

Singlife Health Plus Starter

This policy booklet contains the terms and conditions of **your policy**.

Please refer to the **policy schedule** for the **plan** and **option** that **you** have bought.

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Singlife Health Plus Starter General Provisions

Your policy

This is **your** Singlife Health Plus Starter **policy**. It contains the following documents:

- these general provisions
- the **policy schedule**
- the **application documents**
- any endorsements

These documents and the following form the full agreement between **you** and **us**:

- all statements to **doctors**,
- declarations and questionnaires about the **life assured's**:
 - lifestyle,
 - occupation, or
 - medical condition,provided to **us** for **our** underwriting purposes, and
- all correspondence between **you** / the **life assured** and **us** about the **policy**.

We refer to them collectively as "**your policy**". Please examine them to make sure **you** have the protection **you** need. It is important that **you** read them together to avoid misunderstanding.

Unless the context otherwise requires, singular words include plural and vice versa, words meaning one gender include all genders. Words in bold are defined in the 'Definitions' section and will have the same meaning whenever they are used in **your policy**.

To enjoy the **benefits**, **you** must meet the terms and conditions of **your policy** and pay **premiums** when due.

Singlife Health Plus Starter is a rider to **Singlife Shield Starter**. Singlife Health Plus Starter is a medical insurance plan which pays **benefits** on top of the **life assured's Singlife Shield Starter policy** for costs associated with:

- **Co-insurance**, and
- **Singlife Shield Starter annual deductible**

Your policy will come into effect on or after the **cover start date** of **your Singlife Shield Starter policy** if **we** receive **your** first **premium** in full before the **policy issue date**.

We will not pay **benefits** on any claim which arises before the **cover start date**.

Free Look Period:

If **we** are issuing this policy to **you** for the first time, **you** have 21 days from the date **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 it. As long as **you** have not made any claim under **your policy**, **we** will cancel **your policy** from its **cover start date** and refund **premiums** paid, without interest, less any expenses spent in considering **your** application and issuing **your policy**.

If **your policy** was sent to **you** by post, **we** will consider it delivered 7 days after posting. If **your policy** was sent to **you** electronically, **we** will consider it delivered 7 days after the date it was sent.

1. What your policy covers

Singlife Health Plus Starter will pay for the **co-insurance** and **Singlife Shield Starter annual deductible** costs that **you** have to bear under **Singlife Shield Starter**. **You** have to pay **5% co-payment** in respect of a claim under **your Singlife Shield Starter policy**.

All **benefits** only pay reimbursement for **reasonable expenses** for **necessary medical treatment** received by the **life assured** due to **illness** or **injury** and depend on:

- the terms and conditions in **your policy**,
- the limits in the **benefits schedule**, and
- the exclusions in **your policy**.

Treatment must be provided by a **hospital** or licensed medical centre or clinic, all of which must be accredited by **MOH** to take part in the **MediShield Life** scheme.

Benefits paid from Singlife Health Plus Starter will accumulate into the **Singlife Shield Starter's policy year** limit.

2. Our responsibilities to you

We are only responsible to **you** for the cover and period of **your policy** and **our** responsibilities are governed by the terms, conditions and limits of **your policy**.

2.1. Making a claim

We will process **your** claim for Singlife Health Plus Starter together with **your** claim under **Singlife Shield Starter**.

If **you**, the **life assured** or the **life assured's** personal representatives do not co-operate with **us** in dealing with the claim, the assessment of the claim may be delayed or **we** can reject the claim.

2.2. Proving the claim

If on a balance of probabilities based on medical facts, it is appropriate for **us** to decline the claim based **clause 7.8 (Pre-existing conditions)**, the obligation is on the **life assured** to produce such evidence as **we** may reasonably require to prove otherwise to enable **us** to reconsider the claim.

2.3. Settling the claim

We will pay the claim once **we** are satisfied that all requirements are fully met. Any payment made under this clause will entirely release **us** from any obligations and any further liability in respect of the claim.

Before **we** admit or pay any claim and during the duration of a claim under **your policy**, **we** have the right to require the **life assured** to be examined by a **doctor** appointed by **us**, whenever and as often as **we** may reasonably want.

In addition, **we** have the right to ask for a post-mortem where this is not forbidden by law.

We will deduct any amounts due or owing to **us** under **your policy** before paying any **benefits**. The final computed **benefits** must not exceed the **policy year limit** shown in the **Singlife Shield Starter benefits schedule**.

3. Your responsibilities

3.1. Full disclosure

You and the **life assured** must always disclose to **us** completely and truthfully all material facts and circumstances that may affect **our** decision whether or not to:

- cover the **life assured**, or
- add any further terms and conditions on **your policy**.

This applies to all information given to **us** for **our** assessment of **your** application for cover.

If **you** do not give **us** this information or misrepresent any information, **we** may:

- declare **your policy** “void” from the **cover start date** or the last **reinstatement date** (whichever is applicable), or
- end the cover for the **life assured**, and either refund **you**:
- all **premiums** paid to **us** if **you** have not made any claim under **your policy**, or
- the **premium** paid to us in the first **policy year** immediately following the **policy year** in which **you** made the last claim under **your policy**.

If the **life assured** is a Singapore citizen or a Singapore permanent resident, the **life assured** will continue to be covered under **MediShield Life** without any exclusion.

3.2. Premium

You must pay the **premium** in order to receive the **benefits**.

We give **you** 60 days’ **grace period** from the **renewal date** to pay the **premium**. During this **grace period**, **your policy** will stay in effect. **You** must first pay any **premium** or other amounts owing to **us** before **we** pay any claim under **your policy**. If **you** do not pay the **premium** by the last day of the **grace period**, **your policy** will end on the **renewal date**.

You are responsible for making sure that **your premium** is paid up to date.

4. When your policy ends

Your policy automatically ends on the date:

- the **life assured** dies,
 - **we** receive **your** written notice requesting cancellation of **your policy** under **clause 5.2**,
 - **we** do not receive **your premium** after the **grace period**,
 - **you** fail or refuse to refund any amount **you** owe **us**, of which the date will be determined by **us**,
 - fraud under **clause 7.9** takes place,
 - **you** do not reveal information or misrepresent to **us** under **clause 3.1**,
 - **you** or the **life assured** does not meet the eligibility requirements set out under **clause 7.1**,
 - upon conversion of the **policy** under **clause 7.5**, or
 - when **your Singlife Shield Starter plan** ends,
- whichever is the earliest.

When **your policy** ends, **you** have no further claims or rights against **us**.

5. What you can do with your policy

5.1. Reinstate your policy

If **your policy** terminates because **you** have not paid the **premium**, **you** may apply to **us** within 30 days from the date of notice of termination to reinstate **your policy**. **You** must meet all of the following conditions:

- the **life assured** must be **age** 39 years old or below on the **reinstatement date**,
- **you** must pay all **premiums you** owe before **we** will reinstate **your policy**, and
- **you** have given **us** satisfactory proof of insurability for each **life assured** at **your** expense.

If **we** agree to reinstate **your policy**, **we** will issue **you** a notice of reinstatement. If there is any change in the **life assured's** medical or physical condition, **we** may add exclusions from the **reinstatement date**.

To avoid doubt, if **we** accept any **premium** after **your policy** has ended, it does not mean **we** will not enforce **our** rights under **your policy** or **we** will create any liability for **us** in terms of any claim. **We** will not pay for treatment provided to the **life assured** after the date **your policy** ends and within 30 days from the **reinstatement date** unless treatment was received as an **inpatient** for **injuries** caused by an **accident** which took place after the **reinstatement date**.

5.2. Cancel your policy

You may cancel the policy with effect from any **renewal date** by giving **us** at least 30 days' written notice of **your** intention not to renew **your policy**. **Your policy** will end on the **renewal date**. However, cover for each **life assured** under **Singlife Shield Starter** will stay in force as long as the **life assured** meets the eligibility criteria for **Singlife Shield Starter**.

You may also cancel **your policy** during the **policy year** and after the free look period by giving **us** at least 30 days' written notice.

Where **premium** is charged on an annual basis, **we** will refund **you** the pro-rated **premium** based on the number of unused days in the **policy year**. However, if a claim has been made in that **policy year**, no **premium** will be refunded.

Where **premium** is charged on a non-annual basis, **we** are entitled to the balance of **premium** payable for the entire **policy year** if **you** make a claim. **We** will deduct the balance of **premium** from any claim payable under **your policy**.

6. What your policy does not cover

In addition to 'What your policy does not cover' as stated in **your Singlife Shield Starter policy**, the following treatment items, conditions, activities and their related or consequential expenses are excluded and are not covered under **your policy**:

- all **pre-existing conditions**; and
- all costs arising from admission to a **hospital** before the **cover start date**.

Please refer to **your Singlife Shield Starter policy** for the full list of exclusions. If **we** say that because of an exclusion, any loss, damage, cost or expense is not covered by **your policy**, the burden is on **you** to prove otherwise.

7. What you need to note

7.1. Eligibility

To be eligible for Singlife Health Plus Starter, the **life assured** must be:

- **age** 39 years old or below at the **cover start date**, and
- the **life assured** of a **Singlife Shield Starter policy**.

A new-born is eligible for cover 15 days after birth or after discharge from **hospital**, whichever is later.

7.2. Geographical scope

The **life assured** must seek treatment in Singapore. Any treatment provided to the **life assured** outside Singapore is not covered by **your policy**.

7.3. Other insurance

If **you** or the **life assured** have other insurance policies which provides reimbursement of medical expenses, **we** will only pay claim amounts not covered by the other insurance policies, up to the limits of **your policy**.

You or the **life assured** must give **us** full details of all such other insurance policies when making a claim.

7.4. Co-operation

We will not pay under **your policy** unless **you**, the **life assured** and his personal representatives:

- co-operate fully with **us** and **our** medical advisers,
- fully and faithfully disclose all material facts and matters, and
- sign all documents needed to empower **us** to obtain relevant information from any **doctor**, **hospital** or other sources.

You, the **life assured** and his personal representatives must pay for any costs involved.

7.5. Guaranteed renewal

We guarantee renewal of **your policy** automatically every year for as long as:

- **we** receive the **premium** before the **renewal date**, and
- the cover for the **life assured** has not been ended under **clause 4**.

When **you** are **age 40**, **your policy** will automatically be converted into the prevailing Singlife Health Plus Public Prime (or equivalent rider for **Public Hospital** wards, covering deductible and **co-insurance**) with no further underwriting. **You** will pay the prevailing **premiums** based on **your age** for Singlife Health Plus Public Prime (or equivalent rider for **Public Hospital** wards, covering deductible and **co-insurance**).

7.6. Change of policy terms or conditions

We may change the **benefits**, cover, **premiums** or terms and conditions of **your policy** (as long as the changes apply to all policies of the same class). **We** will give **you** at least 30 days' written notice before **we** do so. However, such notice shall be waived and **we** may change the **benefits**, cover, **premiums** or terms and conditions of the **policy** with immediate effect without giving **you** notice if such changes are required by any law, regulation, governmental notices, policies or other statutory requirements.

7.7. Entry age of the life assured

The **premium** is based on the **life assured's age**.

The maximum entry age is **age 39**.

If the **life assured's age** is misstated, **we** have the right to adjust **premiums** according to the correct age. **We** will collect any shortfall in **premium** and refund any extra **premium** paid without interest.

If at the correct **age** a **life assured** is not eligible for cover under **your policy**, no benefit is payable and **our** liability under **your policy** is limited to the refund of the total **premium** paid without interest.

7.8. Pre-existing conditions

All **pre-existing conditions** are excluded under **your policy** unless **you** have declared the **pre-existing condition** and it has been accepted by **us** in writing.

7.9. Fraud

If there is any fraud, **we** will cancel **your policy** immediately and **you** will forfeit all **benefits** and **premiums** paid.

7.10. Trust

We do not recognise and **our** rights will not be affected by any notice of trust, charge or assignment relating to **your policy**.

7.11. Currency

We pay all **benefits** in Singapore dollars. **We** will convert bills which are shown in foreign currency to Singapore currency at the exchange rate **we** decide to use on the date **we** process the claim.

7.12. Applications and notices

All applications and notices to **us** must:

- be in writing on **our** prescribed form (if any),
- contain all required relevant information,
- contain correct and complete information,
- be supported by documentary proof acceptable to **us**, and
- be signed by **you**.

We must be satisfied that the application or notice and supporting documents are authentic. **We** may ask **you** to provide additional information or documents to **us** before **we** act on the application or notice.

An application or notice to **us** will be treated as received by **us** only if the original application or notice is sent to **our** registered office. However, **we** may act on any application or notice received by facsimile, email or other electronic means.

7.13. Dispatch of documents, notices and cheques

We will post any documents, notices and cheques to **your** address held in **our** records at the relevant time. **You** will receive documents and notices electronically if **you** choose to receive e-documents. The notices, cheques and documents are considered delivered 7 days after the date **we** sent them.

We will not be responsible for any consequences if **you** fail to inform **us** of any change of address.

7.14. Excluding third party rights

Anyone not a party to **your policy** cannot enforce it under the Contracts (Rights of Third Parties) Act 2001.

7.15. Applicable law

Your policy is governed by and interpreted according to the law of Singapore. The Singapore courts have exclusive jurisdiction.

7.16. Legal proceedings

You will not bring any action in law or equity for or relating to any claim under **your policy** before 60 days have expired from the date **you** give **us** satisfactory proof of claim according to the terms and conditions of **your policy**.

7.17. Arbitration

Any difference of medical opinion regarding the results of an **accident, illness**, death or expense will be settled by 2 medical experts appointed respectively in writing by **you** and **us**. Any difference of opinion between the 2 medical experts will be referred to an umpire appointed by the medical experts at the outset.

7.18. Severability

If any provision (or part of a provision) of **your policy** is invalid or unenforceable, it does not affect the remaining provisions. We will consider the affected provision (or part of the provision) as cut off.

7.19. Non-waiver

If **we**

- fail to enforce any provision of **your policy**, or
 - accept any **premium** with actual or implied knowledge of any non-disclosure, misrepresentation, fraud and/or breach of **your policy** or of the law,
- it does not mean **we** waive of **our** rights under the **policy** or at law.

We will still have the right to enforce every provision of **your policy** even if **we** have not done so in the past.

7.20. Policy Owners' Protection Scheme

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 **us** or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

8. Definitions

Accident means an unexpected incident that results in an **injury**. Except for **injury** caused specifically by drowning, choking on food, food poisoning or suffocation by smoke, fumes or gas, the **injury** must be caused entirely by violent, external and visible means and not by sickness, disease or gradual physical or mental process.

Age means age next birthday.

Act means the MediShield Life Scheme Act 2015, as amended, extended or re-enacted from time to time.

Application documents mean the application form and any related document attached to **your policy**.

Benefits means the benefits set out in **your policy** and the **benefits schedule**.

Co-insurance means the amount that **you** need to co-pay on the claimable amount after **Singlife Shield Starter annual deductible** has been paid. The **co-insurance** percentages for the **benefits** are shown in the **benefits schedule** of your **Singlife Shield Starter** policy.

Community hospital means any approved community hospital under the **act** and **regulations** and the **CPF Act** and any subsidiary legislation under the CPF Act as amended, extended or re-enacted from time to time that provides an intermediate level of care for individuals who have simple **illnesses** that do not need care in a **hospital**.

Cover start date means the date shown in the **policy schedule**, on which cover for a **benefit** starts.

CPF Act means the Central Provident Fund Act 1953 as amended, extended or re-enacted from time to time.

CPF Board means the Central Provident Fund Board of Singapore.

Doctor means a doctor with a recognised degree in western medicine who is legally licensed to practise in the country in which treatment is provided but should not be **you**, the **life assured** or **your** or the **life assured's** relative, sibling, spouse, child or parent.

Grace period means the grace period in **clause 3.2**.

GST means goods and services tax levied in Singapore.

Hospital means: A **public hospital**,
A private **hospital**,
A **community hospital**, or
Any other medical institution **we** accept.

Illness means a physical condition marked by pathological deviation from the normal healthy state.

Injury means bodily injury caused solely and directly by an **accident**.

Life assured means the person named as the life assured in the **policy schedule**.

MOH means Ministry of Health, Singapore.

MediShield Life means the basic tier of insurance protection scheme run by the **CPF Board** and governed by the **act** and **regulations**.

Necessary medical treatment means the services and supplies provided by a **doctor** which, according to the standards of good medical practice, is consistent with the diagnosis and treatment of the **life assured's** condition, is required for reasons other than the convenience of the **life assured** or the **doctor** and the most appropriate supply or level of service which can be safely provided to the **life assured**. **GST** on **necessary medical treatment** is included.

Period of insurance means each 12-month term of cover under **your policy** and starts on the **cover start date** or the **renewal date**, whichever is later.

Policy schedule means the schedule attached to **your policy** which sets out the particulars of **your policy**, as amended by **us** from time to time.

Policy issue date means the date that **we** issue the **policy** to **you** as shown in the **policy schedule**.

Policy year means a period of 12 months starting from the **cover start date** (or if **you** change the **life assured's plan**, from the date on which the new plan takes effect) and each consecutive 12-month period for which **your policy** is renewed.

Pre-existing condition means any **illness, injury**, condition or symptom:

- for which the **life assured** asked for or received treatment, medication, advice or diagnosis from a **doctor** before the **cover start date**, the last **reinstatement date**, whichever is later,
- which existed or were evident before the **cover start date**, the last **reinstatement date**, whichever is later, and would have led a reasonable and sensible person to seek medical advice or treatment, or
- which was foreseeable or known, by **you** or the **life assured**, to exist before the **cover start date**, the last **reinstatement date**, whichever is later, whether or not the **life assured** asked for treatment, medication, advice or diagnosis.

Premium means the amount shown in the **policy schedule** which **you** must pay **us** to apply for the **benefits** and keep the **benefits** in force.

Public hospital means a **hospital** in Singapore that:

- is run as a private company owned by the Singapore Government,
- is governed by broad policy guidance from the Singapore Government through **MOH**, and
- receives a yearly government subsidy to provide subsidised medical services to its patients.

Reasonable expenses mean expenses paid for medical services or treatment which **we** or **our** medical advisers consider reasonable and customary and which could not have reasonably been avoided without negatively affecting the **life assured's** medical condition. These expenses must not be more than the general level of charges of other medical care providers with similar standing in Singapore, for giving like or comparable treatment, services or supplies to individuals of the same gender, of comparable **age**, for a similar **illness** or **injury**.

Regulations mean any subsidiary legislation made under the **act**, as amended, extended or re-enacted from time to time.

Reinstatement date means the date on which **your policy** is reinstated after it has ended due to **you** not paying **premiums** within the **grace period**. **We** will tell **you** when **your policy** is reinstated.

Renewal date means the date on which **your policy** is renewed for a further **period of insurance**.

Singlife Shield Starter means the Medisave-Approved Integrated Policy insured by Singapore Life Ltd.

Singlife Shield Starter annual deductible means the cumulative total amount of medical expenses which **you** have to bear during any one **Singlife Shield Starter policy year** before benefits are payable under **your Singlife Shield Starter policy**.

We, us, our means Singapore Life Ltd.

You, your means the owner of the policy who is named as the assured in the **policy schedule**.