
FREQUENTLY ASKED QUESTIONS (FAQ): Cancer Insurance

Plan/ Coverage

1. What is Cancer Insurance?

This is a yearly renewable, non-participating term plan that provides protection for all stages of cancer. It offers financial aid to help you and your loved ones handle the high costs of being critically ill, including the assurance of life insurance coverage with a lump sum death benefit of S\$5,000.

You can choose a sum insured of S\$50,000, S\$100,000 or S\$200,000. Upon diagnosis of cancer of the life insured after the waiting period, we will pay 100% of your selected sum insured.

After we pay out either the cancer or death benefit, the policy ends.

If no claims have been made during the policy term, a no claim discount will be applied to your subsequent renewal premium.

2. What cancer(s) are covered?

This plan covers most types of cancer but exclusions may apply, to find out more about the exclusions please refer to [Cancer Policy Contract](#).

3. How does the yearly savings/no claim discount work?

As long as no claims have been made during the previous year policy term, a no claim discount equivalent to 6% of the total premium paid for the previous year policy term will be applied to the renewal premium. You will be informed 30 days in advance if the no claim discount was revised.

4. How does yearly renewable work?

This is a yearly renewable plan and the policy term is 1 year. At the end of the 1 year policy term, your 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) your 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.

5. Will the premium remain the same if i renew my policy?

The premium for your 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. You will be informed 30 days in advance if your renewal premiums has been revised.

6. Am i covered for cancer immediately after i purchase the plan? Is there any waiting period?

The waiting period for this plan is 90 days. If one experiences the first symptoms of cancer within the first 90 days from the policy issue date or date of endorsement, whichever is later, no claims can be made. When this happens, we will refund the premiums paid without interest, less any outstanding amounts owing to us.

7. Can I reduce/increase my coverage after I purchased the plan?

Alteration of the plan is not allowed after policy purchase.

Eligibility / Quote

1. Do I have to go for a medical check-up to be eligible for this Cancer Insurance?

Depending on our assessment of the application, we may require you to go for medical check-up.

2. If I have recovered/am recovering from cancer, can I still purchase this plan?

Yes, you can still apply for this plan. The application will be subject to our assessment.

3. Who is eligible to purchase this plan?

You can purchase Cancer Insurance for yourself if you fulfill the following criteria:

You are:

- a Singapore Resident with a valid NRIC; or
- a foreigner holding a valid Work Permit, Employment pass or Social pass.

You are between 17 to 65 years of age (age next birthday).

4. How many policies can I purchase?

There is no limit to the number of policies you can purchase. However, the cancer benefit payable under this Cancer Insurance shall not exceed S\$200,000 for the same life insured.

Payment

1. How can I pay my initial premium?

Initial premiums can be made through the following options:

a) Immediate Payment

1. Paynow QR. You will be required to login to your mobile banking app to scan the QR and make the premium payment;
2. Direct Debit – POSB or DBS account;
3. Debit card; or
4. Visa/MasterCard Credit card.

b) PayLater Option

1. FAST (Fast And Secure Transfers), offered by participating banks in Singapore, to our DBS Bank Ltd account (Account Number: 0720016521); or
2. PayNow UEN: 201331905KDP1.

When you are making this payment via PayLater option, **please key in your New Business Reference Number (NBXXXXXX)** to allow us to identify the payment you had made.

Note: For use of FAST and PayNow UEN, there is a maximum limit of S\$200,000 per transaction subject to your daily or monthly withdrawal limits. Kindly note for premium size above S\$200,000, you may be required to make multiple transfers.

2. How do I pay my subsequent premium payments?

Subsequent renewal premiums can be made through the following options:

1. eGiro: Visit www.etiga.com.sg/egiro and fill up the form with your policy number and preferred bank account details;
2. FAST, offered by participating banks in Singapore, to our Malayan Banking Berhad account (Account Number: 04011519914); or
3. PayNow UEN: 201331905KDP1
4. Credit Card# – Visa/ MasterCard

For renewal premium, we can accept credit card from Maybank ONLY.

When you are making this payment via FAST and PayNow UEN, **please key in your NRIC/FIN** to allow us to identify the payment you had made.

3. What should I do if I missed my premium payment due date?

You can still make payment within 30 days from the premium due date. Your policy will be kept in force during this period but it will lapse if premium is not paid within this 30 days.

4. What is the payment frequency for this plan?

You can choose to pay your premium either monthly or annually.

5. When will GIRO deductions be made for the renewal premium?

Policy Anniversary Date	Scheduled Deduction Dates	
	1 st attempt	2 nd attempt (If 1 st attempt unsuccessful)
1 st to 15 th of current month	10 th (of current month)	25 th (of current month)
16 th to 31 st of current month	25 th (of current month)	10 th (of following month)

If the scheduled deduction date falls on a Saturday, Sunday or Public Holiday, the deduction will take place on the next working day. We will notify you of any failed attempt to deduct the second year premium from the designated bank account. Kindly note that after two (2) unsuccessful deductions, the GIRO facility will be discontinued.

6. What happen if I stop paying the premium?

If premium is not paid on time, this policy will lapse and your coverage will be terminated.

7. How do I know if my credit card payment is successful and the application has been completed?

For application that does not require further underwriting, you will receive a confirmation email with your policy number and policy documents after you have submitted your payment details.

Cancellation

1. What should I do if I change my mind? Can I get back my premium?

Within free look period

If you request to terminate your policy within 14 days after you receive the policy document, we will

deduct any costs incurred by us 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 post, we consider this policy is delivered to you 7 days after the date of posting. If your policy document is sent by email, we consider this policy is delivered to you 1 day after the date of emailing.

After free look period

If you request to terminate your policy after the free look period, no refund of premium will be provided. Hence, we recommend that you enjoy the protection of the plan up to end of the policy term.

2. Switching/ Replacement of Policy

If you are preparing to surrender or terminate any of your existing life insurance policies with this new proposal, you may wish to note that you may not receive any returns under your existing policies or the returns may be lesser than the total premium paid.

Also, please note of the disadvantages of replacing your existing plan:

- (a) You may not be insurable on standard terms;
- (b) You may have to pay a higher premium for the same level of benefits;
- (c) You may lose the financial benefit accumulated over the years; or
- (d) The terms and conditions may be different.

You should seek the advice of your financial adviser when in doubt or if you require further clarification.

Claims

1. How do I file for a claim?

To file for a claim, written notice must be given to us within 3 months of the occurrence of the claim event. The claimant must supply at his/her own expense, all certificates, information and evidence required by us for assessment of the claim. We reserve the rights to conduct a post-mortem at our expense.

General

1. Is there any survival period for this plan?

There is no survival period. As long as the diagnosis of cancer is after the waiting period, we will pay 100% of your selected sum insured less any outstanding amounts owing to us.

2. Can I go to any hospital for my cancer treatment?

Yes. Upon diagnosis of cancer (after the waiting period), we will pay 100% of the sum insured which you can use for the cancer treatment or medical/life expenses.

3. Should i purchase Cancer Insurance if I already have a critical illness insurance or rider?

Our Cancer Insurance provides coverage for all stages of cancer, including early stage cancer which critical illness insurance or rider may not provide.

4. Should I purchase Cancer Insurance if I have MediSave and MediShield Life?

MediSave and MediShield Life alleviates medical expenses but there are withdrawal limits, and some non-medical costs are not covered by these schemes. For a comprehensive coverage, you may consider Cancer Insurance. For more information on the MediSave and MediShield scheme, you can refer to [MOH's website](#).

5. How do I know if my application is successful?

You will receive a confirmation email with your policy documents upon successful application.

6. How can I view my policy status?

You can view your policy details such as the status and sum insured on our online customer portal – TiqConnect (<https://www.etiqa.com.sg/login/>).

7. I am still unsure if I need this product. What should I do?

This product is sold online without advice. If you are unsure of the product suitability, you are encouraged to seek advice from a financial adviser who will be able to advise you on other suitable product(s) before deciding to purchase this plan. Alternatively, please feel free to contact our Customer Care team at +65 6887 8777 for more information.

8. Are there any useful resources which I can refer to?

You may consider the different types of Direct Purchase Insurance (DPI) and other types of life policies available, and whether the life policy is suitable for your financial circumstances and needs before purchasing this policy. To do this, you may visit the [compareFIRST](#) website to understand the features and premiums of DPI and other types of life policies.

You can also download copy of [“Your Guide to Life Insurance”](#) and/or [“Your Guide to Health Insurance”](#) to understand the various types of Life and/or Health Insurance that may meet your needs.

9. What is Selected Client and Trusted Individual?

Under MAS regulations, we are required to identify and put in place safeguards for customers who are Selected Clients. A Selected Client is someone who fulfils two of the following:

- 62 years and older;
- Not proficient in spoken or written English; or
- Has below GCE O-level or ‘N’ level or equivalent qualification.

If you are a Selected Client, you may only proceed with the online purchase if you are comfortable to do so without a Trusted Individual. A Trusted Individual is someone who meets all the following:

- Is at least aged 18;
- Possesses at least GCE ‘O’ or ‘N’ level certifications, or equivalent academic qualifications;
- Is proficient in spoken or written English; and
- Is a person you trust

10. How is my policy protected?

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).

11. Who is Etiqa?

Etiqa Insurance Pte. Ltd. is a licensed life and general insurance company registered in the Republic of Singapore and governed by the Insurance Act. It is an insurance arm of Maybank Group which is among Asia’s leading banking groups and South East Asia’s fourth largest bank by assets. To know more about our corporate profile, visit our website at www.etiqa.com.sg.

12. Who should I contact if I have further questions?

You may contact our friendly Customer Care Consultants via WhatsApp messaging at +65 6887 8777 during our operating hours – Mondays to Fridays, 8.45am to 5.30pm. We are closed on Saturdays, Sundays, and Public Holidays.