



PRODUCT SUMMARY FOR GROUP TERM LIFE

DETAILS OF THE INSURER

Singapore Life Ltd (“Singlife”) is a registered insurer under the Insurance Act 1966 and an exempt financial adviser under the Singapore Financial Advisers Act 2001 (“FAA”). As a registered insurer, Singlife provides and sells insurance products such as life policies and accident and health policies. As an exempt financial adviser, Singlife provides financial advisory service in relation to life policies and collective investment schemes.

PRODUCT INFORMATION

The Group Term Life (the “Plan”) is a group term life insurance underwritten by Singlife (“We”, “Us”, “Our”) which covers the registered caregivers (“Insured Members”, “You”, “Your”) of Dementia Singapore, the master policy owner, in the event of death, terminal illness or total permanent disability.

ELIGIBILITY

Insurance coverage under this Plan is only available to you if:

- You are among the 100 members of the CARA programme by Dementia Singapore (on a first-come, first-served basis) awarded this coverage,
- You are between 19 and 60 years old Age Next Birthday (both ages inclusive),
- You are Singaporean citizen, Singapore permanent resident or holders of valid Singapore employment pass or work permit, with a valid NRIC/FIN. Foreign domestic helper or construction workers are not eligible,
- You are a resident in Singapore for at least 183 days immediately before the start of cover,
- You are not a prohibited person, and
- Your application for cover under this Plan has been approved by Singlife and Dementia Singapore.

COVERAGE COMMENCEMENT

Cover under this Plan starts from date of the Period of Insurance (“Coverage Start Date”) as per the Certificate of Insurance by Singlife.

SCOPE OF COVERAGE

The benefits of this Plan will only be payable upon Death, Terminal Illness or Total and Permanent Disability (TPD).

BENEFITS

1. Benefit Schedule

Benefits	Sum Assured (S\$)
Death Benefit	100,000
Advance Payment of Death Benefit (“Terminal Illness Benefit”)	100,000
Total and Permanent Disability (TPD) Benefit	100,000

We will only pay for either Death Benefit, Terminal Illness or TPD Benefit. Cover under this Plan automatically ends after a successful claim for any one Benefit or when the Policy Period ends, whichever is earlier.

2. Death Benefit

Singlife will pay the sum assured as specified in the Benefit Schedule in a lump sum upon the receipt of due proof of death of an Insured Member.

3. Advance Payment of Death Benefit (“Terminal Illness Benefit”)

If an Insured Member is diagnosed as suffering from any disease or illness which is expected to result in death within 12 months from the date of first diagnosis, (“Terminal Illness”), and provided no other benefit has been paid to the Insured Member under this Policy, we will pay 100% of the Sum Assured as an advance of the Death Benefit. The diagnosis must be supported by a Specialist and confirmed by a Registered Medical Practitioner approved by Us. Coverage for the Insured Member ends when the Terminal Illness Benefit is paid in full.

4. Total and Permanent Disability (TPD) Benefit

Singlife will pay the sum assured as specified in the Benefit Schedule in a lump sum when the Insured Member is totally and permanently disabled. TPD means the Insured Member is permanently disabled to such an extent that he is totally unable to engage in any work, occupation, business or activity for income, remuneration or profit from the time the disability started. This TPD must, in the view of a Registered Medical Practitioner, be deemed permanent with no possibility of improvement in the foreseeable future. We also accept any of the followings as TPD:

- a. The total and irrecoverable loss of the sight of both eyes; or
- b. The total and irrecoverable loss by severance of or total and permanent loss of use of both hands at or above the wrists; or
- c. The total and irrecoverable loss by severance of or total and permanent loss of use of both feet at or above the ankles; or
- d. The total and irrecoverable loss by severance of or total and permanent loss of use of one hand at or above the wrist and one foot at or above the ankle; or
- e. The total and irrecoverable loss of sight of one eye and loss by severance of or total and permanent loss of use of one hand at or above the wrist or one foot at or above the ankle.

KEY PRODUCT PROVISIONS

1. Exclusions

The following conditions are not covered under this Plan:

- a. Death Benefit
We will not pay any Death Benefit if:
 - The Insured Member commits suicide (while sane or insane); or
 - death results from a Pre-existing Condition.
- b. Terminal Illness Benefit
We will not pay any Terminal Illness Benefit if the disease or illness giving rise to Terminal Illness is:
 - in the presence of Human Immunodeficiency Virus (HIV) infection; or
 - if caused directly or indirectly by any Pre-existing Condition.
- c. Total and Permanent Disability (TPD) Benefit
We will not pay any benefits TPD Benefit if TPD results from:
 - attempted suicide;
 - self-inflicted injury (while sane or insane);
 - injuries sustained during travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly scheduled passenger flight of a licensed commercial aircraft;

- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- being on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organization except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act 1970;
- participation in dangerous sports such as parachuting, racing (other than on foot), mountaineering, skin/scuba diving and private flying; or
- a Pre-existing Condition.

2. Terms of Coverage

This Plan provides twelve (12) months coverage commencing from the start date of the Period of Insurance ("Coverage Start Date") as stated on the Certificate of Insurance issued to the Insured Member ("Cover Period").

3. Ending the Insurance

Cover for an Insured Member ends when:

- the Insured Member is no longer eligible for cover,
 - We, You or Dementia Singapore end this Policy according to its terms,
 - Insured Member cancels cover under this Policy by writing to Us,
 - We pay the full Sum Assured, or
 - the Policy Period ends,
- whichever is the earliest.

The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

4. Waiting Period

Not applicable.

5. Misstatement

- a. If the age or date of birth or other relevant facts relating to any Insured Member is misstated and this affects the scale of benefits or other terms and conditions of this Policy, then Singlife will use the true age and facts to determine whether insurance coverage is in force and the benefits payable under this Policy and if, in Singlife opinion is necessary, an equitable adjustment of premiums will be made and notice of the adjustment will be given to Insured Member.
- b. Where a misstatement of age or other relevant facts has caused a person to be insured under this Policy when he/she is otherwise ineligible for any insurance, or where such statement has caused a person to remain insured when he/she would otherwise be disqualified in accordance with the provisions of this Policy, his/her entire insurance coverage shall be void and there shall be a refund of premiums paid. However, if there is a fraud on the part of the Insured Member, premiums paid shall not be refunded.

6. Free Look Period

Not applicable.

7. Cancellation

You may cancel your cover under this policy by writing to Us. The date of cancellation will depend on when We receive the notice of cancellation from You.

8. Premiums

Not applicable.

MAKING CLAIMS

We must receive satisfactory proof as soon as practical within 120 days after the date of Death, Terminal illness or Total Permanent Disability of the Insured Member or no benefits shall be payable under this policy.

The following and any other documents We require must be submitted for a claim:

Death claim

- Notification of death of Insured Member
- Completed death claim form
- Certified true copy of death certificate
- Proof of relationship for proper claimant
- Any other information and documents We may require to substantiate the claim

If the cause of death is due to accident, the following are also required:

- Police investigation report
- Postmortem/autopsy report including toxicology report
- Verdict of coroner's inquest

TPD / Terminal Illness claim

- Notification of Insured Member's claim
- Completed TPD / Terminal Illness claim form
- Medical report (at your own expense)
- Any other information and documents We may require to substantiate the claim.

Claims forms and supporting documents should be sent to managed_care3@singlife.com. Please visit www.singlife.com to find out more about Claims Process.

SETTLEMENT OF CLAIMS

All benefits are paid only when the claim has been proved to Our satisfaction and the total amount payable has been ascertained and agreed by Us and Dementia Singapore.

We will pay any amount payable under this Policy by cheque to the order of:

- You,
- The proper claimant to the extent prescribed by law, or
- Your legal representative.

PROHIBITED PERSON

Prohibited Person means a person or entity who is

- subject to laws, regulations or sanctions administered by any inter-government, government, regulator or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this policy, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT NOTICE

This plan is underwritten by Singapore Life Ltd. This is product information provided by Singlife and is designed to serve as a guide only. The precise terms and conditions of the plan are set out in the certificate of insurance and policy terms & conditions with benefits summary. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance policy contract with the master policy owner shall apply.

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.