PRODUCT SUMMARY
i-CompleteCare

In this Product Summary, "**we**", "**us**", "**our**" refer to China Taiping Insurance (Singapore) Pte. Ltd.

PLAN DESCRIPTION

i-CompleteCare is a non-participating whole life plan that provides coverage against death, early, intermediate and advanced stage critical illnesses, terminal illness and total and permanent disability until age 99. The plan also provides additional coverage for special conditions. If the life insured survives until age 99, a longevity benefit equivalent to 120% of the total yearly premiums paid will be payable.

Premiums can be paid over 20 or 25 years or until age 60 or 65.

This plan is denominated in Singapore Dollars.

For the avoidance of doubt, basic sum assured refers to the sum assured of i-CompleteCare; EC sum assured refers to the sum assured of the EarlyCare Benefit; and TPD sum assured refers to the sum assured of the Total and Permanent Disability Benefit as stated on the Policy Illustration.

PLAN BENEFITS

1. **Death Benefit**

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

2. **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 reduces the basic sum assured.

   Definition of TI

   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 HIV infection is excluded.

3. **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 EC 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 EC sum assured up to SGD25,000 per policy and this CI benefit is only payable 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.

   Payment of CI benefit reduces the EC sum assured and is an accelerated payment of the death benefit.

If the EC 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 EC 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 EC sum assured, if any.

<u>List of Covered Critical Illnesses</u>
The list of covered critical illnesses is set out in Table 1 in the Appendix.

4. Special Benefit

If the life insured undergoes or is diagnosed with any of the Special Conditions, we will pay 20% of the EC 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 the 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 EC sum assured and basic sum assured.

<u>List of Covered Special Conditions</u>
The list of covered Special Conditions is set out in Table 2 in the Appendix.

5. Total and Permanent Disability (“TPD”) Benefit

If the life insured becomes totally and permanently disabled, we will pay the TPD sum assured, up to the TPD Limit as the TPD benefit.

The maximum disability benefit payable, inclusive of all other policies issued by us and other insurance companies on the same life insured, is SGD5,000,000 (“TPD Limit”). For country of residence other than Singapore, a different limit may apply.

TPD benefit is an accelerated payment of the death benefit and reduces the basic sum assured.

<u>Definition of TPD</u>
On or after the policy anniversary on which the life insured’s age next birthday is 18 and before the policy anniversary on which the life insured’s age next birthday is 65
The life insured, due to accident or sickness, becomes:

(a) disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; or

(b) totally and permanently unable to perform at least 3 of the 6 “Activities of Daily Living” even with any assistive device and requires the physical assistance of another person throughout the entire activity;

and such disability must:

(a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and

(b) in the view of a medical practitioner appointed by us, be deemed permanent.

On or after the policy anniversary on which the life insured’s age next birthday is 65 and before the policy anniversary on which the life insured’s age next birthday is 70
The life insured, due to accident or sickness, becomes totally and permanently unable to perform **at least 2 of the 6** “Activities of Daily Living” even with any assistive device and requires the physical assistance of another person throughout the entire activity and such disability must:

(a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
(b) in the view of a medical practitioner appointed by us, be deemed permanent.

At any age
The life insured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:
(a) sight in both eyes;
(b) any 2 limbs at or above the wrist or ankle; or
(c) sight in 1 eye and any 1 limb at or above the wrist or ankle.

Definition of Activities of Daily Living
“Activities of Daily Living” are

(i)	Transferring	: the ability to move from a bed to an upright chair or wheelchair and vice versa
(ii)	Mobility	: the ability to move indoors from room to room on level surfaces
(iii)	Toileting	: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
(iv)	Dressing	: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
(v)	Washing	: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
(vi)	Feeding	: the ability to feed oneself once food has been prepared and made available

6. Longevity Benefit

If the life insured is still alive at the policy anniversary on which his or her age next birthday is 99, we will pay 120% of the Total Yearly Premiums Paid as Longevity Benefit in one lump sum.

“Total Yearly Premiums Paid” refers to the sum of all yearly premiums payable based on the prevailing in-force sum assured for i-CompleteCare, Total and Permanent Disability Benefit (if any) and EarlyCare Benefit (if any), regardless of the actual premium payment mode. Total Yearly Premiums Paid exclude any interest paid on loans and reinstatement (if applicable) of the policy and additional premiums paid for loadings.

7. Surrender Benefit

The policy will acquire a guaranteed surrender value from the 3rd policy anniversary as long as premiums are paid to-date.

You may surrender your policy partially or in full once the policy has acquired a surrender value. If you choose to partially surrender your policy, the basic sum assured, TPD sum assured and EC sum assured will be reduced accordingly, subject to the policy meeting the minimum policy requirements.

EFFECTS ON SUM ASSURED DUE TO AN ACCELERATED PAYMENT

An accelerated payment reduces the basic sum assured. If the basic sum assured is not fully accelerated after a claim is paid, the policy will remain in-force at the remaining basic sum assured.

If the remaining basic sum assured is more than or equals to the TPD sum assured or EC sum assured, no change is made to the TPD sum assured and EC sum assured.

If the remaining basic sum assured is less than the TPD sum assured or EC sum assured, adjustments will be made to the TPD sum assured or EC sum assured.

The premium payable for the remaining sum assureds (if still applicable) will be adjusted accordingly.

PAYMENT OF PREMIUMS

Premiums for i-CompleteCare, Total and Permanent Disability Benefit and EarlyCare Benefit are payable throughout the premium paying term.

Premium rates for i-CompleteCare and Total and Permanent Disability Benefit are level and guaranteed

Premium rates for EarlyCare Benefit 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 TPD Benefit

We will not pay any TPD Benefit if the TPD sustained by the life insured 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 the 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) under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner;

(d) war or any incident to war (whether war is declared or undeclared), terrorism or any sort of internal or foreign hostilities;

(e) any riot, invasion, act of foreign enemies, hostilities, rebellion, revolution, insurrection, military or usurped power or civil commotion; or

(f) any travel on any aerial device or conveyance, except if the life insured is:

  (i) a fare-paying passenger or a crew member including a pilot on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or

  (ii) a member of the armed forces travelling as a passenger in a military transport aircraft at that time.

3. For CI Benefit and Special Benefit

We will not pay any CI Benefit and Special Benefit if the life insured is diagnosed with any CI or Special 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 the 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 the 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 the policy is issued or last reinstated, whichever is later.

IMPACT ON EARLY SURRENDER

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Please refer to the policy illustration to understand the loss or low returns on surrendering the policy early.

TERMINATION

The 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) full payment of longevity benefit;
(d) reduction of the basic sum assured to zero because of accelerated payments described under the Plan Benefits section;
(e) end of the policy term;
(f) full surrender of the policy;
(g) lapse of the policy;
(h) our acceptance of your written request to terminate the policy; or
(i) 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

Table 1: 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	-	-	✓
41.	Eisenmenger's Syndrome	✓	✓	✓

No.	Critical Illness	Early Stage	Intermediate Stage	Advanced Stage
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	-	-	✓*
	Total Number of Conditions	42	40	55

* 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.

Table 2: 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
13.	Bipolar Disorder
14.	Obsessive Compulsive Disorder
15.	Schizophrenia

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

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