



POLICY CONDITIONS FOR FREE TERM LIFE INSURANCE

1. The Agreement

Your policy is regulated using the laws of Singapore. It forms the entire legal agreement between you and us. It is made up of:

- This policy conditions for free term insurance
- Your policy information page and
- Your online application form

We took the information you have given us on the online application form to decide whether or not to provide you with the free term life insurance. The information obtained will form the basis of the contract of insurance between you and us. Your policy will be void if you have given us incomplete or inaccurate information.

Anyone not directly a party to this contract has no right to enforce the Contract (Rights of Third Parties) Act.

The ownership of this policy may not be transferred to someone else.

2. 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 under the Scheme 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 LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

3. Benefits and limitations

This policy pays a lump sum benefit of S\$25,000 per life insured in the event the life insured dies. When we make this payment, the policy ends.

We will only permit one policy per life insured. In the event of multiple policies being issued to the same life insured, we will only pay a maximum of S\$25,000.

4. Exclusions

We will not pay the death benefits if death is a result of:

- Suicide;
- Alcohol or drug abuse;
- HIV related illness or
- Pre-existing conditions

5. Claim and Payment of Benefits

We must be informed in writing within 3 months of the event giving rise to the claim.

At your own expense, you must give us all documents and evidence we ask for to assess the claim. This includes proof as we may reasonably require of:

- the event arising from the claim
- The claimant having legal ownership of the policy
- The date of birth of the life insured and/or the child

- The date of marriage of the life insured
- The life insured residing in Singapore
- Our completed claim form
- Any reports or information we may require to enable us to assess the claim

We may pay the benefits to your executors, administrators, nominees or any other proper claimant if we have proof of the relationship of the person claiming the benefit.

By paying any benefit your executors, administrators, nominees or any other proper claimants, it will end our legal responsibility on that payment.

6. Termination of benefits

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

- i. death of the life insured
- ii. the cover expiry date
- iii. you write in to terminate the policy
- iv. When the life insured ceases to reside in Singapore

7. Premiums

As this is a free term life insurance, premiums are not required.

8. Cancellation of policy

You may cancel this policy any time after you receive the policy document, for any reason. We consider this policy is delivered to you 7 days after the date of email.

As there is no premium payable for this policy, in the event of cancellation of this policy, there shall be no refund for any unutilised term of cover.

Meaning of Words

Age means the age at next birthday.

Pre-existing condition means the existence of any signs or symptoms before the policy effective date or reinstatement date for which treatment, medication, consultation, advice, or diagnosis has been sought or received by the life insured or would have caused any reasonable and sensible person to get medical advice or treatment.

Proper claimant(s) has the meaning in the **Insurance Act (Chapter 142)**. It means a person who claims to be entitled to the sums in question as executor of the deceased, or who claims to be entitled to that sum (whether for his own benefit or not) and is the widower, widow, parent, child, brother, sister, nephew or niece of the deceased.

We, Our, Us, the Company means Etiqa Insurance Pte. Ltd.

You, Your means the policy owner