



## TERMS AND CONDITIONS FOR COMPLIMENTARY COVER GROUP TERM LIFE INSURANCE PROMOTION (the “Promotion”)

1. Only Qualifying Members are eligible for the Promotion to be covered free of charge under Dementia Singapore Group Term Life Insurance policy (the “Policy”) for caregivers, a group cover underwritten by Singapore Life Ltd. (“Singlife”), and available to Qualifying Members of Dementia Singapore Pte. Ltd. (“Dementia Singapore”).
2. To be a “Qualifying Member”, You must meet all the following conditions:
  - a. be among the first 100 members of the CARA Programme by Dementia Singapore to enroll and be accepted for cover on a first-come, first-served basis.
  - b. be between nineteen (19) and sixty (60) years of age next birthday at the Cover Start Date,
  - c. be a Singapore citizen, Singapore Permanent Resident or holder of a valid Singapore employment pass or work permit (excluding foreign domestic helpers and foreign construction workers) with a valid NRIC/FIN,
  - d. be resident in Singapore (not out of Singapore for more than 90 continuous days during the cover period), and
  - e. not be a Prohibited Person. “Prohibited Person” means a person or entity that 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 Singlife 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.
3. The information You provide in the enrolment form must be true, correct and complete and any misrepresentation or concealment of facts shall render the insurance cover to be issued null and void. The information provided in the enrolment form shall form the basis of provision of Your insurance cover under the Policy.
4. You cannot be covered under more than **one** Group Term Life Cover.
5. Upon successful enrolment and acceptance for cover, You will receive the Certificate of Insurance and a copy of the Product Summary within fourteen (14) working days by email to the email address that You have provided.
6. Your cover will take effect immediately upon the issue of the Certificate of Insurance and is subject to all the terms and conditions of the Policy.
7. Singlife reserves the right to cancel or suspend the Promotion at any time and for any reason at its sole discretion without any notice or liability.
8. About the Free Cover

Cover under the Policy comprises of the following benefits:

Benefits	Claim Limit (S\$)
Death Benefit	100,000
Terminal Illness Benefit	100,000
Total and Permanent Disability (TPD) Benefit	100,000

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

A summary of the benefits, conditions of cover and exclusions are set out in the Product Summary. Please ensure that you read it carefully.

Cover period is twelve (12) months from the date of issue of your Certificate of Insurance (“Policy Period”).

Singlife reserves the right to reject your enrollment in accordance with its internal policy without any notification or liability and Singlife’s decision shall be final and conclusive.

The cover will end automatically at the end of twelve (12) months from the commencement date of cover and no action is required by you. If you choose to end the cover before it expires, you may do so at any time and without charge by contacting Singlife at [managed\\_care3@singlife.com](mailto:managed_care3@singlife.com).

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

9. By enrolling for cover under the Policy,
  - a. You consent to Dementia Singapore collecting, using and disclosing your personal data for administering this Promotion, and to Dementia Singapore disclosing and transferring your personal data to Singlife for the purposes stated in subpoint b. below;
  - b. You consent to Singlife collecting, processing and disclosing your personal data (whether obtained from Dementia Singapore or obtained from other sources; existing to Singlife records; or to be collected in the future) for the following purposes:
    - To issue and administer the Group Term Life cover with Singlife under this Promotion and such other purposes ancillary or related to the administering of the policy cover, including the processing of personal data for underwriting and/or claim purposes;
    - For statistical, research, compliance, audit and regulatory purposes; and
    - To provide you with general information on product enhancements and services relevant to your needs as well as to provide financial advice or product recommendations to you, where applicable;
  - c. You consent to Singlife disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the purposes stated in subpoint 9b. above; and
  - d. You confirm that you have read, understood and agree to be bound by the terms of Singlife’s Data Protection Notice (which may be found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Singlife from time to time, and confirm that you are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Singlife’s website and such version shall bind you upon posting and/or where you continue to use the relevant products and services offered by Singlife to which such terms relate to.
10. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
11. Singlife may vary these terms and conditions or withdraw or discontinue the Promotion at any time without notice or liability.
12. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
13. These terms of Promotion will be governed by and construed in accordance with the laws of Singapore and you agree to submit to the jurisdiction of the courts of Singapore.
14. All information is accurate as of 1 June 2024.