

Frequently Asked Questions for Singtel Bill Protect

About Singtel Bill Protect

1. Why are we offering Singtel Bill Protect for free?

As a leading insurer, we're in the business of helping people to protect what lies ahead. Against the backdrop of rising economic and job uncertainty, we're going one step further to provide you with coverage against unexpected events.

Therefore, we've partnered with Singtel to co-create the first-of-its-kind complimentary insurance plan exclusively for Singtel customers, Singtel Bill Protect as a basic short-term personal accident plan for you, absolutely free.

2. Why is Singtel Bill Protect a unique personal accident plan?

Singtel Bill Protect is a basic short-term personal accident plan mainly to help Singtel customers cope with the impact of retrenchment and help them get back on their feet. This retrenchment benefit may not be found in other personal accident plans, hence this free insurance plan offers an added layer of protection for Singaporeans.

For a detailed understanding of the Singtel Bill Protect coverage, we encourage you to find out more from our Etiqa Assurance Managers. You may call or WhatsApp Etiqa at 6887 8777 and quote "Singtel Protect" to get started.

Alternatively, you may visit <https://www.etiqa.com.sg/contact-us/> and leave your contact details and we'll get back to you soon.

Eligibility and sign up for Singtel Bill Protect

3. Who can sign up for Singtel Bill Protect?

You must meet the following criteria to sign up for Singtel Bill Protect:

- You are a Singtel Postpaid Personal Mobile Subscriber[^];
- You are a Singapore Citizen or Singapore Permanent Resident; and
- You are residing in Singapore, with age next birthday between 17 and 65 years inclusive.

[^]Refers to the registered account holder of a Singtel bill account with one or more postpaid mobile lines and price plans such as XO Plan, Combo Plan, SIM Only Plan and corporate and individual scheme plans. It excludes GOMO and heya users, as well as Singtel bill accounts that are suspended or permanently disconnected.

4. How is age next birthday determined?

If you're 35 years old today, your next age birthday is 36. Here's an example.

- Your birthdate is 1 March 1988.
- Today is 1 May 2023.
- You've passed your 35th birthday and your age next birthday is 36.

5. How can I sign up for Singtel Bill Protect?

You can sign up online, anytime, anywhere at your convenience. Just follow these simple steps:

- Step 1: Go to <https://www.singtel.com/personal/my-account/login> and login using OnePass
- Step 2: Click on the Singtel Bill Protect banner to sign up
- Step 3: Check your pre-filled particulars carefully before submitting the form

To facilitate your application for Singtel Bill Protect, you'll also need to

- Acknowledge that you've read and understood the [Product Summary](#) and [Guide to Health Insurance](#);
- Agree to the declarations on your eligibility;
- Consent to the collection, use and disclosure of your personal information to Etiqa; and
- Consent to receiving marketing communication from Etiqa.

If you prefer someone to assist you, you can visit any of the Singtel shops and seek help from the staff.

6. I can't log into OnePass, what can I do?

If you have not created an account before, you can go to <https://www.singtel.com/personal/my-account/login> to create your account.

If you've forgotten your password, you can also click on the "forgot password?" hyperlink in the website above. You'll be guided on how to reset your OnePass using email address or mobile number.

If you still have issues logging in using OnePass, kindly call 1688 for assistance.

7. What are the particulars I need to give to sign up for Singtel Bill Protect?

You will need to provide the following information: salutation, full name as per NRIC, date of birth, gender, NRIC/FIN number, nationality, eligibility (e.g. Singapore Citizen or Permanent Resident), residential address, email address and mobile number.

For your convenience, we will pull the information we have of you in our system and you'll just need to verify that the information is correct. If the information is incorrect, please edit before submitting the sign up form.

8. Do I need to declare my medical conditions and how would this affect my coverage?

Singtel Bill Protect is a personal accident plan that covers retrenchment and accidental death. As long as you do not have any mobility problems and physical or mental disabilities, your pre-existing medical conditions will not affect your coverage.

9. I'm currently without a job. Can I still sign up for Singtel Bill Protect and enjoy the retrenchment benefit?

You can still sign up for Singtel Bill Protect but you'll not enjoy the retrenchment benefit currently. But in the unfortunate event that you're retrenched from your next job, you are able to get the retrenchment benefit, provided that the following conditions are met:

- The Retrenchment Date is within the 12-month complimentary insurance coverage; and
- The Retrenchment Date is at least 6 consecutive months after you've start your full-time employment

Detailed conditions and exclusions can be found in the [Product Summary](#).

10. I'm a Singtel customer but I do not have a postpaid mobile line. Can I sign up for Singtel Bill Protect?

We're offering this free insurance plan only to customers with at least one postpaid mobile line. We believe that having a mobile plan to remain connected with loved ones is essential no matter what happens.

In times of retrenchment, being readily contactable is essential to job seekers' ability to find new opportunities and recover from this setback. Therefore, we're offering Singtel Bill Protect to mobile postpaid customers to ensure those impacted by retrenchment can continue to leverage on Singtel's telco network to access career prospects.

11. Does Singtel Bill Protect offer insurance coverage to everyone in my family?

Singtel Bill Protect provides insurance coverage only to the registered Singtel account holder who meets the eligibility criteria. Family members using services in the same Singtel bill are not insured.

12. How can I check if I'm covered under Singtel Bill Protect?

If you're covered under Singtel Bill Protect, it will be reflected in your monthly Singtel bill. You may also refer to the email sent by Etiqa after your sign up, as it contains your Certificate of Insurance.

Alternatively, you can check your status on the 'Tiq by Etiqa' app. If you have any questions, do call or WhatsApp Etiqa at 6887 8777 and quote "Singtel Protect" for faster assistance.

Singtel Bill Protect Benefits

13. I have two Singtel bill accounts – one for my mobile lines and the other for my broadband service. Will I be eligible for two Singtel Bill Protect policies?

Each eligible Singtel customer is only entitled to one complimentary Singtel Bill Protect policy, with the Life Insured being the registered account holder of the Singtel bill(s). In the event of the Life Insured's retrenchment or accidental death, Etiqa will assess all Singtel bill accounts registered under the Life Insured's name to determine the final claim amount.

14. How long will I enjoy the free insurance coverage?

Singtel Bill Protect offers a 12-month free insurance coverage for retrenchment and accidental death. It commences on the date you signed up for Singtel Bill Protect and will end or when one of these events happens first:

- when a successful claim is made on Accidental Death;
- when a successful claim is made for the Retrenchment Benefit;
- when your policy expires;
- Etiqa received your written request and accepted your request to terminate the policy;
- you are no longer a Singtel Postpaid Personal Mobile Subscriber;
- change in ownership of your Singtel Postpaid Personal Mobile subscription as a result you are no longer the Life Insured;
- you have withdrawn your consent for Etiqa to collect, use and disclose your personal data to receive marketing related information on Etiqa's products, benefits, promotions and rewards for any modes of communication; or
- any other cause of termination as permitted under or any change of laws or regulatory requirements including court orders.

15. Under what circumstances will the Singtel Bill Protect policy coverage end?

The coverage for your Singtel Bill Protect policy will end when one of these events happens first:

- when a successful claim is made on accidental death
- when a successful claim is made on retrenchment benefit
- when Singtel Bill Protect expires after 12 months of coverage
- Etiqa received and accepted your request to terminate the policy
- Etiqa received and accepted your request to withdraw your marketing consent for any modes of communication
- you no longer hold at least one Singtel postpaid mobile line

- the ownership of the Singtel Bill has been changed such that you are no longer the account holder of the Singtel Bill
- any cause of termination as permitted under the Singtel Bill Protect policy or any change of laws or regulatory requirements including court orders

16. Am I eligible for the retrenchment benefit and accidental death benefit from Singtel Bill Protect immediately?

There is no waiting period for accidental death benefit to be paid.

However, for the retrenchment benefit, there is a waiting period of 90 days from the date you signed up for Singtel Bill Protect. You will also need to remain unemployed for at least 30 consecutive days from the date of retrenchment before your retrenchment benefit claim can be assessed.

Singtel Bill Protect Claim Process

17. How can I submit a retrenchment claim?

If you have been retrenched and wish to submit a claim, please call or WhatsApp Etiqa at 6887 8777 and quote "Singtel Protect". You will be advised on the necessary documents to be submitted for claims assessment. Do note that Etiqa needs to be informed within 3 months of your retrenchment date.

18. How can my loved ones submit an accidental death claim?

In the event of accidental death, your family member may call or WhatsApp Etiqa at 6887 8777 and quote "Singtel Protect". They will be advised on the necessary documents to be submitted for claims assessment, and may submit the claim to lifeclaims@etiqa.com.sg.

19. How will the claim amount be calculated for retrenchment benefit?

Etiqa will pay you an amount equivalent to 6 times of your last eligible Singtel Bill at the point of claim, up to a limit of S\$600 paid in 6 equal monthly instalments if during the period of insurance, you get retrenched and remained unemployed for at least thirty consecutive days from the retrenchment date, before reaching age 65.

If a successful claim is made on the retrenchment benefit, Singtel will credit the claim amount into your designated Singtel bill account(s) provided that the accounts is/are still active.

If you have more than one Singtel Bill account, Etiqa would make the claim payout for the larger Singtel Bill first. For example, if you have two Singtel Bills and the last eligible Singtel Bill A amount is S\$90 while the last eligible Singtel Bill B amount is S\$30, Etiqa will process the retrenchment benefit as such:

- $S\$90 \times 6 = S\540 will be the claim payout for Singtel Bill A, credited as S\$90 per month over 6 months into Singtel Bill A account.

- S\$30 x 6 = S\$180, but the total claim amount is capped at S\$600, hence only S\$60 will be paid out to Singtel Bill B. This will be credited as S\$10 per month over 6 months into Singtel Bill B account.

20. When will the claim amount be reflected in my Singtel Bill?

It may take up to 2 billing cycles for the retrenchment claim amount to be reflected in your Singtel Bill.

21. How will the claim amount be calculated for the accidental death benefit?

The accidental death benefit of Singtel Bill Protect provides 12 times of your last eligible Singtel Bill at the point of claim as a lump-sum payout. The total claim amount is capped at S\$1,200 and will be paid to your estate.

22. Can I nominate beneficiaries for the accidental death benefit?

Nomination of beneficiaries under Singtel Bill Protect is not possible. In the event of accidental death, the claim payout, capped at S\$1,200 will be paid to your estate.

23. Are there any items on my Singtel Bill that will not be part of the eligible Singtel Bill when calculating the claim payout for accidental death and/or retrenchment benefit?

All items on your Singtel Bill – from mobile line, TV subscription, broadband, roaming charges, as well as services like Netflix and Spotify that are charged to your Singtel Bill will qualify for the claim payout. The only exclusion is insurance premiums charged to your Singtel Bill account.

24. I have other insurance coverage that pays a benefit for accidental death or retrenchment. Will I still be eligible to claim for the benefits under the Singtel Bill Protect?

Benefits from Singtel Bill Protect are stackable on top of your other existing insurance coverage.

Continuity for Singtel Bill Protect

25. Will Etiqa and/or Singtel terminate the Singtel Bill Protect before the 12-month free insurance coverage is up?

Etiqa and Singtel are committed to help Singaporeans cushion against unexpected events like retrenchment and accidental death, and will maintain the complimentary insurance coverage for the full 12 months for our customers, based on their sign-up date.

In the unlikely event that we decide to end Singtel Bill Protect prematurely we will inform the affected Singtel Bill Protect Life Assureds at least 30 days in advance.

26. Will I be charged for Singtel Bill Protect after the 12-months free coverage?

Rest assured that we will not start charging you for Singtel Bill Protect after your coverage has ended.

In the event that Etiqa and Singtel offer a paid version, you will be offered the choice to continue with the paid plan. There are no obligations to continue Singtel Bill Protect insurance coverage beyond your 12-month complimentary coverage.

Reaching out to Singtel Bill Protect customers

27. How will Etiqa reach out to Singtel Bill Protect customers?

Etiqa can reach out to Singtel Bill Protect customers via the following communication channels: phone call, messaging services like SMS/MMS, WhatsApp, direct mail and email. They may contact you with regards to their insurance benefits, promotions and rewards since you have provided your consent to receive such marketing offers.

28. How can I remove my marketing consent from Etiqa?

You may choose to withdraw your consent by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or email to customer.service@etiqa.com.sg.

However, please note that your Singtel Bill Protect policy will be terminated if you withdraw consent from receiving marketing communications from Etiqa.

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