PRODUCT SUMMARY: Essential term life cover

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 plan is a Non-participating, regular premium level term policy that provides the Sum insured upon the death or Terminal illness of the Life insured during the policy term. This plan does not have any cash values. At the end of the policy term, if We have not paid out any claims, no Benefits will be payable.

PLAN BENEFIT:

1. Death Benefit

Upon death of the Life insured while the policy is in force, We will pay the Sum insured less any amounts owing to Us. When We make this payment, the policy ends.

While We assess the death claims, if the claimant needs financial assistance to prepare the funeral, We may consider offering an immediate payment of up to S$3,000 per Life insured. This funeral expense financial aid, if given, will be deducted from the final death benefit to the claimant. Our advance payment of this financial aid does not mean We have approved the death claim. If the death claim is not approved later, after Our assessment, We have the right to ask You to return this advance payment.

2. Terminal Illness Benefit

If the Life insured has a Terminal illness during the policy term, We will pay the death Benefit in one lump sum.

The maximum aggregate amount payable is Five Million Singapore Dollars (S$5,000,000) per Life insured for all policies and riders issued by Us with Terminal illness Benefit.

If the Terminal illness Benefit payable is lesser than the death Benefit, the death Benefit will be automatically reduced by the amount paid for the Terminal illness. The policy remains in force and the remaining death Benefit is the original death Benefit less the amount paid for Terminal illness.

If the Terminal illness Benefit payable is the same as the death Benefit, the policy ends when We make this payment.

Terminal illness is the conclusive diagnosis of an illness that is expected to result in the death of the Life insured within twelve (12) months. This diagnosis must be supported by a specialist and confirmed by the Company's appointed Doctor. Terminal illness in the presence of HIV infection is excluded.

3. Guaranteed Renewability

Guaranteed renewability Benefit is only applicable for policy term of 5 years (renewable).

At the end of each 5 years policy term, this policy will be renewed automatically from the renewal date for another 5 years, without giving Us proof of good health if the following conditions are met:

a) this policy is in force on the Expiry date before the renewal;
b) the Life insured has not reached Age 86 at the renewal date;
c) there are no previously admitted or submitted claims on this policy; and
d) the Life insured is insured for the same Sum insured or less.

If this policy is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the renewed term. The renewal premium will be calculated based on the prevailing premium rates at the attained Age of the Life insured and will stay level throughout the renewed term.

4. Guaranteed Convertibility

This option allows You to convert Your policy to any Singapore dollar denominated new endowment or whole life policy available at the point of conversion, without giving Us proof of good health if the following conditions are met:

a) this policy is in force when this option is exercised;
b) All the Premiums under this policy are paid up to-date;
c) the Life insured has not reached Age 66 when this option is exercised;
d) the Life insured of the new policy must be the same as this policy;
e) the Life insured is insured for the same coverage amount or less on the new policy, subject to the minimum and maximum coverage amount of the new policy. If You choose a higher coverage amount for the new policy, any excess coverage amount will be subject to underwriting;
f) The new policy covers the same insured events as this policy; and
g) there are no previously admitted or submitted claims on this policy.

If this policy is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the new policy. The conversion cannot be reverted once the new policy is effective.

5. Option to Increase Sum Insured

This policy provides an option to increase the Life insured's protection without giving Us proof of good health whenever the Life insured experiences a key life event.

The key life events are:

a) the Life insured changes marital status (for e.g. marries, divorces);
b) the Life insured becomes a parent by having a newborn child or legally adopts a child;
c) the Life insured purchases a property;
d) the Life insured or Life insured's child enrolls into tertiary education;
e) the Life insured graduated from tertiary education.

You can exercise this option for a maximum of 2 key life events per Life insured. You can only do so if the following conditions are met:

a) Your policy is fully underwritten and issued on standard terms without any exclusions;
b) there are no previously admitted or submitted claims on this policy;
c) the key life event must occur before the Policy anniversary when the Life insured attains Age 50;
d) the application to exercise this option must be submitted within 90 calendar days following the occurrence of the key life event;
e) All the Premiums under this policy are paid up to-date; and
f) The total Sum insured that can be increased under this option regardless of the number of times it is exercised is the lower of either 50% of the Basic policy's Sum insured at Policy commencement date or S$500,000, per Life insured.

If You have more than one policy with Us which offers similar option, You can exercise this option for a maximum of 2 key life events per Life insured and the maximum aggregate coverage that can be increased under this option per Life insured is S$500,000.

The increased Sum insured will be effective on the next Policy Anniversary immediately after the approval of Your application and the Premium payable for the increased Sum insured for the remaining term of the Policy will be calculated based on the Life insured's Age at the next Policy Anniversary.

6. Exclusions

There are certain conditions under which no Benefits will be payable.

Death Benefit

We do not pay the death 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.

Terminal Illness Benefit

We do not pay the Terminal illness Benefit if the Terminal illness is directly or indirectly, wholly or partly caused by:

a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide; or
b) 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.

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.

7. Other Material Information

Termination:

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

a) Death of the Life insured;
b) Premium is not paid on time;
c) We paid out 100% of the Benefit amount for the covered events;

d) Upon expiry of this policy;
e) You choose not to renew Your policy at the end of the policy term (applicable for policy term of 5 years (renewable));
f) This policy is converted to a new policy; or
g) Your written request and Our acceptance of the application to terminate the policy. If You write to Us to terminate Your policy, there will not be any prorated refund of Premium and Your policy will terminate from the Premium due date immediately following the date We accept Your written request for termination.

Premiums:

The premium rate for this plan is level and guaranteed throughout the premium term. Premiums are payable for the period of premium payment term and can be paid monthly, quarterly, half-yearly or yearly.

For 5 years (renewable) term, renewal premium will be calculated based on the prevailing premium rates at the attained Age of the Life insured and will stay level throughout the renewed term.

You will pay the first Premium at the time You apply for this policy. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the policy. If You fail to pay Premiums on time, this policy will end. We will deduct any outstanding Premium from any amount We may be due to pay under this policy.

Select additional benefits according to your need(s):

With additional Premiums, You may add supplementary benefits to this policy for extra protection. For more details on the riders, please refer to the riders' product summary.

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 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.

PRODUCT SUMMARY: Extra disability care

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 Non-participating rider that accelerates the death Benefit of the Basic policy if the Life insured becomes totally and permanently disabled on or before reaching the Policy anniversary when he attains Age 86 while the rider is in force.

This rider does not have any cash values. At the rider Expiry date, if We have not paid out any claims, the rider will end and no Benefits will be payable.

PLAN BENEFIT:

1. Total and Permanent Disability (TPD) Benefit

Total and permanent disability (TPD) is a disability that lasts continuously for at least 180 days from the time it started, which the Doctor considers permanent and expects it to last throughout the lifetime of the Life insured, with no possibility of improvement in the foreseeable future. This means the following:

A disability where the Life insured suffers from any of these:

a) Total and irrecoverable loss of sight in both eyes;
b) Loss of two or more limbs, each above the wrist or ankle;
c) Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle; or
d) Disability defined in the table below, based on the Age of the Life insured in which the disability is first diagnosed by the Doctor:

Age of Life Insured	TPD Definition
Age 17 and below	A disability where the Life insured has to be permanently confined to a home, a Hospital or other Institution in order to receive constant care and medical attention.
Age 18 to 65	A disability where the Life insured is permanently unable to perform any work or occupation. This is applicable only if the Life insured is employed.

Age 66 to 70	A disability where the Life insured is unable to 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: a) 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. b) 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. c) Feeding - The ability to feed oneself food after it has been prepared and made available. d) Toileting - The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate. e) Mobility - The ability to move indoors from room to room on level surfaces. f) Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.

If the Life insured becomes totally and permanently disabled on or before reaching the Policy anniversary when he attains Age 86 while the rider is in force, this rider pays the TPD Benefit as an advancement of the death Benefit of the Basic policy.

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.

If the TPD 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 TPD. The policy remains in force and the remaining death Benefit is the original death Benefit less the amount paid for TPD.

If the TPD Benefit payable is the same as the death Benefit of the Basic policy, both the Basic policy and this rider ends when We make this payment.

If the death Benefit of the Basic policy is reduced due to a claim for Terminal illness Benefit under the Basic policy or Critical illness Benefit under any other riders, We will reduce the TPD 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 this rider in force.

2. Guaranteed Renewability

If Your Basic policy has a 5 years (renewable) policy term, this rider will be renewed automatically together with the Basic policy from the renewal date for the same policy term, without giving Us proof of good health if the following conditions are met:

a) this rider is in force on the Expiry date before the renewal;
b) the Life insured has not reached Age 82 at the renewal date;
c) there are no previously admitted or submitted claims on this rider; and
d) the Life insured is insured for the same Sum insured or less.

If this rider is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the renewed term. The renewal premium will be calculated based on the prevailing premium rates at the attained Age of the Life insured and will stay level throughout the renewed term.

3. Guaranteed Convertibility

When You exercise the option to convert Your Basic policy, this rider will be converted automatically to a new rider available at the point of conversion, without giving Us proof of good health if the following conditions are met:

a) this rider is in force when this option is exercised;
b) All the Premiums under this rider are paid up to-date;
c) the Life insured has not reached Age 66 when this option is exercised;
d) the Life insured of the new rider must be the same as this rider;
e) the Life insured is insured for the same coverage amount or less on the new rider, subject to the minimum and maximum coverage amount of the new rider. If You choose a higher coverage amount for the new rider, any excess coverage amount will be subject to underwriting;
f) The new rider covers the same insured events as this rider and also accelerates the death Benefit of the Basic policy; and
g) there are no previously admitted or submitted claims on this rider.

If this rider is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the new rider. The conversion cannot be reverted once the new rider is effective.

4. Option to Increase Sum Insured

This rider provides an option to increase the Life insured's protection without giving Us proof of good health whenever the Life insured experiences a key life event.

The key life events are:

a) the Life insured changes marital status (for e.g. marries, divorces);
b) the Life insured becomes a parent by having a newborn child or legally adopts a child;
c) the Life insured purchases a property;
d) the Life insured or Life insured's child enrolls into tertiary education;
e) the Life insured graduated from tertiary education.

You can exercise this option for a maximum of 2 key life events per Life insured. You can only do so if the following conditions are met:

a) Your rider is fully underwritten and issued on standard terms without any exclusions;
b) there are no previously admitted or submitted claims on this rider;
c) the key life event must occur before the Policy anniversary when the Life insured attains Age 50;
d) the application to exercise this option must be submitted within 90 calendar days following the occurrence of the key life event;
e) All the Premiums under this policy are paid up to-date; and
f) The total Sum insured that can be increased under this option regardless of the number of times it is exercised is the lower of either 50% of this rider's Sum insured at rider commencement date or S$500,000, per Life insured.

If you have more than one policy with Us which offers similar option, You can exercise this option for a maximum of 2 key life events per Life insured and the maximum aggregate coverage that can be increased under this option per Life insured is S$500,000.

The increased Sum insured will be effective on the next Policy Anniversary immediately after the approval of Your application and the Premium payable for the increased Sum insured for the remaining term of the rider will be calculated based on the Life insured's Age at the next Policy Anniversary.

5. Exclusions

There are certain conditions under which no Benefits will be payable.

Total and Permanent Disability (TPD) Benefit

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

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

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.

6. Other Material Information

Termination:

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

a) Termination of the Basic policy;
b) Premium is not paid on time;
c) We paid out 100% of the Benefit amount for the covered events;
d) Upon expiry of this rider;
e) You choose not to renew Your rider at the end of the policy term (applicable for policy term of 5 years (renewable);
f) This rider is converted to a new rider; or
g) 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.

Premiums:

The premium rate for this rider is level and guaranteed throughout the premium term. Premiums are payable for the period of premium payment term and can be paid monthly, quarterly, half-yearly or yearly.

For 5 years (renewable) term, renewal premium will be calculated based on the prevailing premium rates at the attained Age of the Life insured and will stay level throughout the renewed term.

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 on time, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

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 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.

PRODUCT SUMMARY: Advanced CI rider

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 Non-participating rider that accelerates the death Benefit of the Basic policy if the Life insured is diagnosed with any one of the covered 36 severe-stage critical illnesses while the rider is in force.

This rider does not have any cash values. At the rider Expiry date, if We have not paid out any claims, the rider will end and no Benefits will be payable.

PLAN BENEFIT:

1. Critical Illness (CI) Benefit

This rider pays the CI Benefit as an advancement of the death Benefit of the Basic policy if the Life insured is diagnosed with a covered severe-stage critical illness while the rider is 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.

If the CI Benefit payable is lesser than the death Benefit of the Basic policy, the death Benefit will be reduced by the amount paid for the CI. The policy remains in force and the remaining death Benefit is the original death Benefit less the amount paid for CI.

If the CI Benefit payable is the same as the death Benefit of the Basic policy, both the Basic policy and this rider ends when We make this payment.

We pay this CI Benefit in full only for one of the covered critical illnesses, except for Angioplasty & Other Invasive Treatment for Coronary Artery. If the critical illness 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 critical illness 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 Terminal illness Benefit under the Basic policy or Total and permanent disability Benefit under any other riders, 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 this rider in force.

The 36 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

*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 for the standard Definitions (Version 2019).

2. Guaranteed Renewability

If Your Basic policy has a 5 years (renewable) policy term, this rider will be renewed automatically together with the Basic policy from the renewal date for the same policy term, without giving Us proof of good health if the following conditions are met:

a) this rider is in force on the Expiry date before the renewal;
b) the Life insured has not reached Age 86 at the renewal date;

c) there are no previously admitted or submitted claims on this rider; and
d) the Life insured is insured for the same Sum insured or less.

If this rider is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the renewed term. The renewal premium will be calculated based on the prevailing premium rates at the attained Age of the Life insured.

3. Guaranteed Convertibility

When You exercise the option to convert Your Basic policy, this rider will be converted automatically to a new rider available at the point of conversion, without giving Us proof of good health if the following conditions are met:

a) this rider is in force when this option is exercised;
b) All the Premiums under this rider are paid up to-date;
c) the Life insured has not reached Age 66 when this option is exercised;
d) the Life insured of the new rider must be the same as this rider;
e) the Life insured is insured for the same coverage amount or less on the new rider, subject to the minimum and maximum coverage amount of the new rider. If You choose a higher coverage amount for the new rider, any excess coverage amount will be subject to underwriting and any waiting period will re-start from the effective date of the conversion;
f) The new rider covers the same insured events as this rider and also accelerates the death Benefit of the Basic policy; and
g) there are no previously admitted or submitted claims on this rider.

If this rider is issued on non-standard terms, the same terms, conditions and exclusions shall continue to be applicable on the new rider. The conversion cannot be reverted once the new rider is effective.

4. Option to Increase Sum Insured

This rider provides an option to increase the Life insured's protection without giving Us proof of good health whenever the Life insured experiences a key life event.

The key life events are:

a) the Life insured changes marital status (for e.g. marries, divorces);
b) the Life insured becomes a parent by having a newborn child or legally adopts a child;
c) the Life insured purchases a property;
d) the Life insured or Life insured's child enrolls into tertiary education;
e) the Life insured graduated from tertiary education.

You can exercise this option for a maximum of 2 key life events per Life insured. You can only do so if the following conditions are met:

a) Your rider is fully underwritten and issued on standard terms without any exclusions;
b) there are no previously admitted or submitted claims on this rider;
c) the key life event must occur before the Policy anniversary when the Life insured attains Age 50;
d) the application to exercise this option must be submitted within 90 calendar days following the occurrence of the key life event;
e) All the Premiums under this rider are paid up to-date; and
f) The total Sum insured that can be increased under this option regardless of the number of times it is exercised is the lower of either 50% of the rider's Sum insured at rider commencement date or S$200,000, per Life insured.

If You have more than one policy with Us which offers similar option, You can exercise this option for a maximum of 2 key life events per Life insured and the maximum aggregate coverage that can be increased under this option per Life insured is S$200,000.

The increased Sum insured will be effective on the next Policy Anniversary immediately after the approval of Your application and the Premium payable for the increased Sum insured for the remaining term of the rider will be calculated based on the Life insured's Age at the next Policy Anniversary.

5. Exclusions

There are certain conditions under which no Benefits will be payable.

Critical Illness (CI) Benefit

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

- A Pre-existing condition;
- Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- 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.

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 or Angioplasty and Other Invasive Treatments for Coronary Artery is;

within ninety (90) days from the:

- Rider issue date;
- Rider commencement date;
- Effective date of the increase of the rider's Sum insured; 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 policy) without interest, less any amounts owing to Us.

6. Other Material Information

Termination:

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

a) Termination of the Basic policy;
b) Premium is not paid on time;
c) We paid out 100% of the Benefit amount for the covered events;
d) Upon expiry of this rider;
e) You choose not to renew Your rider at the end of the policy term (applicable for policy term of 5 years (renewable));
f) This rider is converted to a new rider; or
g) 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.

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 for the period of premium payment 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 on time, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

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 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.