

Product Summary: Accidental Death

Version 1.25

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this plan and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract will bind the policy owner and Us.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), 23 Church Street, #01-01 Capital Square, Singapore 049481.

Policy Owners' Protection Scheme:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Nature and Objective of the Plan:

This is a yearly renewable, Non-participating rider that pays the Sum insured upon accidental death of the Life insured while the rider is in force. At the rider Expiry date, if We have not paid out any claims, this rider will end and no Benefits will be payable.

Plan Benefit:

Accidental Death Benefit

Upon accidental death of the Life insured while the rider is in force, We will pay the Sum insured less any amounts owing to Us. When We make this payment, the rider ends.

We will pay this benefit only if death occurs within 365 days from the date of the Accident.

Accident means a sudden, unforeseen and unplanned event causing bodily injury that is violent, external and visible in nature. It is not caused by sickness, disease, gradual physical, mental changes or any other causes. The Accident must occur after the Rider issue date.

Benefit Limitation

We will only provide a maximum aggregate amount (in excess of the death benefit) of S\$5.0 million per Life insured for all policies and riders issued by Us with accidental death benefit.

Yearly Renewability

This is a yearly renewable rider and the policy term is 1 year. At the end of 1 year policy term, this rider will be renewed automatically for another 1 year at the same conditions on the expiry date before renewal, so long as the following conditions are met:

- (a) this rider is in force on the expiry date before the renewal; and
- (b) the Life insured has not reached Age 81 at the renewal date.

We reserve the right to terminate Your rider by giving you 90 days' notice.

Insurance Cover Charge

We will deduct Insurance cover charge daily in respect of the Sum insured of the rider, starting from the Rider commencement date. The Insurance cover charge will depend on the Sum insured of the rider, the attained age of the Life insured on each Basic policy's policy anniversary and the occupation class of the Life insured. Insurance cover charge are payable daily via deduction from the Account value in Basic policy. If there is insufficient Account value in Basic policy, We will provide a three (3) days' grace period such that Your rider is kept in force. This rider will be de-activated if the required Insurance cover charge is not paid by the expiry date of the grace period.

The Insurance cover charge for this rider is not guaranteed. We reserve the right to change the Insurance cover charge at any time by giving You thirty (30) days' written notice in advance.

De-activate the Rider

Your rider will be de-activated when any one of the following event happens:

- a) de-activation of the Basic policy;
- b) free-look of the rider;
- c) upon Your request to de-activate the rider. The de-activation will take effect on the next calendar day; or
- d) there is insufficient Account value in Basic policy and Insurance cover charge for this rider is not paid by expiry date of the grace period.

When Your rider is de-activated, all Benefits under this rider will end. The rider will remain dormant and You may choose to re-activate Your rider at any time before termination of this rider occurs.

Re-activate the Rider

If Your rider is de-activated, You may re-apply to re-activate the rider to in force.

Re-activation of the rider is subject to Our approval, depending on the insurability of the Life insured and such other terms and conditions as We shall determine from time to time. Upon our approval, re-activation will take effect on the next calendar day. All exclusions will begin from the effective day of re-activation.

Termination:

This rider will end when any of the following events happens first:

- a) Termination of the Basic policy;
- b) 90 days after We give You notice that the rider cannot be renewed; or
- c) We paid out the rider Benefit subject to the maximum aggregate amount.

Exclusions:

There are certain conditions under which no Benefits will be payable.

We do not pay the accidental death benefit if the death is directly or indirectly, wholly or partly caused by:

- intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- state of an unsound mind;
- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- illnesses, psychological conditions or eating disorders;
- heat stroke;
- a bad reaction to drugs or medication;
- the effects of viruses (for example, dengue), bacteria or diseases;
- the negative effects or complications of medical and surgical care;

- treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- radiation or contamination from radioactivity;
- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- military, air force or naval operations, except when carried out in peacetime;
- war (declared or not), revolution or any warlike operation, acts of foreign enemy, hostilities, rebellion, civil war, insurrection, military or usurped powers, terrorism, provoking an assault;
- Accident(s) arising and due to pregnancy or confinement and related complications;
- participation in hazardous activities;
- participation in professional or competitive sports where the Life insured would or could earn income or remuneration from engaging in such sports; or
- Illness or diseases of any kind, including but not limited to, fits, hernia, venereal disease, Acquired Immunodeficiency Syndrome (AIDS) or food poisoning, bite(s) inflicted by animal or insect.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our offer of conditional acceptance, the policy information page and Endorsement.

When any of the exclusion happens, We will return the total Insurance cover charge paid for this rider without interest back into the Basic policy's Account value, less any amounts owing to Us.

Impact of Early Surrender:

As this product has no savings or investment feature, there is no cash value if the rider ends or if the rider is terminated prematurely.

Free Look Period:

You may return this rider for cancellation within 14 days after You receive the rider document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the rider, such as payments for medical check-up and other expenses, from the Insurance cover charge You paid. The balance Insurance cover charge (if any) will be refunded back into the Basic policy's Account value.

If Your policy document is sent by email, We consider this policy is delivered to You 1 day after the date of emailing.

Free look period is only applicable for the first time when this rider is issued. It is not applicable to the subsequent re-activation of the rider.

Note:

Age means the age at next birthday.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of your policy are contained in Your Policy Contract.