

## Singlife Maternity Care

A single-premium, three-year plan that's designed to cover mum and baby through pregnancy and childbirth



**Singlife**  
with AVIVA



# Prepare for a bright start

With Singlife Maternity Care<sup>1</sup>, you'll be bringing new life into the world with more confidence.

Calm your worries as you step into parenthood. Mum-to-be and your child will have financial assistance for treatment or hospitalisation resulting from pregnancy complications, or if the child is diagnosed with congenital illnesses.



## BENEFITS AND FEATURES

**Singlife Maternity Care** is an affordable, comprehensive maternity plan that helps cover expenses arising from pregnancy complications and newborn-related medical conditions. These are the key benefits:



### Wide-ranging protection

There's no need to overthink things. Be covered for 10 types of pregnancy complications, 23 congenital illnesses and even loss of life<sup>2</sup>.



### Receive financial assistance in time of need

Mum and baby will receive financial assistance in the event of hospitalisation due to illnesses and pregnancy complications<sup>3</sup>.

Multiple claims can also be made for a wide range of conditions including

- Post-birth Anaemia,
- Hand, Foot and Mouth Disease and
- Phototherapy for severe neonatal jaundice



### Cover multiple births in a single pregnancy

Receive coverage for as many as four babies in a single pregnancy, including babies conceived through in vitro fertilisation (IVF)<sup>4</sup>.



### Comprehensive coverage for baby

Receive a one-time payout if your child requires stem cell transplant surgery<sup>5</sup> or shows developmental delay<sup>6</sup>.



### Purchase new plan with no health checks

We help simplify things for you. You can purchase a new whole life plan for your baby<sup>7</sup> without putting them through any health check-ups.



# Singlife Maternity Care Benefits Schedule

With **Singlife Maternity Care**, mums-to-be are covered against a wide range of pregnancy-related medical conditions and complications:

Mother's Benefits Table			
<b>Coverage</b>	<b>(a) Death</b>	<b>(b) Pregnancy complications</b>	<b>(c) Hospital care</b>
		Abruptio Placentae	Abruptio Placentae
		Amniotic Fluid Embolism	Amniotic Fluid Embolism
		Disseminated Intravascular Coagulation	Disseminated Intravascular Coagulation
		Fatty Liver of Pregnancy	Fatty Liver of Pregnancy
		HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)	HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)
		Placenta Increta/Percreta	Inpatient Psychiatric Treatment
		Postpartum Haemorrhage requiring Hysterectomy	Placenta Increta/Percreta
		Pre-Eclampsia or Eclampsia	Post-natal Anaemia
		Still Birth	Postpartum Haemorrhage requiring Hysterectomy
		Uterine Rupture	Pre-Eclampsia or Eclampsia
			Puerperal Pyrexia
			Pulmonary Embolism
			Repair of 4th Degree Perineal Tear
			Septic Pelvic Thrombophlebitis
			Still Birth
			Surgical Site Infection following Caesarian Section
			Uterine Infection or Transfusion Due to Retained Placenta Following Childbirth
			Uterine Rupture
<b>Cover limit</b>	100% of <b>sum assured</b>	100% of <b>sum assured</b>	1% of <b>sum assured</b> for each day of <b>hospitalisation</b> , up to 30 days (per contract term)

For details, please refer to the Product Summary.

# Singlife Maternity Care Benefits Schedule

For even greater peace of mind, **Singlife Maternity Care** also covers newborns against a range of unforeseeable events:

Child's Benefits Table			
<b>Coverage</b>	<b>(a) Death</b>	<b>(b) Congenital illnesses</b>	<b>(c) Hospital care</b>
		Absence of Two Limbs	Admission into Neonatal Intensive Care (NICU) / High Dependency Unit (HDU)
		Anal Atresia	Hand, Foot and Mouth Disease
		Atrial Septal Defect	Incubation of the Newborn Child for more than 3 consecutive days immediately following Birth
		Biliary Atresia	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice
		Cerebral Palsy	Premature Birth requiring NICU/HDU
		Cleft Lip and Cleft Palate	
		Club Foot	
		Congenital Blindness	
		Congenital Cataract	
		Congenital Deafness	
		Congenital Diaphragmatic Hernia	
		Congenital Hypertrophic Pyloric Stenosis	
		Development Dysplasia of the Hip	
		Down's Syndrome	
		Infantile Hydrocephalus	
		Patent Ductus Arteriosus	
		Retinopathy of Prematurity	
		Spina Bifida	
		Tetralogy of Fallot	
Tracheo-esophageal Fistula or Esophageal Atresia			
Transposition of The Great Vessels			
Truncus Arteriosus			
Ventricular Septal Defect			
<b>Cover limit</b>	100% of <b>sum assured</b>	100% of <b>sum assured</b>	1% of <b>sum assured</b> for each day of <b>hospitalisation</b> , up to 30 days (per contract term)

For details, please refer to the Product Summary.

# Singlife Maternity Care Benefits Schedule

For even greater peace of mind, **Singlife Maternity Care** also covers newborns against a range of unforeseeable events:

Child's Benefits Table (cont'd)			
<b>Coverage</b>	<b>(d) Outpatient phototherapy</b> Outpatient phototherapy treatment due to severe neonatal jaundice	<b>(e) Stem cell treatment (for transplant surgery only)</b>	<b>(f) Developmental delay</b>
<b>Cover limit</b>	1% of <b>sum assured</b> for each day of <b>hospitalisation</b> , up to 30 days (per contract term)	50% of <b>sum assured</b>	10% of <b>sum assured</b>

For details, please refer to the Product Summary.

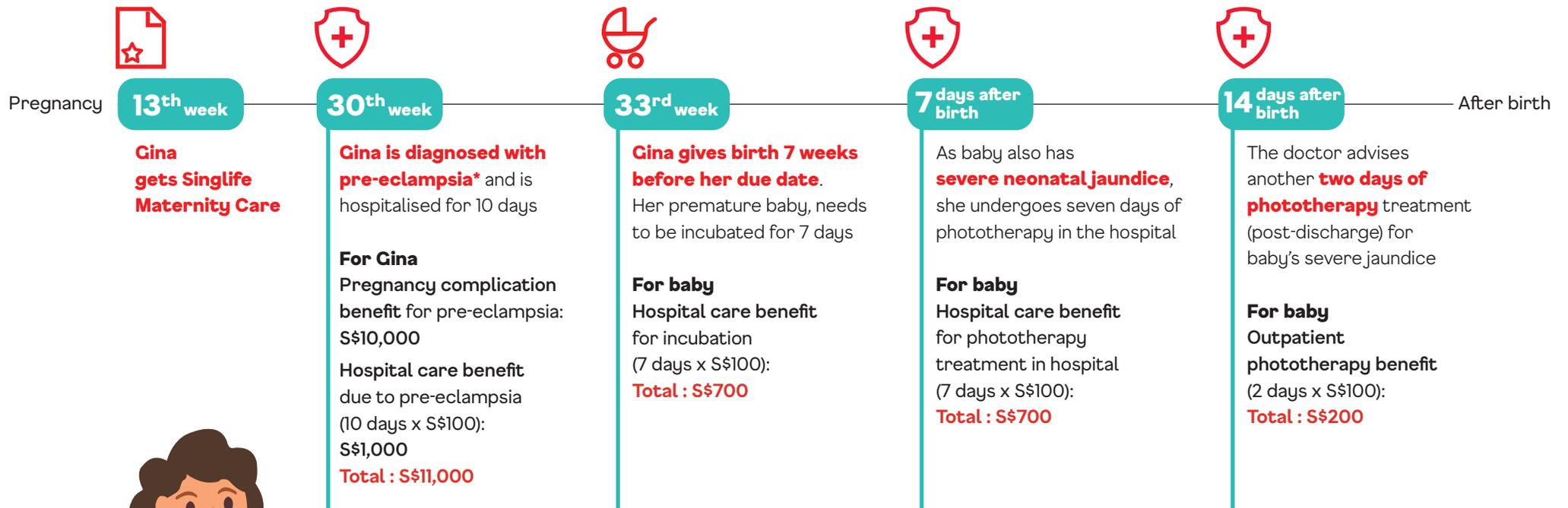




## How Singlife Maternity Care works.

Gina, a 30-year-old mum-to-be, signs up for **Singlife Maternity Care** in the 13<sup>th</sup> week of her pregnancy. She pays a one-time premium of **S\$638<sup>8</sup>** for **S\$10,000 coverage**. As her pregnancy progresses, some unexpected events occur.

Here's how the plan gives **mother and child** financial assurance during **pregnancy, childbirth and post-pregnancy**:



**Total payout: S\$12,600**

### \*What's pre-eclampsia?

Pre-eclampsia is a pregnancy complication that affects pregnant women if they develop hypertension after 20 weeks of pregnancy with a systolic blood pressure of at least 170mmHg or a diastolic blood pressure of 110mmHg recorded on 2 successive measurements of at least 6 hours apart, as well as proteinuria of more than 3+ on a random urine sample. The diagnosis must be confirmed by a gynaecologist or obstetrician.

For more details, please refer to the Product Summary. The diagram is not drawn to scale.

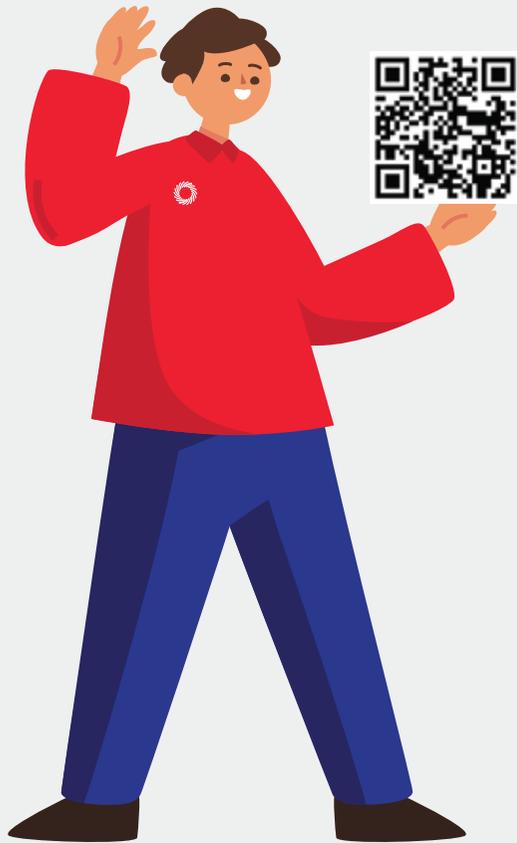


# Get Singlife Maternity Care for greater peace of mind.

Here's what you need to know:

You are immediately eligible for the plan when you or your spouse sign up for any qualifying insurance plan.

Visit [singlife.com/maternity-care](https://singlife.com/maternity-care) to view the list of qualifying plans.



To apply, all you need to do is:



1 View and select a qualifying plan and coverage that meets your insurance needs.

2 Decide on your coverage for Singlife Maternity Care.

3 Sign up for both the qualifying plan and Singlife Maternity Care at the same time.

4 Speak to your financial adviser representative today for more details.

All ages mentioned refer to age next birthday (ANB).

### Important Notes

1. You will have the option to purchase Singlife Maternity Care when you or your spouse purchase one of the selected basic plans stated at [singlife.com/maternity-care](http://singlife.com/maternity-care). The applicant for Singlife Maternity Care must be between 18 and 45 years old (both ages inclusive) and be within 13 to 36 weeks (both weeks inclusive) of pregnancy at the time of application.
2. Terms and condition apply. Please refer to the Product Summary for details.
3. This refers to the Hospital care benefits(s) for the Mother (or child). The Hospital care benefit(s) will end when 30% of the sum assured is paid or when the contract term ends – whichever is earlier. The other benefits will continue while the policy is in force. For details, please refer to the Product Summary.
4. Singapore Life Ltd. will cover up to four babies in a single pregnancy. The benefits in the Child's Benefits Table will apply to each baby as a separately insured child. If the claim is made on one child only, the benefit will continue to be available for the other child(ren). Subject to underwriting, Singapore Life Ltd. will accept pregnancies through In Vitro Fertilisation (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI).
5. Singapore Life Ltd. will pay 50% of the sum assured, if the insured child requires stem cell transplant surgery and has started the process of injection or extraction of stem cells. This benefit will end when 50% of the sum assured is paid or when the contract term ends – whichever is earlier. The other benefits will continue if the policy is in force.
6. Singapore Life Ltd. will pay 10% of the sum assured if the insured child shows developmental delay. This benefit will end when 10% of the sum assured is paid or when the contract term ends – whichever is earlier. The other benefits will continue if the policy is in force.  
Developmental delay of the insured child refers to the inability to perform either of the following tasks by the actual attained age of 28 months, from date of birth, as confirmed by a paediatrician:
  - i) Walking without aid for a distance of two metres; or
  - ii) Speaking and saying simple words, such as “papa”, “mama” and etc.
7. Within 90 days from the birth of an insured child, you have the option to buy a new policy under this benefit for the insured child, without any medical underwriting. The policies are:
  - a) whole life plan, where the total death and terminal illness (TI) benefit payable is not more than S\$150,000; or
  - b) whole life plan, with total and permanent disability (TPD) benefit (if applicable), where the total death, TI and TPD benefit payable is not more than S\$150,000.  
Singapore Life Ltd. will not pay if your claim under the new policy is directly or indirectly, wholly or partly, caused by or arising from or contributed to, by pre-existing conditions.  
Cover of more than the sums stated above required medical underwriting.
8. Premium of S\$638 is based on coverage for a 30 year old non-smoker female, who conceived through normal conception.

The policy is underwritten by Singapore Life Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You may get a copy of the Product Summary from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding to purchase the policy. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

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 a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at August 2022. COMP/2022/08/MKT/692

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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 name of Scheme member) or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# Singlife

with AVIVA

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GST Reg. No. MR-8500166-8