

Supplementary Rider Contract for Cancer Waiver

This supplementary rider contract should be read together with the General Provisions for Life Insurance.

Cancer Waiver is a compulsory rider attached to eSAVE *assure 5 presto* at policy application for life insured with entry age from 17 to 60.

1. What do we pay?

- 1.1 Cancer Waiver allows you to continue the basic policy without paying premiums from the next premium due date following the life insured's diagnosis of Major Cancer for the first time during the policy term. The Major Cancer must be diagnosed by a doctor. The premium will be waived up to the expiry of this rider. This rider has a policy term of 5 years.
- 1.2 Cancer Waiver is a non-participating rider. At rider expiry date, if we have not paid out any claims, the rider will end and no benefits will be payable.
- 1.3 The benefits payable under this Cancer Waiver and under any guaranteed issuance policies with Critical Illness benefits or Major Cancer benefits issued by Etiqa, shall not exceed a maximum of Three Hundred Thousand Singapore Dollars (SGD \$300,000) for the same life insured.

2. Definition of Major Cancer*

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
 - Pre-malignant;
 - Non-invasive;
 - Carcinoma-in-situ (Tis) or Ta;
 - Having borderline malignancy;
 - Having any degree of malignant potential;
 - Having suspicious malignancy;
 - Neoplasm of uncertain or unknown behavior; or
 - All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than Rai Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection

*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). This Critical Illness falls under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

3. Premiums

The premium that you pay for Cancer Waiver is level and guaranteed throughout the premium payment term.

4. Termination of benefits

This supplementary rider contract ends when any of the following events happens first:

- a. The basic policy (eSAVE *assure 5 presto*) ends; or
- b. At the rider expiry date.

5. What is not covered?

We do not pay the benefit when:

5.1 The Major Cancer is caused by:

- Intentional acts (sane or insane) such as self-harm or attempted suicide within one (1) year of the policy issue date or the last reinstatement date, whichever is later;
- Effects of drug or alcohol addiction;
- HIV infection, acquired immunodeficiency syndrome (AIDS) and any AIDS related condition, unless the HIV infection is due to blood transfusion or occupationally acquired HIV; or
- Any pre-existing condition.

5.2 The Major Cancer is diagnosed during the waiting period. Waiting period is 12 months from the effective date of this supplementary rider or the last reinstatement date, whichever is later. When this happens, we will return the total premiums paid for this rider without interest, less any expenses incurred by us on your policy.

5.3 The life insured did not survive for 30 days after the date of diagnosis of the Major Cancer.