



PROVISIONS FOR
Extra disability care



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1 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).

2 Our Responsibilities

This is a Non-participating rider that accelerates the death Benefit of the Basic policy if the Life insured becomes totally and permanently disabled on or before reaching the Policy anniversary when he attains Age 86 while the rider is in force.

This rider does not have any cash values. At the rider Expiry date, if We have not paid out any claims, the rider will end and no Benefits will be payable.

Your policy covers the Benefits described below.

This Provisions should be read together with the Provisions of the Basic policy.

2.1 Covered Events

If Your policy is valid and a covered event happens, We will pay You the Benefits less any amounts You owe Us on this policy. The covered events of Your policy are written on the Policy Information Page.

2.2 Guaranteed Renewability

If Your Basic policy has a 5 years (renewable) policy term, this rider will be renewed automatically together with the Basic policy from the renewal date for the same policy term, without giving Us proof of good health if 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 82 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.

2.3 Guaranteed Convertibility

When You exercise the option to convert Your Basic policy, this rider will be converted automatically to a new rider available at the point of conversion, without giving Us proof of good health if the following conditions are met:

- a) this rider is in force when this option is exercised;
- b) All the Premiums under this rider are paid up to-date;
- c) the Life insured has not reached Age 66 when this option is exercised;
- d) the Life insured of the new rider must be the same as this rider;

- e) the Life insured is insured for the same coverage amount or less on the new rider, subject to the minimum and maximum coverage amount of the new rider. If You choose a higher coverage amount for the new rider, any excess coverage amount will be subject to underwriting;
- f) The new rider covers the same insured events as this rider and also accelerates the death Benefit of the Basic policy; and
- g) there are no previously admitted or submitted claims on this rider.

If this rider is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the new rider. The conversion cannot be reverted once the new rider is effective.

2.4 Option to Increase Sum Insured

This rider provides an option to increase the Life insured's protection without giving Us proof of good health whenever the Life insured experiences a key life event.

The key life events are:

- a) the Life insured changes marital status (for e.g. marries, divorces);
- b) the Life insured becomes a parent by having a newborn child or legally adopts a child;
- c) the Life insured purchases a property;
- d) the Life insured or Life insured's child enrolls into tertiary education;
- e) the Life insured graduated from tertiary education.

You can exercise this option for a maximum of 2 key life events per Life insured. You can only do so if the following conditions are met:

- a) Your rider is fully underwritten and issued on standard terms without any exclusions;
- b) there are no previously admitted or submitted claims on this rider;
- c) the key life event must occur before the Policy anniversary when the Life insured attains Age 50;
- d) the application to exercise this option must be submitted within 90 calendar days following the occurrence of the key life event;
- e) All the Premiums under this rider are paid up to-date; and
- f) The total Sum insured that can be increased under this option regardless of the number of times it is exercised is the lower of either 50% of this rider's Sum insured at rider commencement date or S\$500,000, per Life insured.

If you have more than one policy with Us which offers similar option, You can exercise this option for a maximum of 2 key life events per Life insured and the maximum aggregate coverage that can be increased under this option per Life insured is S\$500,000.

The increased Sum insured will be effective on the next Policy Anniversary immediately after the approval of Your application and the Premium payable for the increased Sum insured for the remaining term of the rider will be calculated based on the Life insured's Age at the next Policy Anniversary.

3 Your Responsibilities

3.1 Premium

The premium rate for this rider is level and guaranteed throughout the premium term. Premiums are payable for the period of premium payment term and can be paid monthly, quarterly, half-yearly or yearly.

For 5 years (renewable) term, 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.

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

on time, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

3.2 Reinstatement

If Your rider ends due to not paying an outstanding amount due, You may reinstate Your rider within twelve (12) months from the rider lapsed date by:

- paying the outstanding amount You owe with interest and
- giving Us satisfactory proof of the Life insured's good health, at Your own expense.

Reinstatement is subject to Our approval at Our sole discretion.

4 What is Covered?

Your policy covers the Benefits described below while the policy is in force.

4.1 Total and Permanent Disability (TPD) Benefit

If the Life insured becomes totally and permanently disabled on or before reaching the Policy anniversary when he attains Age 86 while the rider is in force, this rider pays the TPD Benefit as an advancement of the death Benefit of the Basic policy.

The maximum aggregate amount payable is Four Million Singapore Dollars (S\$4,000,000) per Life insured for all policies and riders issued by Us with TPD Benefits.

If the TPD Benefit payable is lesser than the death Benefit of the Basic policy, the death Benefit of the Basic Policy will be reduced by the amount paid for the TPD. The policy remains in force and the remaining death Benefit is the original death Benefit less the amount paid for TPD.

If the TPD Benefit payable is the same as the death Benefit of the Basic policy, both the Basic policy and this rider ends when We make this payment.

If the death Benefit of the Basic policy is reduced due to a claim for Terminal illness Benefit under the Basic policy or Critical illness Benefit under any other riders, We will reduce the TPD 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 this rider in force.

5 What is Not Covered?

There are certain conditions under which no Benefits will be payable. These conditions are stated as exclusions.

5.1 Total and Permanent Disability (TPD) Benefit

We will not pay the TPD Benefit if the TPD is directly or indirectly, wholly or partly caused by:

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- b) Criminal acts, war (declared or not), terrorism and chemical warfare;
- c) Participating in aviation (except as fare-paying passenger or member crew of a commercial airline), any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing, or aerial sports such as skydiving, parachuting, bungee jumping;
- d) Effects of drug or alcohol addiction; or

- e) 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.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our Letter of Conditional Acceptance. 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.

6 Making Claims From the Policy

6.1 How to make a Claim

We must be informed in writing within three (3) months of the event giving rise to the claim. At the Proper claimant's own expense, he/she must give Us all documents and evidence We ask for to assess the claim. This may include re-examining the Life insured by a particular Doctor We appoint.

We reserve the rights to reject Your claim if the terms and conditions stated in this Provisions are not met.

6.2 Who do We pay Benefits to

If the policy has been assigned, the Benefit amount will be paid to the Assignee. If the policy has not been assigned, the Benefit amount will be paid to either You or Your executors, administrators, Nominees or any other Proper claimant, provided We have proof, as deemed sufficient by Us, of the relationship of the person claiming the Benefit.

Before We pay any Benefit, We will deduct any amount You owe on this policy from the Benefit. By paying out the Benefit, it will end Our legal responsibility on this policy.

7 Our Rights

7.1 Incontestability

Claims will not be rejected and this policy will not be voided or have its terms revised after this policy has been in-force for two (2) years from the Policy commencement date or the latest Reinstatement date, whichever is later, except for:

- a) fraud;
- b) material non-disclosure and/or misrepresentation of a material fact that would have impacted acceptance of coverage;
- c) non-payment of Premium; or
- d) policy exclusions.

However, if the above mentioned event occurs, We reserve the rights to void the policy, revise the terms of the policy or reject any claims even after two (2) years have passed. We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any amounts owing to Us as well as any expenses incurred by Us in providing You the policy.

7.2 Correction Of Mistakes And Errors

In the event of any mistake or error made in this policy, We will make the correction and inform You by way of an Endorsement.

7.3 Fraud And Misrepresentation

If You or your executors, administrators, Nominees or any other Proper claimant obtains any sum payable under this policy through fraudulent means or devices, all Benefits paid under this policy shall be forfeited and must be immediately repaid. This policy will be terminated immediately and there will be no refund of Premiums. We shall have no liability in respect of such claims and shall be entitled to recover any payment made prior to the discovery of the fraud or misrepresentation.

7.4 Change Of Address, Country Of Residence Or Citizenship

You must, as soon as practicable within three (3) months of the changes, notify Us in writing if there is a change in Your citizenship and / or usual country of residence. A change in the usual country of residence will be deemed to mean Your living or intending to live in another country other than Singapore in excess of twelve (12) consecutive calendar months.

You must also, as soon as practicable within three (3) months of the change, notify Us in writing if there is a change of address for the Life insured (if any).

We reserve the right and sole discretion to terminate or decline to renew the policy or continue cover on prevailing or varied terms and conditions.

7.5 No Cover

Notwithstanding anything to the contrary, this policy shall not cover or provide for the payment of claims or Benefits to specific persons or entities where the application of or compliance with certain laws and regulations including but not limited to trade sanctions, anti-terrorism or anti-money laundering (as may be applicable to Us, Our parent companies and/or Our ultimate controlling entities, Our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the policy based on:

- the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of You, or claimant or the parent company and ultimate controlling entity of You, or claimant; or
- the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned Premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to You.

Should any claim for payment of any nature be found to have been made under this policy by a person or entity excluded by this provision, no such payment will be made.

7.6 Changes in Taxation, Regulations and Legislation

Should there be any changes in taxation, regulations or legislation that will affect this policy, We may vary the terms of the policy accordingly. If We do so, We shall notify You by giving You thirty (30) days' notice prior to such change.

7.7 Errors in Age / Gender / Smoker Status / Country of Residence

If the Age, gender, smoker status and/or country of residence of the Life insured is not correctly stated such that the Premium paid is wrong, We reserve the rights to adjust the Benefits. For underpayment of Premium, the claims will be pro-rated as if You have purchased a lower cover. For overpayment of Premium, We will refund the excess Premium paid without interest.

Based on the correct Age, gender, smoker status and/or country of residence, if the Life insured is not eligible to apply for this policy, We will not pay any Benefits and the policy will be terminated. When this happens, We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any amounts owing to Us as well as any expenses incurred by Us in providing You the policy.

8 Your Rights

8.1 Free Look

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.

9 When Will Your Rider End?

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

- a) Termination of the Basic policy;
- b) Premium is not paid on time;
- c) We paid out 100% of the Benefit amount for the covered events;
- d) Upon expiry of this rider;
- e) You choose not to renew Your rider at the end of the policy term (applicable for policy term of 5 years (renewable));
- f) This rider is converted to a new rider; or
- g) 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.

10 What Do We Mean With These Words?

Age means the Age at next birthday.

Basic policy means the policy as it exists, including the supplementary terms and any Endorsement made to it, without any optional supplementary contract / rider.

Benefit(s) means any payments that We will pay and/or the amount of Premium that We will waive when certain events defined in this policy occur.

Doctor means a licensed person who is qualified by degree in western medicine to practice medicine. The license is given by the appropriate medical authority of his country of residence to practice medicine within his scope of licensing and training. This cannot be You, the Life insured, a family member or a relative.

Endorsement means any written change to the policy which is issued and properly authorised by Us.

Expiry date means the date the rider ends and where no benefit is payable.

Hospital means a legally constituted establishment which:

- is licensed as a Hospital under the relevant national laws and regulations of the country it operates in;
- has registered nurses and at least one Doctor stationed at all times;
- mainly operates to diagnose and treat injuries or illnesses on an in-patient basis;
- has organised facilities for diagnosis, treatment and major surgery; and
- is not primarily a nursing facility, clinic, nursing home, convalescence home, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility, hospice care or a similar establishment.

Institution means any legally approved constituted establishment under the relevant national laws and regulations of the country it operates in that provide residential care for individuals who are fit for discharge from Hospital.

Life insured means the person whom We provide the cover for. The Life insured does not have any right to the policy, unless he/she is also the Policy owner.

Nominee(s) is a person that You have nominated (under the **Insurance Act 1966** and **Insurance (Nomination of Beneficiaries) Regulations 2009**) to receive the policy monies payable under the policy upon Your death. The nomination must be registered with Us.

Non-participating means it does not share in any surplus or profits of the Company's fund.

Policy commencement date means the date the policy commences, as shown in the Policy Information Page.

Policy issue date means the date We issue the policy. This is shown in the Policy Information Page.

Policy owner is the person named as the owner in the Policy Information Page or any Endorsement issued by Us. The Policy owner has full rights on the policy, unless the policy has been transferred to another party.

Policy year / Policy anniversary is the 1-year period that starts on the Policy commencement date or any subsequent anniversary of the Policy commencement date.

Premium(s) is the amount of money that You pay to Us to keep this policy in force.

Proper claimant(s) has the meaning in the **Insurance Act 1966**. 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.

Reinstatement date is the date we reinstate your policy back to inforce.

Sum insured is the amount of insurance coverage provided by the Basic policy or optional rider (where applicable).

Total and permanent disability (TPD) is a disability that lasts continuously for at least 180 days from the time it started, which the Doctor considers permanent and expects it to last throughout the lifetime of the Life insured, with no possibility of improvement in the foreseeable future. This means the following:

A disability where the Life insured suffers from any of these:

- a) Total and irrecoverable loss of sight in both eyes;
 - b) Loss of two or more limbs, each above the wrist or ankle;
 - c) Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle;
- or

- d) Disability defined in the table below, based on the Age of the Life insured in which the disability is first diagnosed by the Doctor:

Age of Life Insured	TPD Definition
Age 17 and below	A disability where the Life insured has to be permanently confined to a home, a Hospital or other Institution in order to receive constant care and medical attention.
Age 18 to 65	A disability where the Life insured is permanently unable to perform any work or occupation. This is applicable only if the Life insured is employed.
Age 66 to 70	<p>A disability where the Life insured is unable to do at least 3 out of 6 Activities of Daily Living without physical help from another person or mechanical equipment.</p> <p>The 6 Activities of Daily Living are:</p> <ul style="list-style-type: none"> a) Washing - The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means. b) Dressing - The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances. c) Feeding - The ability to feed oneself food after it has been prepared and made available. d) Toileting - The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate. e) Mobility - The ability to move indoors from room to room on level surfaces. f) Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.

We, Our, Us, the Company means Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).

You, Your means the Policy owner.