



Product Summary: DIRECT - Etika *CI rider*

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

Etika 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 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.

This rider is available for DIRECT- Etika *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 – Etika *CI rider* (attachable to DIRECT- Etika *whole life*) is shown below.

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

Plan Benefit

Critical Illness (CI) Benefit

This rider pays 100% 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 CI (except for 'Angioplasty & Other Invasive Treatment for Coronary Artery') for the first time during the rider policy term.

We pay this Benefit only for one CI, with the exception that if the first CI claimable under this rider is 'Angioplasty & Other Invasive Treatment for Coronary Artery', we will only pay 10% of the Sum Insured under this rider subject to a S\$25,000 maximum sum payable. This Benefit is payable once only and shall be deducted from the amount of this rider, thereby reducing the amount of the Sum Insured which may be payable herein.

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

Our payment on this rider will proportionately reduce the Sum insured of the Basic policy. You must continue to pay the revised Premiums to keep the Basic policy in force.

If the Death Benefit of the Basic policy is reduced due to a claim for Total and Permanent Disability Benefit or Terminal Illness Benefit under the Basic policy, we will reduce the CI Benefit of this rider proportionally. The Premium of the rider will be reduced accordingly and You must continue to pay the revised Premiums to keep the rider in force.

The maximum aggregate amount payable is Two Million Singapore Dollars (SGD 2,000,000) per Life insured for all policies and riders issued by Us with CI Benefits.

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 for the standard Definitions (Version 2019).

Termination:

This rider ends when any of the following events happens:

- the rider is terminated in accordance with the terms and conditions of the rider;
- termination of the Basic policy;

- c) the required Premium(s) is not paid by the expiry date of the Grace Period and there is insufficient Surrender value in the Basic policy (if applicable);
- d) We paid 100% of CI Benefit except when the claim is on Angioplasty and Other Invasive Treatment for Coronary Artery;
- e) Upon expiry of this rider;
- f) 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; or
- g) any other cause of termination as permitted under or any change or laws or regulatory requirements, including court orders

Exclusions:

- 1) There are certain conditions under which no Benefit will be payable. These conditions are stated as “exclusions” in the policy contract. The categories of exclusions that are common to all life insurers for CI Benefit relate to:
 - a) A Waiting period
 - b) Pre-existing medical 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 Premiums paid (less any amounts previously paid to You under this rider) without interest, less any amounts owing to Us.

- 2) In addition to the above common categories of exclusions, life insurers may impose other exclusions.
- 3) For this 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; or
 - e) The CI is diagnosed during the Waiting period, which is applicable to ‘Major Cancer’, ‘Coronary Artery By-pass Surgery’, ‘Heart Attack of Specified Severity’ and ‘Angioplasty & Other Invasive Treatment For Coronary Artery’ .
- 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 this 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 (“**Grace Period**”). If the required Premiums are not paid by the expiry of the Grace Period, this rider will end. 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 rider 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 fourteen (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 Premium You paid and refund the balance to You.

If Your rider document is sent by email, We consider this rider is delivered to You one (1) day after the date of emailing. If Your rider document is sent by post, We consider this rider 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 rider are contained in Your Policy Contract.