
PRODUCT SUMMARY: Extra disability care rider

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 or www.sdic.org.sg).

Nature and Objective of the Plan:

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.

This rider covers the Benefits described below.

PLAN BENEFIT

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> <ul style="list-style-type: none"> 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. 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. c) Feeding - the ability to feed oneself food after it has been prepared and made available. 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. e) Mobility - the ability to move indoors from room to room on level surfaces. f) Transferring - the ability to move from a bed to an upright chair or wheelchair, and vice versa.

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.

2. Exclusions

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

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.

3. Other Material Information

Termination

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.

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 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.

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.

Note

Age means the attained age.

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.

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