

Cancer Plus Plan - Product Summary

1 Introduction

Cancer Plus Plan is a regular premium non-participating plan that provides financial protection against early, intermediate and late stage cancers at affordable premiums. It also pays out a lump sum in the event of death.

This plan does not have cash surrender value.

2 Your benefits

2.1 Death benefit

If the life assured dies during the policy term, we will pay a death benefit of \$5,000 in one lump sum, regardless of the sum assured you have chosen for this plan.

The policy will terminate thereafter.

2.2 Early stage cancer benefit

We will pay 25% of Your sum assured, subject to clause 2.5, during the period of cover, the life assured is diagnosed with early-stage cancers as defined below.

Early stage cancer refer to the following:

- Carcinoma in situ
- Early prostate cancer
- Early thyroid cancer
- Early bladder cancer
- Early chronic lymphocytic leukemia
- Skin cancer

2.3 Intermediate stage cancer benefit

We will pay 50% of Your sum assured, subject to clause 2.5, during the period of cover, the life assured is diagnosed with intermediate-stage cancers as defined below.

Intermediate stage cancer refers to the following:

- Carcinoma in situ of specified organs treated with radical surgery

2.4 Major cancer benefit

We will pay 100% of your sum assured, subject to clause 2.5, during the period of cover, the life assured is diagnosed with major cancers.

The policy will terminate thereafter.

2.5 Recurrence benefit

While the policy is in-force and subject to the conditions stated below, the life assured can make multiple claims upon different stages of cancer diagnosis. The total benefit payable on all cancer claims is 100% of the original sum assured.

The premium will remain the same and continue to be payable even after a claim has been made. The policy will terminate once 100% of the sum assured is paid.

2.6 Exclusions

We will not cover any claim arising directly or indirectly from:

(a) for death benefit,

- attempted suicide or suicide within the first year from the policy effective date, in which case we will refund the total premiums paid without interest less any medical and underwriting expenses incurred in processing your application.

(b) for all cancer benefit,

- self-inflicted injury, while sane or insane;
- the influence or deliberate misuse of drugs or alcohol;
- pre-existing condition;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as defined under the definitions of the covered conditions.

2.7 Waiting period

We will not pay any cancer benefit if the life assured is diagnosed with any of the early-stage cancers, intermediate-stage cancers or major cancers within 90 days from the policy effective date or reinstatement date, whichever is later.

For the recurrence benefit to be claimed, the early-stage cancer or intermediate-stage cancer has to be diagnosed as in remission, ninety (90) days before the relapse diagnosis of the same stage and type of cancer.

2.8 Survival period

We will not pay any cancer benefit if the life assured dies within 7 days from the diagnosis of the early-stage cancers, intermediate-stage cancers or major cancers, in which case we will only pay the death benefit and the policy will terminate thereafter.

3 Guaranteed renewability

Your base benefit will be automatically renewed at the end of the base benefit term if:

- No claim was made against the base benefit
- The attained age of the life assured at renewal is 65 or below.

The premium for such renewal will be based on the same sum assured and base benefit term using the life assured's age at renewal without underwriting.

Please refer to the base benefit Terms and Conditions for the full details of the renewability of this base benefit.

4 Your premiums

You can choose to pay premiums monthly, quarterly, semi-annually or annually.

Your premium rates for this base plan are not guaranteed. These rates may be adjusted based on our future experience. We will give 30 days' notice before the new premiums are charged.

5 Period of cover

Your policy will end upon any of the following events:

- upon the death of the life assured; or
- upon total payment of 100% of the sum assured on all cancer claims; or
- when you instruct us to cancel the policy; or
- when the policy lapses due to non-payment of premiums; or
- upon the end of the policy term.

6 Important notes

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive.

Please refer to the Terms and Conditions for more detailed information.

6.1 Free-look period

You have 14 days from the email notification of policy issuance to evaluate if your plan meets your needs.

If you decide to cancel this policy, we will refund the premiums paid without interest, after deducting any medical and underwriting expenses incurred in processing your application.

6.2 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).

Need help?

If you need help and answers to your policy, get in touch with us via one of the contact points.

Online FAQs:	https://faq.singlife.com
Online chat:	Start a live chat at our website singlife.com
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