



## PRODUCT SUMMARY: DIRECT – Etiqa *CI rider*

This Product Summary and Policy Illustration are for illustrative purposes only and shall not constitute a contract. The following is a simplified description of the key product features. The exact terms can be found in the Policy Contract. The quotation is based on standard life.

### Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

### Policy Owners' Protection

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 Non-participating rider that accelerates the death Benefit of the Basic policy upon diagnosis of any one of the 30 critical illnesses of the Life insured. At Expiry date, if We have not paid out any claims, the rider will end and no Benefits will be payable.

For DIRECT – Etiqa *term life*, this rider is available for policy term of 5 years (renewable), 20 years or up to Age 65.

The entry Age of the Life insured for DIRECT – Etiqa *CI rider* (attachable to DIRECT- Etiqa *term life*) is shown below.

Policy Term DIRECT – Etiqa <i>term life</i>	Entry Ages (Age Next Birthday) DIRECT – Etiqa <i>CI rider</i>
5 years	19 to 60
20 years	19 to 45
To age 65	19 to 60

For DIRECT – Etiqa *whole life*, this rider is available for whole life with premium term of either up to Age 70 or up to Age 85.

The entry Age of the Life insured for DIRECT – Etiqa *CI rider* (attachable to DIRECT- Etiqa *whole life*) is shown below.

Premium Term DIRECT – Etiqa <i>whole life</i>	Entry Ages (Age Next Birthday) DIRECT – Etiqa <i>CI rider</i>
To age 70	19 to 60
To age 85	19 to 65

### Plan Benefit:

#### Critical Illness Benefit

DIRECT – Etiqa *CI rider* pays either part (for angioplasty & other invasive treatment for coronary artery) or all of the Sum insured plus accumulated bonuses (if any) that have been added to the Basic policy if the Life insured is diagnosed with a critical illness for the first time during the rider policy term.

Our payment on this supplementary rider contract will proportionately reduce the Sum insured of the Basic policy.

We pay this benefit only for one critical illness, except when the first critical illness is Angioplasty and Other Invasive Treatment for Coronary Artery, then We will pay the remaining Sum insured plus accumulated bonuses (if any) on the next critical illness diagnosed that is not Angioplasty and Other Invasive Treatment for Coronary Artery. The remaining Sum insured is the original Sum insured less the amount first claimed for Angioplasty and Other Invasive Treatment for Coronary Artery.

Angioplasty's benefit is 10% of the Sum insured under this rider, subject to a maximum limitation of S\$25,000.



Once the total critical illness Benefit is paid, the Basic policy will automatically terminate.

The 30 Critical Illnesses are listed below:

No	List of Critical Illnesses Covered*
1	Major Cancer
2	Heart Attack of Specified Severity
3	Stroke with Permanent Neurological Deficit
4	Coronary Artery By-pass Surgery
5	End Stage Kidney Failure
6	Irreversible Aplastic Anaemia
7	End Stage Lung Disease
8	End Stage Liver Disease
9	Coma
10	Deafness (Irreversible Loss of Hearing)
11	Open Chest Heart Valve Surgery
12	Irreversible Loss of Speech
13	Major Burns
14	Major Organ / Bone Marrow Transplantation
15	Multiple Sclerosis
16	Muscular Dystrophy
17	Idiopathic Parkinson's Disease
18	Open Chest Surgery to Aorta
19	Alzheimer's Disease / Severe Dementia
20	Fulminant Hepatitis
21	Motor Neurone Disease
22	Primary Pulmonary Hypertension
23	HIV Due to Blood Transfusion and Occupationally Acquired HIV
24	Benign Brain Tumour
25	Severe Encephalitis
26	Severe Bacterial Meningitis
27	Angioplasty & Other Invasive Treatment For Coronary Artery
28	Blindness (Irreversible Lost of Sight)
29	Major Head Trauma
30	Paralysis (Irreversible Loss of Use of Limbs)

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).

#### Guaranteed Renewability

If your basic policy is a 5 years (renewable) DIRECT – Etiqa *term life*, this rider will be renewed automatically together with the Basic policy from the renewal date for the same policy term and Sum insured, without giving Us proof of good health so long as all of the following conditions are met:

- a) this rider is in force on the Expiry date before the renewal;
- b) the Life insured has not reached Age 61 at the renewal date; and
- c) there is no claim on this rider

The renewal premium will be calculated based on the prevailing premium rates at the attained Age of the Life insured and will stay level throughout the renewed term.

#### **Termination:**

This supplementary rider contract ends when any of the following events happens:

- a. Termination of the Basic policy;
- b. Premium is not paid on time and there is insufficient Surrender value in the Basic policy (if applicable);
- c. We paid a claim on the critical illness Benefit except when the claim is on Angioplasty and Other Invasive Treatment for Coronary Artery;



- d. We paid out 100% of Benefit amount for the covered events;
- e. At the rider Expiry date; or
- f. Your written request and Our acceptance of the application to terminate this rider.

**Exclusions:**

- 1) Benefits of this rider are not payable under certain conditions. These conditions are stated as “exclusions” in the policy contract. The categories of exclusions that are common to all life insurers for critical illness Benefit relate to:
  - A waiting period
  - Pre-existing medical conditions
- 2) In addition to the above common categories of exclusions, life insurers may impose other exclusions.
- 3) For DIRECT – Etiqa *CI rider*, the following exclusions apply:
  - a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy Issue date or the latest Reinstatement date, whichever is later;
  - b) Effects of drug or alcohol addiction;
  - c) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV;
  - d) Any Pre-existing condition;
  - e) The critical illness is diagnosed within the Waiting period. The Waiting period is ninety (90) days for Major Cancer, Coronary Artery By-pass Surgery, Heart Attack of Specified Severity, Angioplasty & Other Invasive Treatment For Coronary Artery from the Policy Issue date or the latest Reinstatement date, whichever is later; or
  - f) 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 Premiums paid (less any amounts previously paid to You under this policy) without interest, less any amounts owing to Us.
- 4) The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

**Premiums:**

The premium that You pay for DIRECT – Etiqa *CI rider* is not guaranteed and may change depending on the claims experience. We will write to You to tell You the new Premiums at least thirty (30) days before We make any changes to Your premium.

**Impact of Early Surrender:**

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

**Free Look Period:**

You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will deduct any costs incurred by the company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the Premium You paid and refund the balance to You.

If Your policy document is sent by email, We consider this policy is delivered to You one (1) day after the date of emailing. If Your policy document is sent by post, We consider this policy is delivered to You seven (7) days after the date of posting.

**Note:**

Age means 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.