or Dash PET from 30 Nov 2022 onwards.

**The cooling-off period will start from the latest surrender date of any of the policies from the above categories.**

The eligibility rules will be revised from time to time to include new products, which are determined at the sole discretion of Etiqa Insurance Pte. Ltd. Please refer to this document for the latest list of available products under the two categories.

This information is correct as at 12 August 2022.