PRODUCT SUMMARY
i-Care

PLAN DESCRIPTION

i-Care is a regular-premium standalone critical illness plan that offers financial protection against critical illnesses arising from different stages of severity. It also provides additional coverage for special conditions and juvenile conditions. The plan also covers for death and terminal illness.

It has a built-in convertibility option which allows you to convert this plan to a new endowment / whole-life / investment-linked plan without further evidence of insurability of the life insured.

You can choose a basic sum assured of SGD100,000, SGD200,000 or SGD300,000. The available policy term includes to-age-75, to-age-85 and to-age-99. The premiums are payable throughout the policy term.

This plan is denominated in Singapore Dollar, non-participating and has no surrender value.

PLAN BENEFITS

1. **Death Benefit**

   If the life insured dies, we will pay the basic sum assured as death benefit.

2. **Critical Illness ("CI") Benefit**

   If the life insured is diagnosed with any stage of any covered critical illness (except Angioplasty and Other Invasive Treatment for Coronary Artery), we will pay the basic sum assured up to the CI Limit as CI benefit.

   If the life insured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery, we will pay 10% of the basic sum assured up to SGD25,000 per policy as CI benefit. We will pay for this CI only once per policy.

   If the life insured is diagnosed with more than one CI at the same time, we will pay the CI benefit only for the CI which is at the most severe stage and not for the other CI.

   The maximum benefit payable for each claim, inclusive of all other policies issued by us on the same life insured for:
   (a) early-stage CI is SGD350,000; and
   (b) intermediate-stage CI is SGD350,000; and
   the maximum CI benefit payable in total for all stages, inclusive of all other policies issued by us and other insurance companies on the same life insured, is SGD3,000,000 (collectively known as "CI Limit"). For country of residence other than Singapore, a different limit may apply.

   CI benefit is an accelerated payment of the death benefit and hence will reduce the basic sum assured. If the basic sum assured is not fully accelerated due to CI Limit or any benefit cap, the policy will remain in-force at a reduced basic sum assured, which will be payable upon subsequent claim for death, TI or other CIs (subject to the following terms and conditions).

   If the basic sum assured is not fully paid out due to limits mentioned above, we may pay a subsequent claim for another CI at any stage, subject to the following conditions:
   (a) We will only pay once for each CI (except Major Cancer) aggregating early stage and intermediate stage. If a claim under an early-stage or intermediate-stage CI has been previously admitted and the life insured is subsequently diagnosed with the same CI at early stage or intermediate stage again, we will not pay the CI benefit for the new diagnosis.
   (b) For Major Cancer, we will pay for a second claim under early stage or intermediate stage if:
      - the second cancer is in respect of a different organ from the first cancer claim; and
      - the second cancer is a primary cancer and completely unrelated (different pathological and histological type) to the first cancer claim.
   (c) If a claim for an early-stage or intermediate-stage CI has been previously admitted and such CI progresses to advanced stage subsequently, we will pay the remaining basic sum assured, if any.
   (d) If the life insured is diagnosed with any advanced-stage CI after any prior CI claim(s) at any stage has been previously admitted, we will also pay the remaining basic sum assured, if any.

   List of Covered Critical Illnesses
   The list of covered critical illnesses is set out in Appendix A.

3. Special Benefit

If the life insured undergoes or is diagnosed with any of the Special Conditions, we will pay 20% of the basic sum assured, subject to the following conditions:

(a) Each Special Condition can only be claimed once, and we will pay this Special Benefit for a maximum of 5 times for different Special Conditions.
(b) The maximum Special Benefit payable for each Special Condition, inclusive of all other policies issued by us on the same life insured, is SGD25,000.
(c) Special Benefit for Breast Reconstructive Surgery is only payable following a successful claim for CI Benefit under this policy arising from a Mastectomy.
(d) We will only pay the Special Benefit if the life insured survives more than 7 days from the date of diagnosis of the Special Condition.

Special Benefit is not an accelerated payment and hence will not reduce the basic sum assured.

<u>List of Covered Special Conditions</u>
The list of covered Special Conditions is set out in Appendix B.

4. Juvenile Benefit

If the life insured is diagnosed with any of the Juvenile Conditions before the policy anniversary on which the life insured's age next birthday is 19, we will pay 20% of the basic sum assured, subject to the following conditions:

(a) Each Juvenile Condition can only be claimed once, and we will pay this Juvenile Benefit for a maximum of 5 times for different Juvenile Conditions.
(b) The maximum Juvenile Benefit payable for each Juvenile Condition, inclusive of all other policies issued by us on the same life insured, is SGD25,000.
(c) We will only pay the Juvenile Benefit if the life insured survives more than 7 days from the date of diagnosis of the Juvenile Condition.

Juvenile Benefit is not an accelerated payment and hence will not reduce the basic sum assured.

<u>List of Covered Juvenile Conditions</u>
The list of covered Juvenile Conditions is set out in Appendix C.

5. Terminal Illness ("TI") Benefit

If the life insured is diagnosed with TI, we will pay the basic sum assured up to the TI Limit as TI benefit. TI benefit is only payable once.

The maximum TI benefit payable, inclusive of all other policies issued by us and other insurance companies on the same life insured, is SGD3,000,000 ("TI Limit"). For country of residence other than Singapore, a different limit may apply.

TI benefit is an accelerated payment of the death benefit and hence will reduce the basic sum assured. If the basic sum assured is not fully accelerated due to TI Limit, the policy will remain in-force at a reduced basic sum assured, which will be payable upon subsequent claim for death or critical illness.

<u>Definition of TI</u>
Terminal Illness means any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the life insured is expected to live for no more than 12 months. The specialist medical practitioner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the life insured is expected to live for no more than 12 months despite all possible medical intervention. We reserve the right to appoint an independent medical specialist who is an expert in the condition to confirm the diagnosis and prognosis. Terminal Illness in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

6. Payment of Benefits

Any indebtedness will be deducted from the benefits before we pay out the balance.

7. Convertibility Option

This option allows you to convert this basic plan ("original policy"), in full or in part, to a new endowment, whole-life or investment-linked policy (with or without CI benefit) denominated in Singapore Dollar available at the time of conversion ("new policy"), without further medical evidence of insurability of the life insured, as long as the following conditions are met:

(a) The original policy is in-force when this option is exercised;

(b) When this option is exercised, there is no overdue premium for the original policy;
(c) The life insured's age next birthday is 60 or below when this option is exercised;
(d) The remaining policy term of the original policy is at least 5 years when this option is exercised;
(e) The life insured under the new policy must be the same as that under the original policy;
(f) The converted amount must be in multiple of SGD100,000 and the maximum converted amount is the lower of:
  - the basic sum assured of the original policy; or
  - SGD200,000;
(g) The guaranteed death benefit and the guaranteed CI benefit (if any) under the new policy as at inception must not exceed the converted amount of the original policy;
(h) In the case of partial conversion, the remaining basic sum assured of the original policy shall not fall below the minimum sum assured requirement. Otherwise, full conversion option shall be exercised; and
(i) No claim has been admitted under the original policy.

If the new policy insures events other than the insured events of the original policy, the life insured will be subject to medical underwriting. If the original policy was issued on non-standard terms, the new policy will also be issued on non-standard terms.

This Convertibility Option does not apply to any attaching rider(s), unless otherwise stated in the product summary of the respective rider(s).

This option can only be exercised once, be it a full or partial conversion. The action to convert this basic plan cannot be reverted once the conversion is effective. The original policy will terminate upon full conversion.

PAYMENT OF PREMIUMS

Premium rates are not guaranteed and we may adjust it based on future claims experience. If we wish to adjust the premium rates, we will give you 30 days' written notice.

EXCLUSIONS

1. For Death Benefit

If the life insured, whether sane or otherwise, dies by suicide within 1 year from:
(a) the policy issue date, we will refund the total premiums paid from the policy issue date without interest; or
(b) the last policy reinstatement date, we will refund the total premiums paid from the last policy reinstatement date without interest,

less any medical and other expenses incurred in assessing the risk under the policy and all benefits previously paid under the policy. The policy terminates thereafter.

2. For TI Benefit

TI in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

3. For CI Benefit, Special Benefit and Juvenile Benefit

We will not pay any CI Benefit, Special Benefit and Juvenile Benefit if the life insured is diagnosed with any CI, Special Condition or Juvenile Condition that is caused directly or indirectly, wholly or partly by any of the following:
(a) any pre-existing condition, unless such pre-existing condition was communicated to us before the date this policy is issued or last reinstated, whichever is later, and we accept or agree to insure such pre-existing condition in writing;
(b) any attempted suicide or self-inflicted injury, whether or not the life insured is sane or otherwise;
(c) the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner;
(d) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except for HIV due to Blood Transfusion and Occupationally Acquired HIV, HIV due to Organ Transplant and HIV due to Assault as covered under this policy; or
(e) donation of any of the life insured's organs.

WAITING PERIOD

We will not pay the CI Benefit on any of the following under any stages, if:

(a) the life insured is diagnosed with Major Cancer or Heart Attack of Specified Severity or Other Serious Coronary Artery Disease; or
(b) Angioplasty and Other Invasive Treatment for Coronary Artery or Coronary Artery By-Pass Surgery is recommended or performed on the life insured,

within 90 days from the date this policy is issued or last reinstated, whichever is later.

TERMINATION

This policy will terminate on the earliest of any of the following:

(a) death of the life insured;
(b) full payment of the death benefit;
(c) reduction of the basic sum assured to zero because of accelerated payments described under the Plan Benefits section;
(d) full conversion of the policy;
(e) lapse of the policy;
(f) end of the policy term;
(g) our acceptance of your written request to terminate this policy; or
(h) any other cause of termination as required under any laws or regulatory requirements or pursuant to any order of Court.

POLICY OWNERS' PROTECTION SCHEME

The 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 web-sites (www.lia.org.sg or www.sdic.org.sg).

IMPORTANT NOTES

This Product Summary does not form a part of any contract of insurance. It is only meant to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.

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

Appendix A

List of Covered Critical Illnesses

No.	Critical Illness	Early Stage	Intermediate Stage	Advanced Stage
1.	Alzheimer's Disease / Severe Dementia	✓	✓	✓*
2.	Benign Brain Tumour	✓	✓	✓*
3.	Blindness (Irreversible Loss of Sight)	✓	✓	✓*
4.	Coma	✓	✓	✓*
5.	Coronary Artery By-Pass Surgery	✓	✓	✓*
6.	Deafness (Irreversible Loss of Hearing)	✓	✓	✓*
7.	End Stage Kidney Failure	✓	✓	✓*
8.	End Stage Liver Failure	✓	✓	✓*
9.	End Stage Lung Disease	✓	✓	✓*
10.	Fulminant Hepatitis	✓	✓	✓*
11.	Heart Attack of Specified Severity	✓	✓	✓*
12.	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓*
13.	Idiopathic Parkinson's Disease	✓	✓	✓*
14.	Irreversible Aplastic Anaemia	✓	✓	✓*
15.	Irreversible Loss of Speech	✓	✓	✓*
16.	Loss of Independent Existence	✓	✓	✓*
17.	Major Burns	✓	✓	✓*
18.	Major Cancer	✓	✓	✓*
19.	Major Head Trauma	✓	✓	✓*
20.	Major Organ / Bone Marrow Transplantation	✓	✓	✓*
21.	Motor Neurone Disease	✓	✓	✓*
22.	Multiple Sclerosis	✓	✓	✓*
23.	Muscular Dystrophy	✓	✓	✓*
24.	Open-Heart Heart Valve Surgery	✓	✓	✓*
25.	Other Serious Coronary Artery Disease	✓	✓	✓*
26.	Paralysis (Irreversible Loss of Use of Limbs)	✓	✓	✓*
27.	Persistent Vegetative State (Apallic Syndrome)	✓	✓	✓*
28.	Poliomyelitis	✓	✓	✓*
29.	Primary Pulmonary Hypertension	✓	✓	✓*
30.	Progressive Scleroderma	✓	✓	✓*
31.	Severe Bacterial Meningitis	✓	✓	✓*
32.	Severe Encephalitis	✓	✓	✓*
33.	Stroke with Permanent Neurological Deficit	✓	✓	✓*
34.	Surgery to Aorta	✓	✓	✓*
35.	Systemic Lupus Erythematosus with Lupus Nephritis	✓	✓	✓*
36.	Acute Necrohemorrhagic Pancreatitis	-	-	✓
37.	Adrenalectomy for Adrenal Adenoma	-	-	✓
38.	Chronic Auto-Immune Hepatitis	✓	-	✓
39.	Creutzfeldt-Jakob Disease	✓	✓	✓
40.	Ebola	-	-	✓

No.	Critical Illness	Early Stage	Intermediate Stage	Advanced Stage
41.	Eisenmenger's Syndrome	✓	✓	✓
42.	Elephantiasis	-	-	✓
43.	Full Blown AIDS	-	-	✓
44.	Infective Endocarditis	-	-	✓
45.	Medullary Cystic Disease	✓	✓	✓
46.	Meningeal Tuberculosis	-	-	✓
47.	Multiple Root Avulsions of Brachial Plexus	-	-	✓
48.	Myasthenia Gravis	✓	✓	✓
49.	Necrotising Fasciitis	-	-	✓
50.	Progressive Supranuclear Palsy	✓	✓	✓
51.	Resection of the Whole Small Intestine (duodenum, jejunum and ileum)	-	-	✓
52.	Severe Cardiomyopathy	✓	-	✓
53.	Severe Pulmonary Fibrosis	-	-	✓
54.	Surgery for Idiopathic Scoliosis	-	-	✓
55.	Angioplasty and Other Invasive Treatment for Coronary Artery	-	-	✓*

* 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.

Appendix B

List of Covered Special Conditions

No.	Special Condition
1.	Breast Reconstructive Surgery following a Mastectomy
2.	Chronic Adrenal Insufficiency
3.	Chronic Relapsing Pancreatitis
4.	Dengue Haemorrhagic Fever
5.	Diabetic Complications
6.	Hysterectomy due to Cancer
7.	Osteoporosis
8.	Pheochromocytoma
9.	Severe Crohn's Disease
10.	Severe Rheumatoid Arthritis
11.	Severe Ulcerative Colitis
12.	Wilson's Disease

Appendix C

List of Covered Juvenile Conditions

No.	Juvenile Condition
1.	Generalised Tetanus
2.	Glomerulonephritis with Nephrotic Syndrome
3.	Insulin Dependent Diabetes Mellitus
4.	Hand, Foot, Mouth Disease with Severe Complications
5.	Kawasaki Disease
6.	Osteogenesis Imperfecta
7.	Rabies
8.	Respiratory Diphtheria
9.	Rheumatic Fever with Valvular Impairment
10.	Severe Haemophilia
11.	Severe Juvenile Rheumatoid Arthritis
12.	Type I Juvenile Spinal Amyotrophy

For more information on the covered critical illnesses, special benefits and juvenile conditions, you may refer to the **Early, Intermediate and Advanced Stage Critical Illness Definitions, Special Conditions Definitions and Juvenile Conditions Definitions** which form part of the Product Summary.

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