

Critical Illness Plan - Product Summary

1 Introduction

Critical Illness Plan is a regular premium non-participating plan that provides financial protection against late-stage critical illnesses 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 \$8,000 in one lump sum, regardless of the sum assured you have chosen for this plan.

The policy will terminate thereafter.

2.2 Late-stage critical illness (LSCI) benefit

If the life assured is diagnosed with any of the late-stage critical illnesses listed below, we will pay the base benefit sum assured in one lump sum.

The policy will terminate thereafter.

1. Alzheimer's Disease / Severe Dementia	19. Major Burns
2. Apallic Syndrome	20. Major Cancers
3. Aplastic Anaemia	21. Major Head Trauma
4. Bacterial Meningitis	22. Major Organ / Bone Marrow Transplantation
5. Benign Brain Tumour	23. Motor Neurone Disease
6. Blindness (Loss of Sight)	24. Multiple Sclerosis
7. Coma	25. Muscular Dystrophy
8. Coronary Artery By-pass Surgery	26. Other Serious Coronary Artery Disease
9. Deafness (Loss of Hearing)	27. Paralysis (Loss of Use of Limbs)
10. End Stage Liver Failure	28. Parkinson's Disease
11. End Stage Lung Disease	29. Poliomyelitis
12. Fulminant Hepatitis	30. Primary Pulmonary Hypertension
13. Heart Attack of Specified Severity	31. Progressive Scleroderma
14. Heart Valve Surgery	32. Stroke
15. HIV due to Blood Transfusion and Occupationally Acquired HIV	33. Systemic Lupus Erythematosus with Lupus Nephritis
16. Kidney Failure	34. Surgery to Aorta
17. Loss of Independent Existence	35. Terminal Illness
18. Loss of Speech	36. Viral Encephalitis

The Life Insurance Association of Singapore (LIA) has Standard Definitions for severe stage of 37 Critical Illnesses (Version 2014). The 36 LSCIs listed above fall under Version 2014. You may refer to www.lia.org.sg for the Standard Definitions (Version 2014).

2.3 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 LSCI 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.

2.4 Waiting period

We will not pay any LSCI benefit if the life assured is diagnosed with any of the following LSCIs within 90 days from the policy effective date.

- Major Cancers
- Coronary Artery By-pass Surgery
- Other Serious Coronary Artery Disease
- Heart Attack of Specified Severity

2.5 Survival period

We will not pay any LSCI benefit if the Life Assured dies within 7 days from the diagnosis of the LSCI, in which case we will only pay the death benefit.

3 Supplementary benefits

You have the option to further enhance your protection by including supplementary benefits in this base plan.

If you have chosen Early Care Rider which is an accelerating supplementary benefit with pre-payment of the late-stage critical illness benefit, your base benefit sum assured will be reduced by the claim payout under Early Care Rider.

Please refer to the product summary of the supplementary benefits for details.

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 Adjusting your coverage to fit your needs

You can increase your base benefit sum assured or add supplementary benefits within 6 months from the policy effective date, if there is no claim on the policy. The increase of sum assured or addition of supplementary benefits is subject to our approval.

You can also reduce your base benefit sum assured or remove your supplementary benefits at any time as long as your policy is in-force.

Please refer to the General Terms and Conditions for details.

6 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 base benefit sum assured under late-stage critical illness (LSCI) benefit and any pre-payment of the LSCI benefit under accelerating supplementary benefit; or
- when you instruct to cancel the policy; or
- when the policy lapses due to non-payment of premiums; or
- upon the end of the policy term.

7 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.

7.1 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.

7.2 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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