
PRODUCT SUMMARY: Extra payer waiver II – t

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 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), 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 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.

PLAN BENEFIT:

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 a 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.

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.

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-Heart 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	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 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard Definitions (Version 2024). For Critical Illnesses that do not fall under Version 2024, 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.

2. Exclusions

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

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.

Total And Permanent Disability (TPD)

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

- Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- Criminal acts, war (declared or not), terrorism and chemical warfare;
- 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;
- Effects of drug or alcohol addiction; or
- 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.

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.

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.

3. Takaful Principles

Refer to Your Basic policy for more information on Takaful principles.

In relation to this rider, based on *Wakalah* principle, You agree to the distribution and administration costs of 20% of the total premium for the rider over the policy term. You also agree that the remaining portion of Your Premium will be allocated as *Tabarru'* for the purposes of mutual support and cooperation.

In the event of excess of *Tabarru'* contributed by You, You agree to waive Your rights to the excess and it will be given to Us for Us to utilise where We deem fit including administering and/or investing the overall Family Takaful scheme.

Subject to changes in the Premium, the distribution and administration costs are not fixed. Should there be any changes to Your Premium and the costs, We will notify you in writing at least thirty (30) days before We make any changes to Your Premium and the costs. Under such circumstances, You shall be deemed to have provided Your consent to the changes by paying the revised Premium to continue Your Policy.

4. Other Material Information

Termination

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.

Premiums

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.

Impact of Early Surrender

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

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

Age means the age at next birthday.

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.