
PRODUCT SUMMARY: Singtel Bill Protect

This is a group insurance policy issued to Singtel Mobile Singapore Pte. Ltd. (Company Registration No.201012456C) (“Group Policy Owner”) and provides coverage to eligible Singtel Postpaid Personal Mobile Subscribers (“Life Insured”).

Version 1.25

It provides the following Benefits set out below.

This Product Summary provides information on the product and the key product provisions.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), 23 Church Street, #01-01 Capital Square, Singapore 049481.

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 complimentary short-term personal accident plan that provides You coverage against accidental death. It also provides some financial relief on Your unpaid Eligible Singtel Bill if You get retrenched.

The complimentary cover is for a period of twelve (12) months starting from the Commencement Date. Each Life Insured is limited to one (1) complimentary policy.

This is not a Medisave-approved policy and You may not use Medisave to pay the premium for this policy.

Table of Benefits:

Benefits	Sum Insured (SGD)
Accidental Death Benefit	Twelve (12) times of Your last Eligible Singtel Bill, up to a limit of S\$1,200 in one (1) lump sum
Retrenchment Benefit	Six (6) times of Your last Eligible Singtel Bill at the point of claim, up to a limit of S\$600 paid in six (6) equal monthly instalments

Eligibility:

You are eligible to sign up for this cover if:

- a. You are a Singtel Postpaid Personal Mobile Subscriber; and
- b. You are a Singapore Resident residing in Singapore, aged between 17 and 65 years old (both ages inclusive) or any other identity/status which has been assessed and approved by Us on a case-by-case basis; and
- c. You consent for Us to collect, use and disclose Your personal data to receive marketing related information on Our products, Benefits, promotions and rewards for all modes of communication.

Singapore Resident means Singapore Citizen or Singapore Permanent Resident (PR) residing in Singapore.

PLAN BENEFIT:

1. Accidental Death Benefit

We will pay an amount equivalent to twelve (12) times of Your last Eligible Singtel Bill in one lump sum, up to a limit of S\$1,200 if during the Period of Insurance, You sustain Bodily Injury which results in Accidental death within twelve (12) months from the date of Accident.

If a successful claim is made on the Accidental Death Benefit, We will pay the Accidental Death Benefit to Your estate.

When We make the payment for Accidental Death Benefit, the policy ends.

2. Retrenchment Benefit

The Retrenchment Benefit will only be available if the Retrenchment Date occurs after ninety (90) days from the Commencement Date.

We will pay You an amount equivalent to six (6) times of Your last Eligible Singtel Bill at the point of claim, up to a limit of S\$600 paid in six (6) equal monthly instalments if during the Period of Insurance, You get retrenched and remained unemployed for at least thirty (30) consecutive days from the Retrenchment Date, before reaching Age 65.

If a successful claim is made on the Retrenchment Benefit, We will pay You the Retrenchment Benefit which will be credited by the Group Policy Owner into Your designated Singtel billing account(s) to pay off six (6) months of unpaid Eligible Singtel Bill, up to the limit of S\$600 provided that Your designated Singtel bill account(s) is/are still active.

When We make the payment for Retrenchment Benefit, the policy ends.

If a claim has been submitted for the Accidental Death Benefit while we are processing the claim for Retrenchment Benefit, We will process the claim for Accidental Death Benefit only and reject the claim for Retrenchment Benefit.

3. Key Product Provisions

3.1 Cancellation Clause:

This is a short-term accident and health policy and We are not required to renew this policy. We may terminate this policy by giving the Group Policy Owner 30 days' notice in writing.

3.2 Exclusions:

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

We do not provide any Benefit under this policy caused by or contributed by or related to any of the following:

1. any wilful or intentional acts of the Life Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury;
2. any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner;

3. any condition sustained whilst engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not:
 - a) as a member of the Aircrew and Airline personnel while flying in the course of occupation; or
 - b) for the purpose of any trade or technical operation in or on the aircraft;
4. the Life Insured taking part in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation. This exclusion does not apply to national service men and reservists undergoing peacetime military training and exercises, including travelling in military vehicles;
5. the Life Insured engaging in diving, mining, logging, sawmilling, wood working, underground works, explosive making or handling or custodians or blasters, gas manufacturing or whilst on duty as a ship crew or fisherman;
6. war, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
7. ionizing radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
8. engagement in a sport as an occupation and/or in a professional capacity and/or where the Life Insured would or could earn income or remuneration from engaging in such sport; or
9. racing risks of any kind other than racing on foot, swimming and racing in dinghies.

Exclusions applicable to the Retrenchment Benefit

The Retrenchment Benefit is subject to the following:

1. You are not retrenched from self-employment, nor an independent contractor or sole proprietor;
2. the employer is not a spouse, nor relative of Yours or Your spouse;
3. Your spouse, relative of Yours or Your spouse does not
 - a) hold a substantial interest in; nor
 - b) are in a position to exercise control over the appointment and termination of employees in the company, corporation, limited liability partnership, society, association or partnership (or such other similar body whether incorporated or unincorporated) which employs You;
4. the retrenchment does not arise out of Your:
 - a) retirement;
 - b) resignation;
 - c) termination or suspension due to wilful or deliberate misconduct or unlawful behaviour;
 - d) natural expiry of the employment contract;
 - e) leave of absence whether paid or unpaid;
 - f) military discharge; or
 - g) any voluntary forfeiture of income by You; and/or
 - h) if You are retrenched from a full-time employment which You have not worked for at least six (6) consecutive months immediately prior to the retrenchment.

“Relative” means parent, sibling, uncle, aunt, nephew, niece, grandparent, child and grandchild.

“Substantial interest” means owning 5% or more of the equity interest in a body corporate.

Waiting Period

We will not pay any Retrenchment Benefit if the Retrenchment Date is within ninety (90) days from the Commencement Date.

One Cover Per Life Insured

Each Life Insured is limited to one (1) complimentary policy.

3.3 Errors in Age / Eligibility / Country of Residence:

Based on the correct age, eligibility and/or country of residence, if You are not eligible to apply for this cover, We will not pay any Benefits and the policy will be terminated.

3.4 Fraud and Misrepresentation:

If You or such other claimant or anyone acting on Your 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.

3.5 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.

3.6 Termination:

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

- a) when a successful claim is made on Accidental Death;
- b) when a successful claim is made for the Retrenchment Benefit;
- c) when Your policy expire;
- d) We received Your written request and accepted Your request to terminate the policy;
- e) You are no longer a Singtel Postpaid Personal Mobile Subscriber;
- f) change in ownership of Your Singtel Postpaid Personal Mobile subscription as a result You are no longer the Life Insured;
- g) You have withdrawn Your consent for Us to collect, use and disclose Your personal data to receive marketing related information on Our products, Benefits, promotions and rewards for any modes of communication; or
- h) any other cause of termination as permitted under or any change of laws or regulatory requirements including court orders.

3.7 Making Claims from the Policy:

We must be informed in writing within three (3) months of the event giving rise to the claim. At the claimant's own expense, he/she must give Us all documents and evidence We ask for to assess the claim.

Material facts that were not disclosed when required for application may result in the Life Insured claim being rejected.

Definitions:

Accident, Accidental means an unforeseen event of violent, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

Age means age at next birthday.

Benefit(s) means any payments that We will pay when certain events defined in this policy occur.

Bodily Injury means injury sustained by a Life Insured during the Period of Insurance and is caused by an Accident solely and independently of any other causes within fifty-two (52) weeks from the date of such Accident.

Commencement Date means the date as shown in the Certificate of Insurance where we start to cover the Life Insured.

Eligible Singtel Bill refers to a bill issued to Singtel Postpaid Personal Mobile Subscriber by Singtel for non-insurance charges.

Expiry date means the date as shown in the Certificate of Insurance where the cover ends for the Life Insured and no Benefit is payable.

Life Insured means the person named in the Certificate of Insurance whom We provide the cover for. The Life Insured does not have ownership of the Group Policy.

Medical Practitioner means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their license and training. This cannot be the Life Insured, the Life Insured's family member or relative, business partner, employer, employee or agent.

Period of Insurance means the 12-month period starting from the Commencement Date during which the Life Insured's coverage under this Policy is effective.

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.

Retrenchment Date is the date stated in the proof of retrenchment.

Singtel Postpaid Personal Mobile Subscriber 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 individual scheme plans. It excludes GOMO and heya users, as well as Singtel bill accounts that are suspended or permanently disconnected.

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

You, Your means a Life Insured, a person who has applied for Singtel Bill Protect through Singtel.