



POLICY CONTRACT FOR  
**Extra disability care  
rider**

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## 1 Policy Owners' Protection Scheme

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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)).

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## 2 Our Responsibilities

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This is a Non-participating unit-deducting 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. At the rider Expiry date, if We have not paid out any claims, this rider will end and no Benefits will be payable.

Your rider covers the Benefits described below.

**This Policy should be read together with the Policy Contract of the Basic policy where the terms under the Basic policy will also apply to this 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.

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## 3 Your Responsibilities

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### 3.1 Insurance Charge

We will charge an insurance charge on Your policy on each policy monthiversary for the cost of providing the Benefit under this rider.

The insurance charge is payable throughout the policy term and is deducted through cancellation of units of the Basic policy on each policy monthiversary. The insurance 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 = 105% of (the total Premium paid plus Top-up less withdrawal) less Account Value, subject to a minimum of 0

The insurance charge for this rider is guaranteed throughout the policy term. Please refer to Appendix A for the insurance charge rate.

### 3.2 Reinstatement

If Your rider has lapsed because the Basic policy has terminated, You may reinstate Your rider within twelve (12) months from the rider lapsed date by:

- paying any Top-up(s) required by Us;
- paying any fees and charges required by Us for reinstatement of this rider;
- paying any outstanding amount You owe with interest (if applicable);
- giving Us satisfactory proof of the Life insured's good health at Your own expense; and
- reinstating your Basic policy as well as this rider.

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

### 4.1 Total and Permanent Disability (TPD) Benefit

If the Life insured becomes TPD on or before reaching the Policy anniversary when he attains Age 86 while the rider is in force, We will pay the TPD Benefit in one lump sum as an advancement of the Death Benefit of the Basic policy. When We make this payment, both the rider and Basic policy ends.

If the Death Benefit of the Basic policy is reduced due to a claim for critical illness under any other riders, We will reduce the TPD Benefit of this rider proportionally. The insurance charge for this rider will be reduced accordingly and You must continue to pay the revised insurance charge to keep this rider in force.

TPD is defined as follows:

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> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>c) Feeding - the ability to feed oneself food after it has been prepared and made available.</li> </ol>

	<ul style="list-style-type: none"> <li>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.</li> <li>e) Mobility - the ability to move indoors from room to room on level surfaces.</li> <li>f) Transferring - the ability to move from a bed to an upright chair or wheelchair, and vice versa.</li> </ul>
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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.

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## 5 What is Not Covered?

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

### 5.1 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) Pre-existing conditions within the first twelve (12) months from the Rider commencement date or the latest Reinstatement date, whichever is later;
- c) criminal acts, war (declared or not), terrorism and chemical warfare;
- d) 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;
- e) effects of drug or alcohol addiction; or
- f) 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.

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## 6 Making Claims From the Policy

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### 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.

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## **7 Our Rights**

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### **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 Rider 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 Rider 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.

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## 8 Other Material Information

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### 8.1 Impact of Early Surrender

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

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## 9 When Will Your Rider Terminate?

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Your rider will be terminated when one of these events happens first:

- a) termination or full surrender of the Basic policy;
- b) upon death of the Life insured;
- c) We paid out the rider Benefit subject to the maximum aggregate amount;
- d) rider Expiry date;
- e) Change of Life insured of the Basic policy;
- 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 through 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;
- j) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

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## 10 What Do We Mean With These Words?

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**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 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.

**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 rider back to in force.

**Rider commencement date** means the date the rider commences, as shown in the Policy Information Page.

**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 TPD Benefit (per S\$1,000 Net Sum At Risk)				
ANB	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.053	0.053	0.053	0.053
2	0.053	0.053	0.053	0.053
3	0.053	0.053	0.053	0.053
4	0.053	0.053	0.053	0.053
5	0.053	0.053	0.053	0.053
6	0.053	0.053	0.053	0.053
7	0.054	0.054	0.053	0.053
8	0.054	0.054	0.053	0.053
9	0.054	0.054	0.053	0.053
10	0.054	0.054	0.053	0.053
11	0.054	0.054	0.053	0.053
12	0.054	0.054	0.053	0.053
13	0.054	0.054	0.053	0.053
14	0.056	0.056	0.053	0.053
15	0.059	0.059	0.053	0.053
16	0.061	0.061	0.053	0.053
17	0.062	0.093	0.053	0.062
18	0.063	0.095	0.053	0.066
19	0.063	0.095	0.053	0.067
20	0.064	0.096	0.053	0.071
21	0.064	0.096	0.053	0.072
22	0.065	0.097	0.053	0.072
23	0.065	0.097	0.053	0.073
24	0.065	0.097	0.053	0.073
25	0.065	0.098	0.053	0.074
26	0.066	0.098	0.053	0.074
27	0.066	0.099	0.053	0.075
28	0.066	0.099	0.053	0.076
29	0.066	0.099	0.053	0.076
30	0.067	0.100	0.053	0.077
31	0.067	0.100	0.053	0.077
32	0.067	0.100	0.053	0.078
33	0.067	0.101	0.053	0.079
34	0.068	0.101	0.053	0.079
35	0.068	0.102	0.053	0.080
36	0.068	0.102	0.053	0.080
37	0.068	0.102	0.054	0.081
38	0.069	0.103	0.060	0.090
39	0.069	0.103	0.064	0.096
40	0.074	0.110	0.069	0.103
41	0.080	0.120	0.072	0.108
42	0.090	0.134	0.075	0.112
43	0.102	0.153	0.078	0.117
44	0.118	0.177	0.083	0.124
45	0.136	0.204	0.087	0.131
46	0.158	0.237	0.094	0.141
47	0.183	0.275	0.103	0.155
48	0.211	0.316	0.112	0.168
49	0.242	0.362	0.124	0.186

50	0.275	0.412	0.135	0.203
51	0.307	0.460	0.147	0.220
52	0.340	0.510	0.160	0.240
53	0.370	0.554	0.173	0.259
54	0.399	0.599	0.187	0.280
55	0.426	0.638	0.197	0.295
56	0.445	0.667	0.206	0.309
57	0.459	0.688	0.212	0.318
58	0.462	0.693	0.215	0.323
59	0.466	0.700	0.218	0.327
60	0.471	0.706	0.220	0.331
61	0.475	0.713	0.223	0.334
62	0.479	0.719	0.225	0.338
63	0.484	0.726	0.228	0.342
64	0.488	0.732	0.230	0.346
65	0.492	0.739	0.233	0.349
66	0.497	0.745	0.235	0.353
67	0.501	0.752	0.238	0.357
68	0.505	0.758	0.240	0.361
69	0.510	0.765	0.243	0.364
70	0.514	0.771	0.245	0.368
71	0.518	0.778	0.248	0.372
72	0.523	0.784	0.250	0.376
73	0.527	0.791	0.253	0.379
74	0.782	1.173	0.255	0.383
75	1.117	1.675	0.356	0.534
76	1.539	2.308	0.485	0.727
77	2.055	3.083	0.642	0.962
78	2.435	3.652	0.830	1.245
79	2.827	4.240	1.052	1.578
80	3.135	4.703	1.308	1.962
81	3.323	4.984	1.599	2.399
82	3.346	5.018	1.926	2.889
83	3.365	5.047	2.288	3.432
84	3.384	5.075	2.690	4.034
85	3.403	5.104	2.708	4.062