

**TERMS AND CONDITIONS FOR COMPLIMENTARY COVER
GROUP PERSONAL ACCIDENT INSURANCE PROMOTION (the “Promotion”)**

1. Only Qualifying Members are eligible for the Promotion to be covered free of charge under the Caregiver Support Pack, a group personal accident insurance cover for caregivers (the “**Policy**”), underwritten by Singapore Life Ltd. (“**Singlife**”), and available to Qualifying Members of the following organisations (“**Participating Organisations**”):
 - a. Diabetes Singapore
 - b. Home Nursing Foundation
 - c. Singapore Cancer Society
 - d. Singapore National Stroke Association
 - e. Jaga-Me Pte. Ltd.
 - f. Stroke Support Station
 - g. VickyCares Pte. Ltd.

2. To be a “Qualifying Member”, You must meet all the following conditions:
 - a. Be among the first 50 members of each Participating Organisation to enroll and be accepted for cover on a first-come, first-served basis;
 - b. Be between seventeen (17) and seventy (70) 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 Coverage 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 the 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.

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 You have provided.

6. Your cover will take effect from the Cover Start Date as stated on the Certificate of Insurance and will be valid for 12 months (“**Coverage Period**”) 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	Sum Assured (\$\$)/ Benefits
Accidental Death; or	15,000
Total and Permanent Disability (“TPD”) due to Accident; and	15,000
Mental Wellness benefits: Clinical Counselling Sessions (Virtual or Face to Face)	Maximum 6 Sessions (up to 60mins per session) by Preferred Provider per Insured Person per Policy Period

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 Cover Start Date stated in your Certificate of Insurance (“**Policy Period**”).

Singlife reserves the right to reject your enrolment 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. The Policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Your coverage under the 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)

9. By participating in this Promotion, you consent to Singlife collecting, using, disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
- for the administration of this Promotion, including third party service providers administering the Promotion, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
 - to contact you via call, email and messages on any messaging platform (including SMS) to assist you with the Policy enrolment;
 - to provide you with information (including marketing offers and promotions) about Singlife’s and Singlife’s related group of companies’ products and services relevant to your needs, as well as to provide financial advice and recommendations, where applicable via call, email and messages on any messaging platform (including SMS); and
 - for statistical, research, compliance, audit and regulatory purposes.

For details of Singlife’s Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, please contact Singlife at ebh_enquiries@singlife.com

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. By participating in this Promotion, you accept that Singlife’s decision on all matters relating to or arising from the Promotion is absolute, final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
13. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
14. 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.
15. 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.
16. All information is accurate as of 1 February 2026.