



COVID-19 Deferred Premium Payment Arrangement (“DPPA”) for General Insurance (Second Window)

What is COVID-19 Deferred Premium Payment Arrangement (“DPPA”) for general insurance?

This arrangement allows Etiqua’s individual and corporate general insurance customers who are affected by COVID-19 and facing financial challenges the flexibility to pay insurance premiums in instalments. This arrangement is **not automatically provided**. Eligible general insurance policyholders can approach Etiqua to apply if their policy commencement or renewal date falls between 1 October 2020 and 31 March 2021.

Who can apply for DPPA?

Etiqua general insurance policyholders who:

- have no outstanding premiums on their policy;
- whose policy commencement/ renewal date falls between 1 October 2020 and 31 December 2020; and
- are financially affected by COVID-19.

This includes policyholders who have suffered loss of job or loss of income from work or business due to COVID-19. Examples of events that lead to such loss of income include retrenchment, shorter working hours and salary or commission reductions for individuals and loss of business income for self-employed and SMEs.

When can I apply?

You can apply for DPPA within 14 days from your policy premium due date. Your premium due date must be between 1 October to 31 December 2020. Once approved, you are allowed to pay your premium over 12 equal monthly instalments.

How do I apply?

You can send in your application via email with the subject title in this format: <Application for DPPA: Policy No. XXXXXX> to customer.service@etiqua.com.sg. Please attach the following proof of document:

- Employer’s Letter of Salary Reduction/Termination Letter, or
- Letter of Closure of non-essential businesses by Business Owners, or
- Other relevant proof or documents, if any

To safeguard our customers’ interest and ensure authenticity, you are encouraged to use the email address that you have registered with us.

Additional Information That You Should Know About DPPA

1. This is not a waiver of premium.
2. There is no late payment interest charged on your insurance policy during the deferment period.
3. If your application is approved, your policy coverage will remain active during the deferment period.
4. Once the deferment period ends, your contractual provisions regarding premium payment will resume.

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