



POLICY CONTRACT FOR
**Accelerated Death and
TPD rider**

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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 an optional, Non-participating unit-deducting rider that pays the Sum insured upon death of the Life insured, or if the Life insured becomes totally and permanently disabled (before reaching Age 65) while the rider is in force. At the rider Expiry date, if We have not paid out any claims, this rider will end and no Benefits will be payable.

Your policy covers the Benefits described below.

This Policy Contract should be read together with the Policy Contract 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.

3 Your Responsibilities

3.1 Insurance Charge

The insurance charge is payable throughout the policy term and this is deducted on each policy monthiversary. The charge is based on the Life insured's attained age, gender, smoker status as well as the net sum at risk at the time this charge is due.

If the net sum at risk is lesser than or equals to zero, there shall be no insurance charge.

Net sum at risk = Rider sum insured – Max (105% of (the total Premium paid plus Top-up less withdrawal), Account Value)

The insurance charge will be deducted via unit deduction from the Account value of the Basic policy. Please refer to Appendix A for the insurance charge table.

3.2 Grace Period

We will provide a thirty (30) days' grace period from each premium due date for You to pay the respective due Premiums. The thirty (30) days' grace period will also apply when the Account value is zero or less than zero such that Your rider is kept in force. Your rider will lapse if the required Top-up(s) to keep the Basic policy in force is not paid by the expiry date of the grace period.

3.3 Reinstatement

After the grace period, if the Account value is zero or less than zero, Your rider will lapse. You may reinstate Your rider within twelve (12) months from the rider lapsed date by:

- paying any Top-up(s) required by Us;

- paying all fees and charges for reinstatement of this unit-deducting rider;
- paying any outstanding amount You owe with interest (if applicable); and
- giving Us satisfactory proof of the Life insured's good health at Your own expense.

The reinstatement of this rider is subject to the Life Insured's Age, at the time of Your application to reinstate the rider, and 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 Death Benefit

Upon death of the Life insured while the rider is in force, We will pay the balance of the sum insured of the rider, less the amount of death Benefit paid under the Basic plan and any amounts owing to Us. If this amount is negative, we will not pay the death Benefit of this rider.

When We make this payment, both the rider and basic plan ends.

4.2 Total and Permanent Disability (TPD) Benefit

If the Life insured becomes totally and permanently disabled before reaching the Policy anniversary when he attains Age 65 while the rider is in force, this TPD Benefit shall accelerate the death Benefit payment (if any) under clause 4.1 above.

When We make this payment, both the rider and Basic plan ends.

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.

5 What is Not Covered?

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

5.1 Death Benefit

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

- a) Life insured commits intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first 12 months from the Policy issue date or latest Reinstatement date, whichever is later.
- b) Pre-existing conditions within the first 12 months from the Policy issue date or latest Reinstatement date, whichever is later.

5.2 Total and Permanent Disability (TPD) Benefit

We do 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 Insurance charge paid for this rider without interest back into the Basic policy's Account value, 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.

Material facts required under this policy that were not disclosed when required for applying for a new policy or reinstatement may result in Your claim being rejected. When this happens, We will refund all insurance charge 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.

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 insurance charge; 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 from the Policy commencement date or the latest Reinstatement date, whichever is later. We will refund all insurance charge paid without interest

less any change in the unit price(s) of the ILP sub-funds and any costs incurred by Us in providing You the policy, such as payments for medical check-up and other expenses.

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 such other claimant or anyone acting on his / their behalf fraudulently makes any claim under this policy or 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 insurance charge.

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 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 variation.

7.6 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 insurance charge paid is wrong, We reserve the rights to adjust the Benefits. For underpayment of insurance charge, the claims will be pro-rated as if You have purchased a lower cover. For overpayment of insurance charge, We will refund the excess insurance charge 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 insurance charge paid (less any change in the unit price(s) of the ILP sub-funds) and any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses.

7.7 Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

- a) We are entitled not to accept the application; and
- b) if any policy is issued, We are entitled to end/terminate the policy, not pay any Benefits or not allow any transaction to be carried out under the policy. We will not refund any unutilised Premium when the policy is ended/terminated.

You will need to inform Us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

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 refund You the insurance charge You have paid for this rider via cancellation of units from Your Basic policy, less any change in the unit price(s) of the ILP sub-fund and any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses.

Should the free look request be received before 3 p.m. (Singapore time), We will use the unit price for the current Valuation day or else it will be based on the unit price as at the next Valuation day.

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 or full surrender of the Basic policy;
- b) Upon death of the Life insured;
- c) On the Maturity date of the Basic policy;
- d) We paid out the rider Benefit subject to the maximum aggregate amount.
- e) Rider Expiry date;
- f) Voided and cancelled under the terms of suicide and incontestability clauses;
- g) Revocation – Us exercising the right to amend or revoke or adjust the benefits of the Policy if there is incorrect or incomplete information in the Application or in any statement, representation or document given to Us;
- h) Insufficient Account Value in Basic policy for Rider's insurance charge deduction via cancellation of units;
- i) 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 insurance charge and Your rider will terminate from the insurance charge due date immediately following the date We accept Your written request for termination.

10 What Do We Mean With These Words?

Age means the attained age.

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.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

- a) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict Us from providing insurance or carrying out any transaction under this policy; or
- b) who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

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 enforce.

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 one of the following:

- i. A disability where the Life insured whose Age is between 17 and 65 cannot perform any work or occupation, or
- ii. A disability where the Life insured suffers from any of these:
 - Total and irrecoverable loss of sight in both eyes; or
 - Loss of two or more limbs, each above the wrist or ankle; or
 - Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle.
- iii. A disability where the Life insured cannot do at least 3 out of 6 Activities of Daily Living without physical help from another person or mechanical equipment.

The 6 Activities of Daily Living are:

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.

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.

Feeding - The ability to feed oneself food after it has been prepared and made available.

Toileting - The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

Mobility - The ability to move indoors from room to room on level surfaces.

Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.

- iv. A disability where the Life insured has to be confined to a home, a hospital or other institution in order to receive constant care and medical attention.

If the Life insured is unemployed at the time of disability, then only (ii) and (iii) shall apply.

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

You, Your means the Policy owner.

11 Appendix

Appendix A – Insurance Charge table

Annual Insurance Charge for Death Benefit (per S\$1,000 Net Sum At Risk)				
ANB	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.360	0.360	0.330	0.330
2	0.140	0.140	0.160	0.160
3	0.140	0.140	0.160	0.160
4	0.140	0.140	0.140	0.140
5	0.140	0.140	0.140	0.140
6	0.140	0.140	0.140	0.140
7	0.140	0.140	0.140	0.140
8	0.140	0.140	0.140	0.140
9	0.140	0.140	0.140	0.140
10	0.140	0.140	0.140	0.140
11	0.140	0.140	0.140	0.140
12	0.140	0.140	0.140	0.140
13	0.140	0.140	0.140	0.140
14	0.140	0.140	0.140	0.140
15	0.160	0.160	0.140	0.140
16	0.180	0.180	0.140	0.140
17	0.180	0.210	0.140	0.160
18	0.180	0.250	0.140	0.230
19	0.200	0.280	0.150	0.240
20	0.220	0.330	0.170	0.250
21	0.250	0.410	0.170	0.250
22	0.270	0.420	0.170	0.260
23	0.270	0.420	0.170	0.260
24	0.270	0.420	0.170	0.260
25	0.270	0.420	0.170	0.260
26	0.270	0.420	0.170	0.260
27	0.270	0.420	0.170	0.260
28	0.270	0.420	0.170	0.260
29	0.270	0.420	0.170	0.260
30	0.270	0.420	0.170	0.260
31	0.270	0.420	0.170	0.280
32	0.270	0.420	0.170	0.290
33	0.270	0.420	0.180	0.320
34	0.270	0.420	0.200	0.340
35	0.280	0.430	0.220	0.390
36	0.320	0.490	0.240	0.400
37	0.330	0.550	0.280	0.430
38	0.370	0.630	0.280	0.470
39	0.400	0.720	0.320	0.530
40	0.420	0.780	0.340	0.580
41	0.470	0.870	0.380	0.640
42	0.490	0.950	0.430	0.700
43	0.520	1.020	0.490	0.780
44	0.560	1.130	0.540	0.870
45	0.590	1.230	0.580	0.980
46	0.660	1.350	0.650	1.110
47	0.710	1.540	0.690	1.250
48	0.800	1.810	0.770	1.420
49	0.900	2.100	0.840	1.620

50	0.990	2.440	0.930	1.850
51	1.130	2.800	1.020	2.140
52	1.270	3.170	1.110	2.450
53	1.430	3.550	1.210	2.820
54	1.620	3.930	1.340	3.200
55	1.820	4.310	1.470	3.590
56	2.020	4.680	1.660	4.020
57	2.220	5.080	1.780	4.460
58	2.450	5.540	1.930	4.890
59	2.720	6.030	2.070	5.310
60	3.020	6.730	2.290	5.900
61	3.310	7.440	2.430	6.380
62	3.650	8.290	2.600	6.930
63	4.020	9.270	2.770	7.580
64	4.460	10.410	2.970	8.360
65	4.720	11.050	3.020	8.790
66	5.410	12.440	3.390	9.970
67	6.250	13.990	3.850	11.440
68	7.200	15.710	4.480	13.310
69	8.250	17.560	5.280	15.630
70	8.810	18.490	5.910	17.390
71	9.810	20.490	6.990	20.250
72	10.790	22.630	8.170	23.700
73	11.760	24.830	9.350	27.310
74	12.860	27.060	10.610	31.090
75	14.190	29.250	11.970	35.090
76	15.960	32.050	13.630	39.900
77	18.120	34.970	15.590	44.920
78	20.730	38.080	17.970	49.990
79	23.660	41.390	20.630	54.970
80	26.190	43.690	22.440	58.150
81	29.090	46.580	25.220	61.520
82	32.550	49.610	28.320	64.400
83	36.420	52.840	31.830	66.760
84	40.720	56.310	35.730	68.580
85	45.540	61.720	40.120	70.290
86	53.650	71.570	47.460	75.590
87	63.040	82.780	55.970	80.080
88	73.840	95.490	65.830	87.090
89	86.290	109.930	77.160	99.890
90	100.590	126.110	90.260	114.340
91	116.280	143.870	105.330	131.300
92	133.980	163.560	122.610	151.920
93	154.130	185.500	142.370	175.200
94	177.060	209.920	164.920	201.390
95	203.150	237.060	190.510	230.790
96	232.790	267.090	223.290	268.390
97	266.460	300.200	257.430	305.880
98	304.630	336.650	295.000	347.530
99	347.950	376.610	337.050	394.690
100	385.620	416.310	373.540	437.090

Annual Insurance Charge for TPD Benefit (per S\$1,000 Net Sum At Risk)				
ANB	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.100	0.100	0.100	0.100
2	0.070	0.070	0.050	0.050
3	0.070	0.070	0.050	0.050
4	0.070	0.070	0.050	0.050
5	0.070	0.070	0.050	0.050
6	0.070	0.070	0.050	0.050
7	0.070	0.070	0.050	0.050
8	0.070	0.070	0.050	0.050
9	0.070	0.070	0.050	0.050
10	0.070	0.070	0.050	0.050
11	0.070	0.070	0.050	0.050
12	0.070	0.070	0.050	0.050
13	0.070	0.070	0.050	0.050
14	0.070	0.070	0.050	0.050
15	0.070	0.070	0.050	0.050
16	0.080	0.080	0.050	0.050
17	0.080	0.090	0.050	0.050
18	0.080	0.100	0.050	0.080
19	0.080	0.100	0.050	0.080
20	0.080	0.100	0.050	0.080
21	0.080	0.100	0.060	0.080
22	0.080	0.100	0.060	0.080
23	0.080	0.100	0.060	0.080
24	0.080	0.100	0.060	0.080
25	0.080	0.100	0.060	0.080
26	0.080	0.100	0.060	0.080
27	0.080	0.100	0.060	0.080
28	0.080	0.100	0.060	0.080
29	0.080	0.100	0.060	0.080
30	0.080	0.100	0.060	0.080
31	0.080	0.100	0.060	0.080
32	0.080	0.100	0.060	0.080
33	0.080	0.100	0.060	0.080
34	0.080	0.100	0.060	0.080
35	0.080	0.100	0.060	0.080
36	0.080	0.100	0.070	0.100
37	0.080	0.120	0.070	0.120
38	0.080	0.120	0.070	0.120
39	0.080	0.140	0.080	0.130
40	0.080	0.150	0.090	0.150
41	0.090	0.160	0.090	0.150
42	0.100	0.190	0.090	0.170
43	0.120	0.200	0.100	0.190
44	0.130	0.230	0.110	0.190
45	0.150	0.280	0.110	0.210
46	0.160	0.330	0.120	0.230
47	0.190	0.380	0.130	0.250
48	0.210	0.430	0.140	0.280
49	0.250	0.480	0.160	0.310
50	0.290	0.550	0.180	0.330
51	0.320	0.610	0.200	0.370
52	0.350	0.670	0.220	0.400
53	0.390	0.740	0.240	0.430
54	0.420	0.810	0.250	0.450

55	0.450	0.850	0.260	0.470
56	0.470	0.890	0.280	0.490
57	0.490	0.920	0.280	0.510
58	0.520	0.930	0.300	0.510
59	0.570	1.010	0.320	0.520
60	0.630	1.120	0.340	0.550
61	0.710	1.240	0.360	0.590
62	0.780	1.370	0.380	0.610
63	0.890	1.520	0.400	0.650
64	1.010	1.700	0.440	0.690