



PRODUCT SUMMARY: ePROTECT term life

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 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 plan is a non-participating, regular premium level term policy that provides the sum insured upon the death, total and permanent disability or terminal illness of the life insured during the policy term. This plan does not have any cash values. At the end of the policy term, if we have not paid out any claims, no benefits will be payable.

This plan is available for policy term of 5 years (renewable), 20 years or up to age 65.

Plan Benefit:

Death Benefit

Upon death of the life insured, we will pay the sum insured less any amounts owing to us. When we make this payment, the policy ends.

While we assess the death claims, if the claimant needs financial assistance to prepare the funeral, we may consider offering an immediate payment of up to \$3,000 per insured life. This funeral expense financial aid, if given, will be deducted from the final death benefit to the claimant. Our advance payment of this financial aid does not mean we have approved the death claim. If the death claim is not approved later, after our assessment, we have the right to ask you to return this advance payment.

Total and Permanent Disability (TPD) Benefit

If the life insured becomes totally and permanently disabled before reaching age 65, we will pay in one lump sum the sum insured less any amounts owing to us. We will only provide a maximum aggregate sum insured of \$4 million per insured life for all policies issued in Singapore with TPD benefits. When we make this payment, the policy ends.

For ages between 19 and 65, TPD means any of the two situations:

1. The life insured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and The disability must continue uninterrupted for at least 6 consecutive months from the time when disability started; and The disability must, in the view of a medical examiner appointed by the company, be deemed permanent with no possibility of improvement in the foreseeable future.

2. The life insured, due to accident or sickness, suffers total and irrecoverable loss of use of:

- (a) the entire sight in both eyes; or
- (b) any two limbs at or above the wrist or ankle; or
- (c) the entire sight in one eye and any one limb at or above the wrist or ankle



Terminal Illness (TI) Benefit

If the life insured has a terminal illness during the policy term, we will pay the sum insured less any amounts owing to us. When we make this payment, the policy ends. Terminal illness is a medical condition which in the doctor's opinion, is highly likely to lead to death within 12 months.

Guaranteed Renewability

Guaranteed renewability benefit is only applicable for policy term of 5 years (renewable).

At the end of each 5 years policy term, this policy will be renewed automatically from the renewal date for another 5 years at the same sum insured, without giving us proof of good health so long as all of the following conditions are met:

- (a) this policy is in force on the expiry date before the renewal;
- (b) the life insured has not reached age 81 at the renewal date; and
- (c) there is no claim on this policy

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:

Your policy will end when one of these events happens first:

- a) death of the life insured;
- b) we paid out 100% of the death benefit of this policy;
- c) premium is not paid on time;
- d) at the end of the policy term (applicable for policy term of 20 years and up to age 65)
- e) you choose not to renew your policy at the end of the policy term (applicable for policy term of 5 years (renewable)); or
- f) your written request and our acceptance of the application to terminate the policy.

Exclusions:

- 1) Benefits of this plan 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 relate to:
 - Suicide or attempted suicide within the first 12 months from the policy issue date or date of last reinstatement (for Death benefit)
 - Self-inflicted injury (for Total & Permanent Disability benefit)
- 2) In addition to the above common categories of exclusions, life insurers may impose other exclusions.
- 3) For ePROTECT *term life*, the following exclusions apply:

For Terminal Illness benefit:

- Intentional acts (sane or insane) such as self-harm or attempted suicide
- AIDS, AIDS-related conditions or infection in the presence of HIV except HIV due to blood transfusion and occupationally acquired HIV
- When there is specific 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

For Total & Permanent Disability benefit:

- Intentional acts (sane or insane) such as self-harm or attempted suicide
- Criminal acts, war (declared or not), terrorism and chemical warfare
- 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
- Effects of drug or alcohol addiction
- HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions
- When there is specific 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



4) The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

Premiums:

The premium rate for this plan is level and guaranteed throughout each policy duration / renewed duration. Premiums are payable for the period of premium payment term and can be paid monthly, quarterly, half-yearly or yearly.

For 5 years (renewable) term, 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.

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 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 1 day after the date of emailing. If your policy document is sent by post, We consider this policy is delivered to you 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.