

## DIRECT- Critical Illness Assurance (Whole Life) Product Summary

### 1. What is this supplementary benefit about?

This is a regular payment, participating supplementary benefit that provides whole of life protection against any one of the 30 specified severe stage critical illnesses. This supplementary benefit accelerates the death benefit of the policy to which it is attached.

This supplementary benefit has no cash value.

This supplementary benefit can only be added at the time **you** apply for the policy and it will not be available from the policy start date. The premium payment term for this supplementary benefit follows the premium payment term chosen for the policy to which it is attached.

This is not a Medisave-approved policy and **you** may not use Medisave to pay the premiums for this policy.

Words in bold have the specific meanings given to them and are found under section **7. Definitions** of this supplementary benefit or the definitions section of the plan to which this supplementary benefit is attached to.

### 2. What this supplementary benefit covers?

#### 2.1 Critical illness benefit

**We** cover the 30 specified critical illnesses listed under section **6. List of critical illnesses**.

If the life assured suffers from any one of the critical illnesses (other than Angioplasty & Other Invasive Treatment for Coronary Artery), **we** will pay the critical illness benefit in one lump sum as an early payout of the **death benefit**.

The critical illness benefit is made up of:

- the **sum assured** of this supplementary benefit;
  - any accumulated **reversionary bonus**; and
  - any **terminal bonus**,
- less any amount **you** owe **us**.

If the life assured undergoes Angioplasty & Other Invasive Treatment for Coronary Artery, **we** will pay:

- 10% of the **sum assured** of this supplementary benefit, up to a maximum of SGD25,000;
  - proportion of any accumulated **reversionary bonus**; and
  - proportion of any **terminal bonus**,
- less any amount **you** owe **us** in one lump sum.

The payment for Angioplasty & Other Invasive Treatment for Coronary Artery is an early payout of the critical illness benefit which advances the death benefit. **We** will only pay once for Angioplasty & Other Invasive Treatment for Coronary Artery. The death benefit and critical illness benefit will be reduced accordingly after the payment for Angioplasty & Other Invasive Treatment for Coronary Artery. **We** will only pay the remaining critical illness benefit for any subsequent **critical illness** claim (other than Angioplasty & Other Invasive Treatment for Coronary Artery).

- 2.2 If **we** have paid part of the death benefit as an early payout in a previous claim and as a result the **sum assured** of this supplementary benefit becomes higher than the **sum assured** of the death benefit, the **sum assured** of this supplementary benefit shall be reduced to an amount equal to the remaining **sum assured** of the death benefit and the critical illness benefit payable will be based on the reduced **sum assured** of this supplementary benefit.

### 3. What this supplementary benefit does not cover?

- 3.1. **We** will not pay the critical illness benefit if the life assured is diagnosed with:

- Heart Attack of Specified Severity or Major Cancer; or
- coronary artery disease leading to performance of Coronary Artery By-pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery,

before or within 90 days from:

- the policy issue date;
- the issue date of this supplementary benefit;
- the cover start date of this supplementary benefit; or
- the last reinstatement date of this supplementary benefit, whichever is latest.

- 3.2. **We** will not pay the critical illness benefit if **your** claim is directly or indirectly, wholly or partly caused by or arising from or contributed by:

- deliberate acts such as self-inflicted illness or injury, while sane or insane;
- deliberate misuse of drugs, alcohol or any dependence, while sane or insane;
- acquired immunodeficiency syndrome (AIDS) or infection by human immunodeficiency virus (HIV) acquired in ways other than as stated in HIV Due to Blood Transfusion and Occupationally Acquired HIV; or
- any **pre-existing condition**.

**You** are advised to read the policy contract for the full list of exclusions.

### 4. What do you need to note?

#### 4.1. Diagnosis

The critical illness must be diagnosed by a **registered medical practitioner** and/or otherwise as stated in the definitions of the critical illnesses listed under section 6.

#### 4.2. Premium

The premium for this supplementary benefit is not guaranteed and **we** will notify **you** of any changes 30 days in advance.

If a part of the **sum assured** of this supplementary benefit has been paid out to **you** under a claim, **you** only need to pay an accordingly reduced premium as **we** will advise **you**, in order to receive the remaining critical illness benefit.

#### 4.3. Claims

Please visit the FAQs section in the following links for claim procedures.

- <https://singlife.com/en/make-a-claim/>
- <https://singlife.com/en/faq/>

## 5. When cover under this supplementary benefit ends?

This supplementary benefit ends when:

- **we** cancel this supplementary benefit at **your** request;
  - **we** pay the critical illness benefit in full;
  - **we** void this supplementary benefit on account of incorrect or incomplete information provided to **us**;
  - this supplementary benefit lapses due to non-payment of premiums;
  - **we** convert **your** policy to a paid-up policy; or
  - **your** policy ends,
- whichever is earliest.

## 6. List of critical illnesses covered

- 6.1. Major Cancer
- 6.2. Heart Attack of Specified Severity
- 6.3. Stroke with Permanent Neurological Deficit
- 6.4. Coronary Artery By-pass Surgery
- 6.5. End Stage Kidney Failure
- 6.6. Irreversible Aplastic Anaemia
- 6.7. End Stage Lung Disease
- 6.8. End Stage Liver Failure
- 6.9. Coma
- 6.10. Deafness (Irreversible Loss of Hearing)
- 6.11. Open Chest Heart Valve Surgery
- 6.12. Irreversible Loss of Speech
- 6.13. Major Burns
- 6.14. Major Organ / Bone Marrow Transplantation
- 6.15. Multiple Sclerosis
- 6.16. Muscular Dystrophy
- 6.17. Idiopathic Parkinson's Disease
- 6.18. Open Chest Surgery to Aorta
- 6.19. Alzheimer's Disease / Severe Dementia
- 6.20. Fulminant Hepatitis
- 6.21. Motor Neurone Disease
- 6.22. Primary Pulmonary Hypertension
- 6.23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
- 6.24. Benign Brain Tumour
- 6.25. Severe Encephalitis
- 6.26. Severe Bacterial Meningitis
- 6.27. Blindness (Irreversible Loss of Sight)
- 6.28. Major Head Trauma
- 6.29. Paralysis (Irreversible Loss of Use of Limbs)
- 6.30. Angioplasty & Other Invasive Treatment for Coronary Artery

The Life Insurance Association Singapore (LIA) has standard definitions for 37 severe-stage critical illnesses (Version 2019). The 30 specified 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).

## 7. Definitions

**Pre-existing condition** means any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the life assured suffered or was suffering from, prior to the:

- policy issue date;
- issue date of this supplementary benefit;
- cover start date of this supplementary benefit; or
- last reinstatement date of this supplementary benefit,

whichever is latest, unless the condition or illness had been declared and accepted by **us**.

### Note

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

As Direct Purchase Insurances are sold without financial advice, **you** should make sure **you** have carefully assessed **your** insurance needs as well as whether **you** can afford the premiums for the duration of the policy. If **you** are unsure if Direct Purchase Insurance is suitable for **you**, **you** may wish to seek advice from a Financial Adviser Representative who may be able to advise **you** on a suitable product.

Buying a health insurance policy that is not suitable for **you** may impact **your** ability to finance **your** future healthcare needs.

### 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 LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).