



# POLICY CONTRACT FOR **Extra payer waiver II**

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

## 2 Our Responsibilities

This is a regular Premium Non-participating rider that waives the Premium of the Basic policy and any attaching riders if the Policy owner is unable to continue Premium payment of the Basic policy and any attaching riders due to death, Total and permanent disability or severe-stage critical illness. 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.

This Policy Contract should be read together with the Policy Contract of the Basic policy.

### 2.1 Death, Total & Permanent Disability (TPD) or Critical Illness (CI) Premium Waiver Benefit

This rider allows the Life insured to continue the Basic policy and any attaching riders without paying Premiums from the next Premium due date following the date of the Policy owner's death, diagnosis of TPD or a severe-stage CI for the first time during the policy term. The Premium will be waived up to earlier of the Policy anniversary before the Basic policy Life insured turns Age 25 for Juvenile cases or the end of the Premium payment term of Your policy. If the Basic policy Life insured is spouse, the Premium will be waived till the end of the Premium payment term of Your policy.

For Us to waive the future Premiums, death, TPD or CI of the Policy owner must occur before the Policy anniversary of either the Policy owner turn Age 86 or the Basic policy Life insured turns Age 25 for Juvenile cases. For TPD claim, it must be before the Policy owner turn age 66.

The 37 covered Critical Illnesses are listed below:

No	List of Critical Illnesses Covered
1	Major Cancer*
2	Heart Attack of Specified Severity*
3	Stroke with Permanent Neurological Deficit*
4	Coronary Artery By-pass Surgery*
5	End Stage Kidney Failure*
6	Irreversible Aplastic Anaemia*
7	End Stage Lung Disease*
8	End Stage Liver Failure*
9	Coma*
10	Deafness (Irreversible Loss of Hearing)*
11	Open Chest Heart Valve Surgery*
12	Irreversible Loss of Speech*
13	Major Burns*
14	Major Organ / Bone Marrow Transplantation*
15	Multiple Sclerosis*
16	Muscular Dystrophy*
17	Idiopathic Parkinson's Disease*
18	Open Chest Surgery to Aorta*
19	Alzheimer's Disease / Severe Dementia*
20	Fulminant Hepatitis*
21	Motor Neurone Disease*

22	Primary Pulmonary Hypertension*
23	HIV Due to Blood Transfusion and Occupationally Acquired HIV*
24	Benign Brain Tumour*
25	Severe Encephalitis*
26	Severe Bacterial Meningitis*
27	Blindness (Irreversible Loss of Sight)*
28	Major Head Trauma*
29	Paralysis (Irreversible Loss of Use of Limbs)*
30	Terminal Illness*
31	Progressive Scleroderma*
32	Persistent Vegetative State (Apallic Syndrome)*
33	Systemic Lupus Erythematosus with Lupus Nephritis*
34	Other Serious Coronary Artery Disease*
35	Poliomyelitis*
36	Loss of Independent Existence*
37	Cardiomyopathy

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019). For Critical Illnesses that do not fall under Version 2019, the definitions are determined by the insurance company.

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.

The maximum aggregate amount payable is Two Million Singapore Dollars (S\$2,000,000) per Life insured for all policies and riders issued by Us with CI Benefits.

Please refer to Appendix A for the definitions of the covered critical illnesses.

## 3 Your Responsibilities

### 3.1 Premium

The Premium that You pay for this rider is not guaranteed and may change depending on the claims experience. Should there be any changes to your Premium, we will notify you in writing at least thirty (30) days before We make any changes to Your Premium. Premium are payable during the premium term and can be paid monthly, quarterly, half-yearly or yearly.

You will pay the first Premium at the time You apply for this rider. Thereafter, You will pay all future Premiums within thirty (30) days from the due date or such other duration, where applicable, ("Grace period") so as to continue the rider.

Where applicable, this rider will lapse if the required Premium is not paid by the expiry date of the Grace period unless Your Basic policy has activated the automatic premium loan. This automatic premium loan is only applicable for selected participating policies, please refer to the Policy Contract of Your Basic policy for more information.

### 3.2 Reinstatement

If Your rider ends due to not paying an outstanding amount due, You may reinstate Your rider within twelve (12) months from the rider lapsed date by:

- paying the outstanding amount You owe with interest and
- giving Us satisfactory proof of the Life insured's good health, at Your own expense.

Reinstatement is subject to Our approval at Our sole discretion

## 4 What is Not Covered?

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

### 4.1 Death

We will not pay any Benefit if the death is directly or indirectly, wholly or partly caused by 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 or the latest Reinstatement date, whichever is later.

### 4.2 Total and Permanent Disability (TPD)

We will not pay any 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.

### 4.3 Critical Illness (CI)

We will not pay any Benefit if the CI is directly or indirectly, wholly or partly caused by:

- a) A Pre-existing condition;
- b) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- c) Effects of drug or alcohol addiction; or
- d) AIDS, AIDS-related conditions or infection in the presence of HIV except HIV due to blood transfusion and occupationally acquired HIV.

### 4.4 Waiting Period

We will not pay any Benefit if:

- Major Cancer, Heart Attack of Specified Severity, as well as Other Serious Coronary Artery Disease is diagnosed; or
- The date of diagnosis of Coronary Artery disease leading to the performance of Coronary Artery By-Pass Surgery is;

within ninety (90) days from the:

- Rider issue date;
- Rider commencement date; or
- Latest Reinstatement date

whichever is the latest.

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 rider) without interest, less any amounts owing to Us.

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## **5 Making Claims from the Policy**

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### **5.1 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.

We reserve the rights to reject Your claim if the terms and conditions stated in this Policy Contract are not met.

### **5.2 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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## **6 Our Rights**

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### **6.1 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 Premium; 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. We will refund all Premiums 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 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.

### **6.3 Fraud and Misrepresentation**

If You or Your executors, administrators, Nominees or any other Proper claimant 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 Premiums. We shall have no liability in respect of such claims and shall be entitled to recover any payment made prior to the discovery of the fraud or misrepresentation.

#### **6.4 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.

#### **6.5 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 change.

#### **6.6 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 Premium paid is wrong, We reserve the rights to adjust the Benefits. For underpayment of Premium, the claims will be pro-rated as if You have purchased a lower cover. For overpayment of Premium, We will refund the excess Premium 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 Premiums 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.

#### **6.7 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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## **7 Your Rights**

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### **7.1 Free Look**

You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will 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 refund the balance to You.

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.

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## **8 When Will Your Rider End?**

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Your rider will end when one of these events happens first:

- a) Termination of the Basic policy;
- b) Rider Expiry date;
- c) A change in Policy owner;
- d) The required Premium(s) is not paid by the expiry date of the Grace period (as defined herein) as a result the rider lapse;
- e) Any missed Premium(s) during the premium payment term of an investment-linked Basic policy;
- f) 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 Premium and Your rider will terminate from the Premium due date immediately following the date We accept Your written request for termination; or
- g) Any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.



## 9 What Do We Mean With These Words?

**Age** means the age at next birthday.

**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.

**Juvenile cases** means the Life insured is a child below the age of 17 age next birthday when the policy is issued.

**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, Chapter 142** 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.

**Pre-existing condition** means the existence of any signs or symptoms before the rider commencement date or latest Reinstatement date, whichever is later, for which treatment, medication, consultation, advice, or diagnosis has been sought or received by the Life insured or would have caused any reasonable and sensible person to get medical advice or treatment.

**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, Chapter 142**. 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 inforce.

**Total and permanent disability** is a disability that lasts continuously for at least 180 days, which the Doctor considers permanent and expects it to last throughout the lifetime of the Life insured. 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.

If the Life insured suffers from TPD before reaching Age 17, only definitions (ii) and (iv) shall apply.

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

**You, Your** means the Policy owner.