

## DIRECT- Aviva Term Life Product Summary

### 1. WHAT IS THIS PRODUCT ABOUT?

This is an insurance protection plan for a chosen period of time. It provides **you** with basic benefits, comprising death benefit, terminal illness benefit & total and permanent disability benefit and other supplementary benefit(s) which **you** may add.

The objective of this plan is to help meet **your** protection needs and to provide **you** with insurance coverage for a chosen period of time. This plan has no cash value.

Words in bold have the specific meanings given to them under the 'Definitions' section.

#### Product at a glance

<ul style="list-style-type: none"><li>• This is a Regular Premium plan</li><li>• Choose the amount of insurance cover (i.e. <b>sum assured</b>) that meets your protection needs.</li><li>• Select one of the three cover terms:<ul style="list-style-type: none"><li>▪ 5 years renewable term;</li><li>▪ 20 years term; or</li><li>▪ term to <b>age 65</b>.</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Choice to pay either monthly, quarterly, half-yearly or yearly.</li><li>• Premium for this plan is guaranteed during the contract term.</li><li>• Benefits are paid in a lump sum if, during the contract term, the <b>life assured</b>:<ul style="list-style-type: none"><li>▪ suffers from <b>terminal illness</b>;</li><li>▪ suffers from <b>total and permanent disability</b>; or</li><li>▪ dies.</li></ul></li></ul>
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### 2. WHAT BENEFITS DOES THIS PLAN OFFER?

This plan offers **you** insurance coverage.

#### A. INSURANCE COVERAGE (BASIC BENEFITS)

This plan provides **you** with basic benefits such as the death benefit, terminal illness benefit, & total and permanent disability benefit.

Benefits	What <b>we</b> pay	What <b>we</b> exclude
Death benefit	<p>If the <b>life assured</b> dies and <b>we</b> admit the claim after receiving satisfactory proof, <b>we</b> will pay the <b>sum assured</b> in one lump sum.</p> <p>If <b>we</b> have paid part of the death benefit in a previous claim, only the balance will be payable.</p> <p>All other benefits and options end automatically on the date the <b>life assured</b> dies.</p>	<p><b>We</b> do not pay the death benefit if:</p> <ul style="list-style-type: none"> <li>the <b>life assured</b> commits suicide as stated in the 'Suicide' section; or</li> <li><b>your</b> policy ends.</li> </ul>
Terminal illness benefit	<p>If the <b>life assured</b> suffers from <b>terminal illness</b> and <b>we</b> admit the claim after receiving satisfactory proof, <b>we</b> will pay the <b>sum assured</b> as an early payout of the death benefit in one lump sum.</p> <p>If <b>we</b> have paid part of the death benefit in a previous claim, only the balance will be payable for <b>terminal illness</b> benefit.</p>	<p><b>We</b> do not pay the <b>terminal illness</b> benefit in the presence of human immunodeficiency virus (HIV).</p>
Total and permanent disability benefit	<p>If the <b>life assured</b> suffers from <b>total and permanent disability</b> between <b>age 18 to 65</b>, <b>we</b> will, at <b>our</b> sole and absolute discretion, pay the <b>sum assured</b> as an early payout of the death benefit in one lump sum.</p> <p>If <b>we</b> have paid part of the death benefit in a previous claim, only the balance will be payable for <b>total and permanent disability</b> benefit.</p>	<p><b>We</b> do not pay the <b>total and permanent disability</b> benefit if <b>your</b> claim arises from:</p> <ul style="list-style-type: none"> <li>deliberate acts such as self-inflicted illness or injury;</li> <li>attempted suicide;</li> <li>injuries sustained during travel on any type of aircraft unless <b>you</b> are a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft; or</li> <li>any <b>pre-existing condition</b>.</li> </ul>

### 3. WHAT PREMIUM PAYMENT TERMS AND COVER TERMS DOES THIS PLAN ALLOW?

This is a regular premium plan. **You** can choose from one of the three cover terms (i.e. contract terms) available:

- 5 years renewable term;
- 20 years term; or
- term to **age 65**.

This insurance policy is underwritten by **Aviva Ltd**  
 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 68277988 Fax: (65) 6827 7900 [www.aviva.com.sg](http://www.aviva.com.sg)  
 Company Reg. No.: 196900499K GST Reg No.: MR-8500166-8

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#### 4. WHO CAN BUY THIS PLAN?

The minimum and maximum entry ages for this plan are:

Cover terms	Minimum Entry Age	Maximum Entry Age
5 years renewable term	19	65
20 years term	19	65
term to <b>age</b> 65	19	60

This plan is only offered on a single-life basis.

#### 5. WHAT PREMIUM PAYMENT OPTIONS DOES THIS PLAN OFFER?

Premiums may be paid using cash, credit card and GIRO. Credit card is allowed for both initial and renewal premiums. This policy is available in SGD currency only. **You** may choose to pay **your** premiums annually, half-yearly, quarterly or by monthly instalments.

#### 6. When does your policy end?

**Your** policy ends on the date:

- **we** cancel **your** policy at **your** request;
  - **we** pay the death benefit or the early payout of death benefit under **your** policy in full;
  - **we** void **your** policy on account of incorrect or incomplete information provided to **us**;
  - **your** policy lapses due to non-payment of premiums within 30 days from the date they become due;
  - **your** policy becomes void under the 'Suicide' section stated below;
  - **you** cancel **your** policy under the 'Free-look cancellation: Cancel **your** policy and get **your** premiums back' section stated below; or
  - the cover of **your** policy ends;
- whichever occurs first.

**We** will not pay any benefit on or after the date **your** policy ends.

All supplementary benefits automatically end on the date **your** policy ends.

#### 7. What can you do with your policy?

##### 7.1. Free-look cancellation: Cancel your policy and get your premiums back

**You** have 14 days from the time **you** receive **your** policy to decide whether **you** want to continue with it. If **you** do not want to continue, **you** may write to **us** to cancel **your** policy. **We** will refund premiums paid, without interest and less any expenses incurred in considering **your** application and issuing **your** policy.

**Your** policy is considered delivered to and received by **you** 7 days after **we** post it.

## 7.2. Make a claim

Notice and proof must be given to **us**, as soon as reasonably practicable, after the diagnosis or any event giving rise to a claim.

**You** must give the following to **us** at **our** registered office as proof of **your** claim:

- the completed claim form;
- proof of the **life assured's** date of birth;
- the medical report and/ or diagnosis issued by a **registered medical practitioner**, supported by clinical, radiological, histological and laboratory evidence at the claimant's expense, which must be acceptable to **us**;
- the original death certificate (when making a claim for death benefit);
- evidence that the claimant is entitled to payment under **your** policy; and
- any other document **we** consider necessary to support the claim.

Any benefits payable under the policy are made to **you**, **your** legal representative, the hospital or such other authorised parties (as the case may be). **We** will not make any payment in respect of any claim incurred unless full premium has been received by **us**.

Please contact **your** financial adviser or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

## 8. What do you need to note?

### 8.1. Suicide

If the **life assured** commits suicide (while sane or insane) within 1 year from the policy issue date or the reinstatement date (whichever is later), **your** policy is void on the date immediately before the date of death. **We** will refund premiums paid for basic benefits, without interest and less any monies owing to **us**, from the policy issue date or the date **we** last reinstate **your** policy (whichever is later).

Any supplementary benefit is void if the **life assured** commits suicide (while sane or insane) within 1 year from the date the supplementary benefit is added to **your** policy or the reinstatement date (whichever is later). **We** will refund premiums paid for the supplementary benefit, without interest and less any monies owing to **us**, from the date the supplementary benefit is added to **your** policy or the date **we** last reinstate the supplementary benefit (whichever is later).

### 8.2. Renewal of your policy

If **you** are holding a 5-year renewable policy, **we** will not renew **your** policy if:

- **you** are above 80 years old; or
- any claim has been admitted under **your** policy.

**We** will work out the renewal premium based on **your** policy's contract term, **sum assured** and **your age** at the time **your** policy is renewed.

### 8.3. The Contract

This product summary provides **you** an overview of the plan. The policy contract provides the full terms and conditions of the plan.

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. Buying health insurance products that are not suitable for **you** may impact **your** ability to finance **your** future healthcare needs.

#### 8.4. Exclusions: What we exclude

- a) Benefits of this plan are not payable under certain conditions. These conditions are stated as “exclusions” in the policy contract. The categories of exclusions that are common to all life insurers relate to:
- Suicide **within one year** (for Death benefit)
  - Self-inflicted injury (for Total & Permanent Disability benefit)
  - A waiting period (for Critical Illness benefit, if applicable)
  - Pre-existing medical conditions (for Critical Illness benefit, if applicable)
- b) In addition to the above common categories of exclusions, life insurers may impose other exclusions.
- c) For the exclusions of this plan, please refer to Section 2A above.
- d) The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

#### 8.5. Point-of-Sale Documents

A copy of the following documents is provided at the point-of-sale:

- Cover Page
- Policy Illustration
- Product Summary
- Bundled Product Disclosure (if applicable)
- Direct Purchase Insurance Fact Sheet and Checklist
- Your Guide to Life Insurance
- Your Guide to Health Insurance and Infographic “Evaluating My Health Insurance Coverage” (if applicable)

#### 8.6. Policy Owners’ Protection Scheme

**Your** policy is protected under the Policy Owners’ Protection Scheme, and 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 Life Insurance Association Singapore or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### 8.7. Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Web-site: [www.aviva.com.sg](http://www.aviva.com.sg).

## 9. DEFINITIONS

**Age** means the **life assured's** age on next birthday.

**Pre-existing condition** means any condition, illness, injury, symptoms which existed or were existing or evident, for which treatment was sought from or recommended by a **registered medical practitioner** or would have caused an ordinary and prudent person to seek medical advice, prior to the:

- policy issue date;
- cover start date;
- date the supplementary benefit is added to **your** policy; or
- reinstatement date

whichever is later, unless it had been declared and accepted by **us**.

**Registered medical practitioner** means a doctor with a recognised degree in western medicine who is legally licensed to practise in the person's home country but should not be **you** or **your** relative, sibling, spouse, child or parent.

**Specialist** means a qualified and licensed **registered medical practitioner**, possessing the necessary additional qualifications and expertise to practice as a recognized specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology, dermatology etc.

**Sum assured** is the amount of insurance cover **you** have chosen. It is also the amount shown in the policy schedule and payable under **your** policy when a claim for basic benefits and/ or supplementary benefit(s) is admitted.

**Terminal illness** means an illness which, in the opinion of **your specialist** and a **registered medical practitioner** appointed by **us**, is expected to lead to death within 12 months from the date of such diagnosis.

**Total and permanent disability** means any of the two situations:

- a. The **life assured**, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and The disability must continue uninterrupted for at least 6 consecutive months from the time when disability started; and The disability must, in the view of a medical examiner appointed by **us**, be deemed permanent with no possibility of improvement in the foreseeable future.
- b. The **life assured**, due to accident or sickness, suffers total and irrecoverable loss of use of:
  - the entire sight in both eyes; or
  - any two limbs at or above the wrist or ankle; or
  - the entire sight in one eye and any one limb at or above the wrist or ankle.

**We, us, our** means Aviva Ltd.

**You, your, life assured** means the policyholder.