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**PRODUCT SUMMARY: CI benefit rider**

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Version 1.25

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 rider 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 of the rider will bind the Policy owner and Us.

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

**Nature and Objective of the Plan:**

This is a whole of life Participating rider that accelerates the death Benefit of the Basic policy if the Life insured is diagnosed with any one of the covered 63 severe-stage critical illnesses while the rider is in force. This rider does not have any surrender value.

This rider has a Non-participating multiplier Benefit which allows you to increase the Rider sum insured by multiplying a factor of 2 times, 3 times, 4 times or 5 times, up to the selected multiplier expiry Age of Age next birthday 66, 71, 76, 81 or 86.

This rider consists of a participating component and a non-participating component which provides the additional coverage.

**PLAN BENEFIT:**

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**1. Multiplier Benefit**

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The multiplier Benefit guarantees a minimum coverage before the Policy anniversary when the Life insured attains the selected multiplier expiry Age. It is computed by multiplying the Rider sum insured by a factor selected by You.

On or after the Policy anniversary when the Life insured attains the selected multiplier expiry Age, the multiplier Benefit will reduce by 10% each Policy year for five (5) Policy years. Thereafter, the multiplier Benefit will remain the same throughout the policy term.

The multiplier Benefit must be the same as the Basic policy.

## 2. Critical Illness (CI) Benefit

This rider pays the CI Benefit as an advancement of the death Benefit of the Basic policy.

Upon diagnosed with one of the covered severe-stage critical illnesses while the rider is in force, We will pay the higher of the multiplier Benefit or Rider sum insured and its attaching bonuses (if any).

If the CI Benefit payable is lesser than the death Benefit of the Basic policy, the death Benefit of the Basic policy will be reduced by the amount paid for the CI. You must continue to pay the revised Premiums to keep the Basic policy in force. If Our payment for CI Benefit is the full 100% death Benefit of the Basic policy, both the Basic policy and this rider will be terminated.

We pay this CI Benefit in full only for one of the covered severe-stage CI, except for Angioplasty & Other Invasive Treatment for Coronary Artery. If the severe-stage CI diagnosed is Angioplasty & Other Invasive Treatment for Coronary Artery, We will pay 10% of the CI Benefit of this rider, subject to a maximum amount of S\$25,000 per policy. The remaining CI Benefit (if any) will be paid on the next covered severe-stage CI diagnosed that is not Angioplasty & Other Invasive Treatment for Coronary Artery. You must continue to pay the revised Premiums to keep the rider in force.

If the death Benefit of the Basic policy is reduced due to a claim for TPD Benefit under the Basic policy, We will reduce the CI Benefit of this rider proportionally. The Premium of the rider will be reduced accordingly and You must continue to pay the revised Premiums to keep the rider in force.

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.

The 63 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	Angioplasty & Other Invasive Treatment for Coronary Artery
28	Blindness (Irreversible Loss of Sight) *
29	Major Head Trauma*
30	Paralysis (Irreversible Loss of Use of Limbs) *
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	Adrenalectomy for Adrenal Adenoma
38	Creutzfeld-Jacob Disease
39	Chronic Auto-Immune Hepatitis
40	Elephantiasis
41	Severe Pulmonary Fibrosis
42	Infective Endocarditis
43	Medullary Cystic Disease
44	Tuberculosis Meningitis
45	Multiple Root Avulsions of Brachial Plexus
46	Progressive Supranuclear Palsy
47	Severe Cardiomyopathy
48	Surgery for Idiopathic Scoliosis
49	Ebola
50	Necrotising Fasciitis
51	Severe Eisenmenger's Syndrome
52	Severe Myasthenia Gravis
53	Acute Necrohemorrhagic Pancreatitis
54	Complete smallbowel resection
55	Biliary Atresia
56	Severe Crohn's Disease
57	Acquired brain damage
58	Brain Surgery
59	Occupationally Acquired Hepatitis B or C
60	Juvenile Huntington Disease
61	AIDS / HIV due to Blood Transfusion
62	Addison disease or Autoimmune Adrenalitis
63	Chronic Relapsing Pancreatitis

\*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).

### 3. Bonuses

You may refer to the relevant sections in the Basic policy's product summary for the following information that relates to bonuses:

- Bonuses
- Reversionary Bonus
- Performance Bonus
- Investment of Assets
- Investment Rate of Return
- Total Expense Ratio (TER)

- g) Type of Risk Affecting the Level of Bonuses
- h) Sharing of Risks
- i) Smoothing of Bonuses
- j) Fees and Charges

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#### 4. Exclusions

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

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 amounts owing to Us.

##### Critical Illness (CI) Benefit

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) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except AIDS / HIV due to Blood Transfusion, HIV due to blood transfusion, and occupationally acquired HIV.

##### Waiting Period

We will not pay any Benefit if:

- a) Major Cancer, Heart Attack of Specified Severity, as well as Other Serious Coronary Artery Disease is diagnosed; or
- b) The date of diagnosis of Coronary Artery disease leading to the performance of Coronary Artery By-Pass Surgery or Angioplasty and Other Invasive Treatments for Coronary Artery is;

within ninety (90) days from the:

- i) Rider issue date;
- ii) Rider commencement date;
- iii) Effective date of the increase of the Rider sum insured; or
- iv) Latest Reinstatement date,

whichever is the latest.

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#### 5. Other Material Information

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##### **Termination**

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

- a) Termination of the Basic policy;
- b) Rider Expiry date;

- c) We paid out the rider Benefit in full;
- d) Premium is not paid on time and there is insufficient Surrender value in the Basic policy; or
- e) 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
- f) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

## **Premiums**

The Premium that You pay for this rider is not guaranteed and may change depending on the claims experience. We will write to You to tell You the new Premiums 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 so as to continue the rider. If You fail to pay Premiums before the due date, We will pay the Premiums for You so that the rider can continue. We can only do so if the Basic policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic Premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is insufficient Surrender value in the Basic policy, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

## **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 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.

## **Note**

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.