

## Terms and Conditions for the Singlife Disability Support Programme

1. The Singlife Disability Support Programme (the “Programme”) will run from 7 September 2022 to 30 June 2023, both dates inclusive.
2. Eligibility for the Programme
  - (a) The Programme is available to Singapore Citizens and Permanent Residents who are aged 30 to 40 between 7 September 2022 to 31 December 2022 (dates inclusive).
  - (b) To join the Programme, Singapore Life Ltd. (“Singlife”) must receive your application via [singlife.com/dsp](https://singlife.com/dsp) on or before 31 December 2022, and you must have received an email from Singlife confirming your acceptance for the Programme before 1 January 2023.
  - (c) Your entry to the Programme will commence from the date that you receive the confirmation email from Singlife, and will terminate on:
    - i. 30 June 2023 at 11.59pm or until such time as you cease receiving monthly payouts in accordance with clause 7 below, if you were already receiving monthly payouts under this Programme;
    - ii. the inception of your Singlife’s CareShield Life Supplement policy; or
    - iii. the date you cease to be a Singapore Citizen or Permanent Resident, whichever is earliest (the “Programme Period”).
3. You must apply for the Programme individually. Your application and cover under the Programme is not transferable.
4. By joining the Programme, you declare that:
  - (a) all the information on the Programme application form is true, correct and complete; and
  - (b) you understand that any misrepresentation or concealment of facts shall render your cover under the Programme, and any other policy which you have with Singlife to which the information applies, null and void.
5. Subject to Clause 7, if you suffer a Severe Disability (as defined in Clause 8) during your Programme Period, Singlife will pay you or one of his/her appointed family member/legal representative, the sum of S\$600 per month for sixty (60) months (“Monthly Payouts”), the first payment of which will be payable after a deferment period of three (3) months (“Deferment Period”), provided:
  - (a) You inform Singlife of the Severe Disability via Singlife’s customer hotline or in writing at [cs\\_life@singlife.com](mailto:cs_life@singlife.com), on or before 30 September 2023;
  - (b) You complete as soon as reasonably possible the necessary claim form(s) as requested by Singlife;
  - (c) You provide proof of your identity;
  - (d) The diagnosis of Severe Disability is confirmed and certified by a registered medical practitioner to be appointed with Singlife’s consent, the cost of such assessment to be borne by you;
  - (e) Proof of continuing Severe Disability is furnished from time to time at Singlife’s request, via a registered medical practitioner to be appointed with Singlife’s consent, with the cost of such assessment to be borne by you; and
  - (f) Any other document necessary to support the claim is provided at Singlife’s request.
6. The Deferment Period shall commence from the date on which Singlife receives the confirmation of the diagnosis of Severe Disability under Clause 5(d). For the avoidance of doubt, the confirmation of diagnosis must be made by a registered medical practitioner who should not be you, or your relative, sibling, spouse, child or parent.
7. All Monthly Payouts for Severe Disability under this Programme will cease upon:
  - (a) you ceasing to suffer from Severe Disability;

- (b) your death;
  - (c) you ceasing to be a Singapore Citizen or Permanent Resident; or
  - (d) once the total payouts made by Singlife under this Programme reaches S\$2 million, whichever is earliest.
8. For the purposes of this Programme, “Severe Disability” means your inability to perform at least three (3) of the following Activities of Daily Living. This means you require significant assistance from another person throughout the entire activity.
- (a) Washing – The ability to wash in the bath or shower (including getting into and out of the bath or shower) or do a sponge/bed bath.
  - (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 toilet or manage bowel and bladder function through the use of protective undergarments such as diapers, 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.
9. No payout shall be made under this Programme in the event of any of the following occurrences:
- (a) Pre-existing Disability or a disability arising from Pre-existing Condition;
  - (b) intentionally self-inflicted injury, or attempted suicide whether sane or insane;
  - (c) war, whether declared or undeclared; alcoholism; or drug addiction;
  - (d) any fraud, non-disclosure, misrepresentation whether intentional, negligent or innocent of a material fact, or a breach of a warranty or a condition; or
  - (e) where a payout is prohibited by any applicable laws, regulations, or other statutory requirements.
10. For the purposes of the Programme:
- (a) “Pre-existing Disability” means a Severe Disability suffered by you before the start of your entry into the Programme; and
  - (b) “Pre-existing Condition” means any condition or illness suffered by you before the start of your entry into the Programme:
    - i. of which you were aware of and/or had knowledge of;
    - ii. for which symptoms existed that would cause a reasonable person in the circumstances to seek diagnosis, care or treatment; or
    - iii. for which medical advice or treatment was recommended or received.
11. You are only entitled to make a claim once throughout your Programme Period.
12. You understand and acknowledge that the receipt of any payout under this Programme will affect your application for future purchases of insurance policies with Singlife.
13. In the event your health status changes while in the Programme, you will be entitled to purchase a CareShield Life Supplement (the “Policy”) from Singlife without exclusions or loading, provided:
- (a) You have not received any payout under the Programme or been diagnosed with Severe Disability;
  - (b) It is the first Policy you purchase from Singlife;
  - (c) The application form for the Policy is signed by 30 June 2023 (date inclusive) and received by Singlife by 14 July 2023 (date inclusive);
  - (d) The Policy monthly benefit is capped at S\$1,000;
  - (e) The Policy has the equivalent definition of Severe Disability as this Programme; and
  - (f) The Policy does not cover for the inability to perform at least two (2) out of six (6) Activities of Daily Living;

You acknowledge that Singlife reserves the right to amend, add, withdraw, or supplement these conditions at its sole discretion at any time without notice or liability.

14. Notwithstanding Clause 13, you agree and acknowledge that the purchase and issuance of the Policy is subject to Singlife's approval and assessment of your suitability and that the Policy shall be subject to such separate policy terms and conditions as Singlife may impose.
15. By participating in the Programme, you consent to:
  - (a) Receive information on Singlife's products and services, including offers and promotions (via mail, call, email and other messaging services), and
  - (b) Singlife collecting, using, disclosing and/or transferring your personal data to Singlife related companies, third party service providers, and/or intermediaries (including your financial adviser, where applicable) whether located in Singapore or elsewhere, for the above purpose. Refer to [singlife.com/en/pdpa](https://singlife.com/en/pdpa) for further information on Singlife's Data Protection Notice. For withdrawal of consent, contact Singlife at [cs\\_life@singlife.com](mailto:cs_life@singlife.com) or 6827 9933.
16. Notwithstanding anything in these terms and conditions, Singlife may, in its discretion, terminate the Programme and/or vary any of these terms and conditions at any time and from time to time without prior notice.
17. By participating in the Programme, you accept that Singlife's decision on all matters relating to the Programme is final and binding. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail.
18. A person who is not a party to the Programme shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
19. The Programme and its terms and conditions 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.