

Singlife COVID-19 Premium Deferment Programme
("PDP")



1. What is this Programme?

- 1.1. Singlife's COVID-19 Premium Deferment Programme ("PDP") is designed to help You, our Policy Owners, get through this challenging period of COVID-19 by deferring the payment of premiums due while maintaining your insurance protection during this time.
- 1.2. You can apply for your policy or policies to be included in the PDP if the premium due date or policy renewal date is between **1 April 2020** and **30 September 2020 (both dates inclusive)**.
- 1.3. Once your application is approved by Singlife, You will be entitled to an extension of your premium grace period from the current 60 days to up to six (6) months.
- 1.4. We reserve the right to amend the terms and conditions of the PDP without prior written notice.

2. Eligibility

- 2.1. To be included in the PDP, the Policy must be:
 - Issued before 1 April 2020; and
 - With premium due date(s) or policy renewal date between **1 April 2020** and **30 September 2020** (both dates inclusive); and
 - Paid up to date with no outstanding premium(s) when the application is made.

3. How can You apply for the PDP?

- 3.1. To apply, the Policy Owner needs to email the following information to our customer service team at service@singlife.com from the email address that you have registered with us:
 - Policy Number
 - Full Name
 - Contact Number
- 3.2. Application(s) should be made at least **10 working days** prior to the policy's next premium due date.
- 3.3. We will inform you via email whether your application is approved.

4. What happens when Your application is approved?

- 4.1. You will continue to receive premium notices from us. However, you will have up to **30 September 2020** (known as the 'Deferment Period') to pay your premium(s) instead of the standard 60 days grace period
- 4.2. All insurance coverage and benefits for your policy will remain unchanged during the 'Deferment Period'.
- 4.3. No interest will be accrued on your premiums during the 'Deferment Period'

5. What happens after the Deferment Period?

- 5.1. Grace period of 60 days will resume for premiums due after the Deferment Period.
- 5.2. All outstanding premiums(s) due during the Deferment Period are to be paid **in full** within 30 days when the PDP ends (i.e on or before 30 October 2020).
- 5.3. If you would like to pay the outstanding premiums in tranches, please consult our customer service team to check if the arrangement is possible for your policy.

6. If I have more than 1 policy with Singlife, do I have to submit multiple applications?

- 6.1. That is not necessary. You can list the policy numbers or simply state 'all applicable policies' in your email to us at service@singlife.com.

7. Who can I contact to find out more about the PDP?

- 7.1. Policy Owners who wish to find out more about this Programme can contact our hotline at (+65) 6911 1111 (9.30am to 5.30pm, Mon-Fri, excluding public holidays) or email us at service@singlife.com