



## **PRODUCT SUMMARY: Cancer Insurance**

Version 1.23

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), 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 the Plan:**

This is a yearly renewable, Non-participating term plan that provides coverage upon diagnosis of cancer (all stages). It also provides protection against death. This plan does not have any cash values. At policy expiry date, if we have not paid out any claims, the policy will end and no benefits will be payable.

### **Plan Benefit:**

#### Death Benefit

Upon death of the Life insured while the policy is in force, we will pay a lump sum death benefit of S\$5,000 less any outstanding amounts owing to us from this policy. When we make this payment, the policy ends.

#### Cancer Benefit\*

While the policy is in force and after the waiting period, upon diagnosis of Cancer (all stages) of the Life insured by a Doctor, we will pay 100% of the Sum insured less any outstanding amounts owing to us from this policy. When we make this payment, the policy ends.

The Cancer Benefit payable under this Cancer Insurance shall not exceed S\$200,000 for the same Life insured.

Cancer means a malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. It includes carcinoma-in-situ, a focal autonomous new growth of carcinomatous cells which have not yet infiltrated normal tissue beyond the epithelial basement membrane. The diagnosis of carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

The following are excluded:

- All tumours which are histologically classified as any of the following:
  - Pre-malignant;
  - Non-invasive;
  - Having borderline malignancy;
  - Having any degree of malignant potential;
  - Having suspicious malignancy;
  - Neoplasm of uncertain or unknown behaviour; or
  - Cervical Dysplasia CIN -1, CIN-2

- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All tumours in the presence of HIV infection

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). This Critical Illness does not fall under Version 2019. For Critical Illnesses that do not fall under Version 2019, the definitions are determined by the insurance company. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).

#### Guaranteed Renewability

This is a yearly renewable plan and the policy term is 1 year. At the end of 1 year policy term, this policy will be renewed automatically for another 1 year at the same Sum insured and conditions on the expiry date before renewal, so long as the following conditions are met:

- (a) this policy is in force on the expiry date before the renewal; and
- (b) the life insured has not reached age 85 at the renewal date.

#### No Claim Discount

A no claim discount equivalent to 6% of the total Premium paid for the past 1 year policy term will be applied to the renewal Premium, as long as no claims has been made during the past 1 year policy term. We reserve the right to revise the no claim discount at any time by giving you 30 days' notice.

#### **Termination:**

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

- a) Death of the Life insured or We paid out the death benefit;
- b) We paid out 100% of the Sum insured;
- c) At policy expiry date and You choose not to renew your policy;
- d) When the life insured reached age 85;
- e) If You fail to pay the Premiums on time; or
- f) We receive Your written request and accept Your request to terminate the policy. No refund of Premium will be provided for termination before the end of the policy term

#### **Exclusions:**

There are certain conditions under which no Benefit will be payable. We will not pay any Benefit for the following:

##### **1. Waiting Period**

If You experience first symptoms of Cancer within the first 90 days from the Policy issue date or date of Endorsement, whichever is later, We will not pay the Cancer Benefit. When this happens, we will refund the Premiums paid without interest, less any outstanding amounts owing to us from this policy.

##### **2. Suicide**

This policy becomes invalid if You commit intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide during the policy term. When this happens, we will refund the Premiums paid during the policy term without interest, less any outstanding amounts owing to us from this policy.

##### **3. Pre-existing Conditions**

Any Pre-existing condition which You are suffering prior to the Policy commencement date will not be covered unless it was declared in the application for this policy and such application is accepted by Us.



#### **4. Specific Conditions**

When there is condition(s) specific to You which we will not cover, we will state them on our offer of conditional acceptance, the Policy Information Page and Endorsement. If You suffer directly or indirectly from the excluded events, We will refund the Premiums paid during the policy term without interest, less any outstanding amounts owing to us from this policy.

##### **Premiums:**

The premium that You pay for this policy is guaranteed during the first 1 year policy term. However, the renewal premium will be calculated based on the attained age of the Life insured using prevailing premium rates at the time of renewal. We reserve the rights to adjust the renewal Premium. We will let You know 30 days in advance if Your renewal Premiums are revised.

##### **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.