

**Product Summary: Etiqua CI rider**

**The Proposer acknowledges receipt of all the pages of the Product Summary for the Main plan and Supplementary benefits (where applicable).**

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**

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

**Nature and Objective of 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 – Etiqua *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 – Etiqua *CI rider* (attachable to DIRECT- Etiqua *term life*) is shown below.

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

For DIRECT – Etiqua *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 – Etiqua *CI rider* (attachable to DIRECT- Etiqua *whole life*) is shown below.

| <b>Premium Term<br/>DIRECT – Etiqua <i>whole life</i></b> | <b>Entry Ages (Age Next Birthday)<br/>DIRECT – Etiqua <i>CI rider</i></b> |
|---|---|
| To Age 70   | 19 to 60  |
| To Age 85   | 19 to 65  |

**Plan Benefit**

Critical Illness Benefit

DIRECT – Etiqua *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. Payment under the Angioplasty and Other Invasive Treatment for Coronary Artery is limited to 10% of the Sum Assured under this policy subject to a S\$25,000 maximum sum payable. This Benefit is payable once only and shall be deducted from the amount of this Contract, thereby reducing the amount of the Sum Assured which may be payable herein.

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 Failure                                      |
| 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 Loss 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 five (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;
- c) there are no previously admitted or submitted claims on this rider; and
- d) the Life insured is insured for the same Sum insured or less.

If this rider is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the renewed term. 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 the Benefit amount for the covered events;
- e. Upon expiry of this rider;
- f. You choose not to renew Your rider at the end of the policy term (applicable for policy term of 5 years (renewable));
- g. This rider is converted to a new rider; or
- h. Your written request and Our acceptance of the application to terminate this rider. If You write to Us to terminate Your rider, there will not be any prorated refund of Premium and Your rider will terminate from the Premium due date immediately following the date We accept Your written request for termination.

## **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. Premium are payable during the Premium term and can be paid monthly, quarterly, half-yearly or yearly.

You will pay the first Premium at the time You apply for this rider. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the rider. If You fail to pay Premiums before the due date, We will pay the Premiums for You so that the rider can continue. We can only do so if the Basic policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic Premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is insufficient Surrender value in the Basic policy, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

### **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.