

## Product Summary: Death & Total and Permanent Disability Benefit

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### Nature and Objective of the Plan:

This is a yearly renewable, Non-participating rider that pays the Sum insured upon death of the Life insured or if the Life insured becomes totally and permanently disabled (before reaching Age 66) 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:

#### Death Benefit

Upon 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.

#### Total and Permanent Disability (TPD) Benefit

If the Life insured becomes totally and permanently disabled before reaching Age 66 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.

**Total and permanent disability** is a disability that lasts continuously for at least 180 days, which the Doctor considers permanent and expects it to last throughout the lifetime of the Life insured. This means one of the following:

- i. A disability where the Life insured whose Age is between 17 and 65 cannot perform any work or occupation, or
- ii. A disability where the Life insured suffers from any of these:
  - Total and irrecoverable loss of sight in both eyes; or
  - Loss of two or more limbs, each above the wrist or ankle; or
  - Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle.
- iii. A disability where the Life insured cannot do at least 3 out of 6 Activities of Daily Living without physical help from another person or mechanical equipment.



The 6 Activities of Daily Living are:

Washing - The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.

Dressing - The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.

Feeding - The ability to feed oneself food after it has been prepared and made available.

Toileting - The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

Mobility - The ability to move indoors from room to room on level surfaces.

Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.

- iv. A disability where the Life insured has to be confined to a home, a hospital or other institution in order to receive constant care and medical attention.

If the Life insured is unemployed at the time of disability, then only (ii) and (iii) shall apply.

#### Benefit Limitation

We will only provide a maximum aggregate amount of S\$4.0 million per Life insured for all policies and riders issued by Us with TPD benefits.

#### 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 100 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, the Life insured's gender and smoker status on each Basic policy's policy anniversary. 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 death benefit if the death is directly or indirectly, wholly or partly caused by:

- a) death from activity under special conditions; or
- b) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first 12 months from the Rider issue date, the last increase in rider's Sum insured or the latest rider re-activation date, whichever is later.
- c) Pre-existing condition within the first 12 months from the Rider issue date, the last increase in rider's Sum insured or the latest rider re-activation date, whichever is later.

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

- a) Intentional acts (sane or insane) such as self-harm or attempted suicide;
- b) Criminal acts, war (declared or not), terrorism and chemical warfare;
- c) Participating in aviation (except as fare-paying passenger or member crew of a commercial airline), any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing, or aerial sports such as skydiving, parachuting, bungee jumping;
- d) Effects of drug or alcohol addiction; or
- e) Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.

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.