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## PRODUCT SUMMARY: 3 Plus Critical Illness

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Version 1.23

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this plan and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract will bind the policy owner and Us.

### Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

### 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### Nature and Objective of the Plan:

This is a yearly renewable, Non-participating term policy that provides protection against death of the Life insured and also provides coverage upon diagnosis of Cancer (all stages), Stroke with Permanent Neurological Deficit or Heart Attack of Specified Severity while the policy is in force. This policy also provides additional coverage for special conditions such as Diabetic Complications and Severe Rheumatoid Arthritis (SRA) and provides complimentary child death cover while the policy is in force. At the policy Expiry date, if We have not paid out any claims, this policy will end and no Benefits will be payable.

## PLAN BENEFIT

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### 1. Death Benefit

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Upon death of the Life insured during the policy term, We will pay S\$20,000 in one lump sum less any amounts owing to Us. When We make this payment, the policy ends.

We will provide a complimentary cover of S\$20,000 per child for up to four (4) children in the event of the child's death. This benefit will be paid in one lump sum less any amounts owing to Us and is capped at S\$20,000 per child regardless of the number of policies the Life insured has with Us.

Conditions for Complimentary Cover for Children:

1. Child is defined as the biological child or legally adopted child of the Life Insured and is between the ages of 14 days and 16 years old.
2. We will only cover a maximum of 4 children under the policy and this shall include any child whose benefit subsequently ends due to exceeding the eligibility age.
3. If the Life insured has more than four children at the time of policy inception, we will cover the four youngest children who are between the ages of 14 days and 16 years old. Otherwise, the Life insured can add new child, subject to maximum 4 children for this benefit.
4. Your children will only be covered if You provide each of the child's personal details, including proof of relation and We confirms receipt of the information provided.

5. The child(ren) must be either Singaporean, Singapore permanent resident or foreigner who holds Foreign Identification Number (FIN) and is residing in Singapore.

## 2. Critical Illness (CI) Benefit

While the policy is in force, upon diagnosis of Cancer (all stages), Stroke with Permanent Neurological Deficit or Heart Attack of Specified Severity of the Life insured by a Doctor, We will pay the Sum insured less any amounts owing to Us. When We make payment for the full Sum insured, the policy ends.

Critical Illness	Early and Intermediate stages	Severe Stage*
Cancer	<p><b>Carcinoma in-situ (CIS) and Early Cancers</b></p> <p><b>(a) Carcinoma in-situ (CIS)</b></p> <p>CIS of the following organs: breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach, nasopharynx or bladder.</p> <p>CIS means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</p> <p><b>(b) Early Cancers</b></p> <ul style="list-style-type: none"> <li>• Early Prostate Cancer: Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification.</li> <li>• Early Thyroid Cancer: Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than (one) 1 cm in diameter.</li> <li>• Early Bladder Cancer: Papillary microcarcinoma of Bladder.</li> <li>• Early Chronic Lymphocytic Leukaemia: Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2.</li> <li>• Early Melanoma: Invasive melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3.</li> </ul>	<p><b>Major Cancer</b></p> <p>A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> <li>• All tumours which are histologically classified as any of the following: <ul style="list-style-type: none"> <li>- Pre-malignant;</li> <li>- Non-invasive;</li> <li>- Carcinoma-in-situ (Tis) or Ta;</li> <li>- Having borderline malignancy;</li> <li>- Having any degree of malignant potential;</li> <li>- Having suspicious malignancy;</li> <li>- Neoplasm of uncertain or unknown behaviour; or</li> <li>- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;</li> </ul> </li> <li>• Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;</li> </ul>

	<ul style="list-style-type: none"> <li>Gastro-Intestinal Stromal tumours: All Gastro-Intestinal Stromal tumours histologically classified as T1N0M0 (TNM Classification) with tumour diameter less than two (2) cm and with mitotic count of more than 5/50 HPFs.</li> </ul> <p>The diagnosis of Cancer or Carcinoma in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>The following conditions are specifically excluded from coverage:</p> <ul style="list-style-type: none"> <li>All tumours which are histologically classified as any of the following: <ul style="list-style-type: none"> <li>Pre-malignant;</li> <li>Having borderline malignancy;</li> <li>Having any degree of malignant potential;</li> <li>Having suspicious malignancy;</li> <li>Neoplasm of uncertain or unknown behavior; or</li> <li>Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without carcinoma in-situ).</li> </ul> </li> <li>All tumours in the presence of Human Immunodeficiency Virus (HIV) infection;</li> <li>All Gastro-Intestinal Stromal tumours histologically classified below T1N0M0 (TNM Classification) and with mitotic count of less than or equal to 5/50 HPFs;</li> <li>Carcinoma in-situ of the biliary system is also specifically excluded;</li> <li>CLL RAI stage 0 or lower is excluded; and</li> <li>Non-invasive melanoma histologically described as “in-situ” is excluded.</li> </ul>	<ul style="list-style-type: none"> <li>Malignant melanoma that has not caused invasion beyond the epidermis;</li> <li>All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;</li> <li>All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;</li> <li>Chronic Lymphocytic Leukaemia less than RAI Stage 3;</li> <li>All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and</li> <li>All tumours in the presence of HIV infection.</li> </ul>
Heart Attack of Specified Severity	Not Applicable	<p><b>Heart Attack of Specified Severity</b></p> <p>Death of heart muscle due to ischaemia, that is evident by at least three of the following criteria proving the occurrence of a new heart attack:</p> <ul style="list-style-type: none"> <li>History of typical chest pain;</li> <li>New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block;</li> </ul>

		<ul style="list-style-type: none"> <li>• Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above;</li> <li>• Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be done by Cardiologist specified by the Company.</li> </ul> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> <li>• Angina;</li> <li>• Heart attack of indeterminate age; and</li> <li>• A rise in cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.</li> </ul> <p>Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml</p>
<p>Stroke with Permanent Neurological Deficit</p>	<p>Not Applicable</p>	<p><b>Stroke with Permanent Neurological Deficit</b></p> <p>A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, intracerebral embolism and cerebral thrombosis resulting in permanent neurological deficit. This diagnosis must be supported by all of the following conditions:</p> <ul style="list-style-type: none"> <li>• Evidence of permanent clinical neurological deficit confirmed by a neurologist at least 6 weeks after the event; and</li> <li>• Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques consistent with the diagnosis of a new stroke.</li> </ul> <p>The following are excluded:</p> <ul style="list-style-type: none"> <li>• Transient Ischaemic Attacks;</li> <li>• Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease;</li> <li>• Vascular disease affecting the eye or optic nerve;</li> <li>• Ischaemic disorders of the vestibular system; and</li> <li>• Secondary haemorrhage within a pre-existing cerebral lesion.</li> </ul>

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These critical illness falls under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).

### 3. Benefit Limitation

We will only provide a maximum aggregate amount of S\$2,000,000 per Life insured for early, intermediate or severe stages of CI, subject to a cap of S\$350,000 per Life insured for early or intermediate stages of CI, for all policies and riders issued by Us with CI Benefits.

Upon payment of the critical illness Benefit for an early or intermediate stages of cancer, the policy will continue with the remaining critical illness Benefit (if any) to be payable upon the diagnosis of a severe stage critical illness.

### 4. Special Conditions Benefit

While the policy is in force, upon diagnosis of a covered special condition of the Life insured by a Doctor, We will pay 20% of the Sum insured in one lump sum, less any amounts owing to Us.

Each special condition can only be claimed once under this Benefit regardless of the number of times this policy is being renewed, subject to a maximum aggregate amount of S\$25,000 per Life insured per special condition. Payout made under special conditions will not reduce the Sum insured of the policy.

No	Special Condition	Definition
1	Diabetic Complications	<p>Diabetic Complications cover the following conditions only:</p> <ol style="list-style-type: none"> <li>i. Diabetic Retinopathy with the need to undergo laser treatment certified to be absolutely necessary by an ophthalmologist with support of a Fluorescent Fundus Angiography report and vision is measured at 6/18 or worse in the better eye using a Snellen eye chart.</li> <li>ii. Diabetic Nephropathy with a definite diagnosis of diabetic nephropathy by a specialist and is evident by eGFR less than 30 ml/min/1.73 m<sup>2</sup> with ongoing proteinuria greater than 300mg/24 hours.</li> <li>iii. Amputation of Part of Limb due to Gangrene with the actual undergoing of amputation of a foot/toe/hand/finger to treat gangrene that has occurred because of a complication of diabetes.</li> </ol>
2	Severe Rheumatoid Arthritis (SRA)	<p>Widespread joint destruction as a result of severe Rheumatoid Arthritis with major clinical deformity of three (3) or more of the following joint areas: hands, wrists, elbows, spine, knees, ankles, feet. The diagnosis must be supported by all of the following:</p> <ul style="list-style-type: none"> <li>• Morning stiffness</li> <li>• Symmetric arthritis</li> <li>• Presence of rheumatoid nodules</li> <li>• Elevated titres of rheumatoid factors</li> <li>• Radiographic evidence of severe involvement</li> </ul> <p>The diagnosis must be confirmed by a consultant rheumatologist. The Severe Rheumatoid Arthritis must directly cause the Life insured's inability to perform (unaided) at least three (3) of the six (6) "Activities of Daily Living" for a continuous period of at least six (6) months, 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.</p>

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## 5. Premiums

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You will pay the first Premium at the time You apply for this policy. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the policy. If You fail to pay Premiums on time, this policy will end. We will deduct any outstanding Premium from any amount We may be due to pay under this policy.

The Premium that You pay for this policy is guaranteed during the first 1 year policy term. The renewal Premium will be calculated based on Your attained age using prevailing Premium rates at the time of renewal.

We reserve the rights to adjust the renewal Premium at any time by giving You thirty (30) days' written notice in advance.

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## 6. Yearly Renewability

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This is a yearly renewable plan and the policy term is 1 year. At the end of 1 year policy term, this policy will be renewed automatically from the renewal date for another 1 year at the same conditions on the expiry date before renewal, so long as the following conditions are met:

- a) this policy is in force on the expiry date before the renewal;
- b) the Life insured has not reached age 85 at the renewal date;
- c) there are no previously admitted or submitted claims on this policy; and
- d) the Life insured is insured for the same Sum insured or less.

If this policy is issued on non-standard terms, the same terms and conditions and exclusions shall continue to be applicable on the renewed term.

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## 7. Other Material Information

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### Termination:

This policy will end when any of the following events happens first:

- a) Death of the Life insured or We paid out the death Benefit;
- b) Premium is not paid on time;
- c) After We give You notice that the policy cannot be renewed;
- d) We paid out 100% of the critical illness Benefit for the covered events;
- e) Upon expiry of this policy; or
- f) Your written request and Our acceptance of the application to terminate the policy. If You write to Us to terminate Your policy, there will not be any prorated refund of Premium and Your policy will terminate from the Premium due date immediately following the date We accept Your written request for termination.

### Exclusions:

There are certain conditions under which no Benefits will be payable.

#### Death Benefit

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

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy Issue date.
- b) Pre-existing condition within the first twelve (12) months from the Policy issue date.

### Complimentary Cover for Children

We do not pay the complimentary child death cover if the death of the child of the Life insured is directly or indirectly, wholly or partly caused by:

- a) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the start of the Complimentary cover for children.
- b) Pre-existing condition within the first twelve (12) months from the start of the Complimentary cover for children.

### Critical Illness Benefit / Special Conditions Benefit

We do not pay the Benefits if the early, intermediate or severe stages critical illness or special conditions is directly or indirectly, wholly or partly caused by:

- A Pre-existing condition;
- Intentional acts (sane or insane) such as self-harm or attempted suicide;
- Effects of drug or alcohol addiction; or
- 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.

### Waiting Period

We do not pay the covered critical illness Benefit if:

- Cancer or Heart Attack of Specified Severity is diagnosed; or
- The date of diagnosis of the condition leading to the performance of the following surgeries: Mastectomy or Hysterectomy due to Cancer is;

within ninety (90) days from the Policy issue date or effective date of the last increase in Sum insured, whichever is later.

### Survival Period

We do not pay any Benefits if the Life insured did not survive for 7 days after the date of diagnosis of the critical illness or special conditions.

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 outstanding amounts owing to Us.

### **Impact of Early Surrender:**

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

### **Free Look Period:**

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 the balance will be refunded back to You.

If Your policy document is sent by email, We consider this policy is delivered to You 1 day after the date of emailing.

**Note:**

Age means the age at next birthday.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of Your policy are contained in Your Policy Contract.