

Definitions

To better help you understand this document, the following terms and meanings are defined in the table below:

Age	The Life Assured's age at their last birthday.
Accelerated benefit	An accelerated benefit is a pre-payment of the death benefit insured. Any pre-payment of the death benefit would lead to a reduction of the sum assured in case of death.
Application	The form(s) you signed, including your electronic signature to apply for this policy. It includes any medical examination form, representation or statement made by you or the Life Assured which we relied on in our decision to insure the Life Assured.
Assignment	The Policy Owner's transfer of his legal rights under the policy to another person or entity. We will acknowledge the assignment but we are not responsible for the validity or legal effect of the assignment.
Beneficiary	You may nominate person(s) or entity(ies) under the relevant provision of the Insurance Act (Chapter. 142) as may be amended from time to time, using the prescribed nomination forms. Any such nomination shall form part of your policy.
Benefit Term	The term of cover the benefit of which the start date and the end date are shown in the policy schedule.
Effective date	The date shown in your policy schedule from which the Life Assured's cover becomes effective. This date might differ from the start date of your benefit as a result of backdating or reinstatement.
Endorsement	Endorsement refers to the document which sets out: <ul style="list-style-type: none">▪ any specified terms and conditions applying to your policy;▪ the specified conditions applicable to any supplementary benefit; and/or▪ any other notice we give you in writing altering the policy.
Life Assured	The person whose life is covered under this policy.
Policy	Policy refers to the terms and conditions relating to the benefits and consists of: <ul style="list-style-type: none">▪ these General Terms and Conditions▪ the Benefit Terms and Conditions for the base benefits and any supplementary benefits▪ the policy schedule▪ the application form and underwriting disclosures▪ any endorsements
Policy Owner	Policy Owner relates to the person listed in the policy schedule as the contractual owner of the policy. The Policy Owner, can exercise all the rights, privileges and options under the policy during the policy term. This shall be subject, where applicable, to the rights of any assignee or trustee.
Policy schedule	The policy schedule shows the applicable insurance cover for the Life Assured and forms part of this policy. Your policy schedule will be updated in the event that you adjust your benefits.
Policy term	The period of coverage provided by your insurance policy.
Pre-existing condition	Pre-existing condition means any condition, illness, injury, symptoms which existed or were existing or evident, for which treatment was sought from or recommended by a registered medical practitioner or would have caused an ordinary and prudent person to seek medical advice, prior to the cover start date of any benefits unless it had been declared and accepted by us.
Registered medical practitioner	A person with a degree in Western medicine and who is a registered practitioner with the relevant authority to provide medical advice and services, but excluding: <ol style="list-style-type: none">a. the Life Assured; orb. the Policy Owner; orc. a business partner or a relative of the Life Assured or Policy Owner
We, us, our, company	Refers to Singapore Life Pte. Ltd. (Co. Reg. No. 201405619W), a Life Insurance company licensed by the Monetary Authority of Singapore.
You or yourself	The Policy Owner(s) of the policy as shown in the policy schedule.

Need help?

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

Online FAQs: <http://faq.singlife.com>

Online chat: Start a live chat at our website www.singlife.com

Email: service@singlife.com

Customer hotline: +65 6911 1111

General Terms and Conditions

1 Introduction

This policy sets out your contract with us. We will store it for you online, and you can retrieve it anytime through our customer portal (<https://online.singlife.com>).

This policy consists of:

- the policy schedule,
- the general terms and conditions,
- the benefit terms and conditions for the base benefit and any supplementary benefits,
- any endorsement we provide you for this policy,
- your application for this policy, and
- any medical evidence, written statement and declaration given as evidence to provide the insurance.

Your policy schedule is personalised and shows the unique features, benefits and exclusions that apply to your policy

2 Your benefits

The benefits you have chosen are shown in your policy schedule. We explain them in the relevant terms and conditions for your base benefit and any supplementary benefits that you may have chosen.

2.1 Who is covered

The Life Assured named in the policy schedule is covered.

2.2 What is covered

The amount of cover provided is shown in your policy schedule and what the Life Assured is covered for is explained in the benefit terms and conditions.

3 Adjusting your policy to fit your needs

3.1 Increase or decrease your cover

You can apply to increase your cover anytime during the period of cover, subject to our approval. The increase will take place after our acceptance and your premium payment.

You can also decrease your cover anytime during the period of cover, subject to a minimum sum assured as defined by us. The decrease adjustment will take effect from the next premium due date.

3.2 Remove supplementary Critical Illness benefit

You can remove your supplementary benefits anytime during the policy term.

3.3 Change of Policy Owner

You can assign (or transfer) this policy to a new Policy Owner, by writing or submitting to us a completed absolute assignment form, subject to our approval and our confirmation in writing to you on the assignment.

The change of the Policy Owner will take effect as of the date of your signed notice and all rights of ownership will be passed onto the new Policy Owner. We will not be responsible for the validity, legal effects or consequences of the assignment.

3.4 Other changes

You have other options to adjust your plan. Simply login to our customer portal (<https://online.singlife.com>) at your convenience and you can initiate the following changes:

- change of payment frequency
- change of premium payment mode
- change of address and contact details

4 Your premiums

4.1 Paying your premiums

Premiums are due from the day on which your policy starts and at monthly, quarterly, semi-annual or annual intervals as shown in your policy schedule.

4.2 What happens if you do not pay your premiums

We offer you sixty (60) days grace period from the premium due date to pay you premiums. If we do not receive the premiums by the end of the grace period, the policy will lapse effective from the date the premium was due, and We will not be liable to pay any benefits arising after that date.

To reinstate your policy that is terminated, you may need to go through our underwriting process again, and reinstatement is not guaranteed.

5 Beneficiaries & creation of trust provisions

You may apply for:

- a nomination of beneficiaries
- a trust nomination
- a change or revocation of either of the above

Your application must be in accordance with and meet the requirements of the Insurance (Nomination of Beneficiaries) Regulations 2009 of the Insurance Act (Chapter 142), as amended or replaced from time to time.

You will need to complete the applicable form provided by us, and we will notify you when we accept your application.

All rights over the policy will be subject to the terms and conditions of any nomination of beneficiaries or trust deeds and applicable laws.

6 Your claim

6.1 Notifying us of a claim

You can inform us of a claim by sending us an email at service@singlife.com. You should notify us as soon as practicable within six (6) months of the claim event.

We will make payments as soon as reasonably possible after receipt of the claims information and will not be held liable for any losses incurred as a result of any delay.

6.2 How benefits are paid

Subject to any valid nominations of beneficiaries and applicable laws, we will pay the benefits under this policy, less any unpaid premiums, in a single lump sum to such person or persons who can give us proper discharge.

6.3 What we require to initiate benefit payments

To enable us to pay benefits, we require the following information within six (6) months of the claim event, and any costs incurred will be met by you.

- A completed claim form
- Relevant documents as evidence of the claimant's entitlement to receive the payment
- Any other information that we deem necessary, as well as evidence required by the regulators

The documents to be provided for the different benefit types are:

- (a) Death benefit
 - a copy of the death certificate
- (b) Terminal Illness benefit
 - a statement from a registered medical practitioner with supporting diagnosis report and medical evidence
- (c) Total and Permanent Disability or Critical Illness benefit
 - A statement from a registered medical practitioner with supporting diagnosis report, medical evidence and any additional forms we deem necessary.

All claim forms, certificates, documents and statements are to be in English. If they are in any other languages, they are to be submitted with a certified translation to English.

For living benefit claims assessment, we reserve the right to have the Life Assured examined by our appointed medical practitioner.

7 General provisions

7.1 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 web-sites (www.lia.org.sg or www.sdic.org.sg).

7.2 Governing law

Your policy is governed under Singapore law and parties to this policy hereby submit to the jurisdiction of the courts of Singapore.

7.3 Rights of Third Parties

The Contracts (Rights of Third Parties) Act (Cap 53B) and any subsequent changes or replacement of its provisions shall not apply to your policy, and a person who is not a party to your policy shall have no right under that Act to enforce any of its terms.

7.4 Data protection and customer privacy

In the course of your relationship with us, we shall use, store and transfer (whether within or outside Singapore) and/or exchange information to or with all such persons as we may consider necessary. This includes, but is not limited to, any member of Singapore Life Pte. Ltd., its shareholders, affiliates, partners and contracted service providers for any and all purposes, in connection with such service and/or for the purpose of promoting, improving and furthering the provision of financial services by us or our business partners to you generally, and/or any other purposes and to such persons as may be in accordance with our general data protection and privacy policy as set out in any correspondence or other terms and conditions made available by us to you from time to time.

Overseas service providers may be required by law to disclose information received from us to third parties. Such circumstances include where service providers are compelled to disclose information pursuant to a court order, police investigations and criminal prosecutions for tax evasion or other offences.

Without prejudice to the above, where we consider it necessary and appropriate, we may transfer any such data, details or information to any service provider (whether situated in or outside Singapore), under the conditions of confidentiality imposed on such service providers (including third party service providers, sales and telemarketing agencies) for the purpose of data processing or providing any service on behalf of us to you.

7.5 Accurate information

If the Life Assured's age, sex, smoking status, country of residence or any written statements and declarations given at point of application of this policy is stated incorrectly, all amounts payable under this policy will be adjusted as follows:

- on death, the death benefit will be recalculated to the amount that would have been payable based on the correct premiums paid, the correct information and the then applicable cost of insurance charge.
- while this policy is in-force and the Company is aware of any misstatement before notification of death, we may, at our sole discretion, adjust the sum assured to such amount based on the correct information and premium received and the then applicable cost of insurance charge.
- If the Life Assured would not have been insurable based on the correct information at the application of the policy according to our underwriting and acceptance of risk requirements, this policy (including any attached endorsements) will be void from the policy inception.

7.6 Incontestability

In the absence of fraud, negligent misrepresentation or failure to pay premiums, we will not contest the validity of this policy if it has been in-force for at least two (2) years from the policy effective date or most recent reinstatement date, whichever is later during the lifetime of the Life Assured.

7.7 Free-look period

You have fourteen (14) days starting from the date you receive this policy to review it.

Your policy will be considered to have been received on the date of the email notification of policy issuance.

If you decide to cancel this policy, you must write to us within fourteen (14) days from the date of delivery. We will refund the premiums paid without interest, after deducting any medical and underwriting expenses incurred in processing your application.

7.8 Portability or change of residency

Your policy is free from restrictions in respect of travel and occupation after the effective date.

You agree to seek independent financial and/or tax advice as to how a change in residence may affect your tax circumstances. Notwithstanding any other clause in this policy, if you or the Life Assured are or become a tax payer in another country that sets compliance requirements on foreign financial institutions (either through legislation, contract or otherwise), or you or the Life Assured becomes a sanction target we may:

- (a) comply with information requests made by governmental or regulatory bodies of these countries;
- (b) withhold a withholding tax; and/or
- (c) be legally bound to terminate the policy.

7.9 Changes to terms and conditions

We may make changes to these terms and conditions that we reasonably consider are appropriate due to a change in any applicable legislation or regulation. In such circumstances, we will notify you in writing in advance of any changes being made.

Base Benefit - Terms and Conditions

1 Your benefits

We will pay this base benefit if, during the period of cover, the Life Assured dies, is diagnosed with a terminal illness or total and permanent disability. When the benefit is fully paid, then the policy will end.

1.1 Death benefit

We will pay the selected base benefit sum assured if, during the period of cover, the Life Assured dies. The policy will terminate thereafter.

1.2 Terminal Illness benefit

We will pay the selected base benefit sum assured as an acceleration of the death benefit if, during the period of cover, the Life Assured is diagnosed with a terminal illness as defined below. The policy will terminate thereafter.

Terminal illness is defined as a definite medical diagnosis by a registered medical practitioner of an illness that satisfies both the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of your hospital consultant and a registered medical practitioner (if necessary), the illness is expected to lead to death within twelve (12) months.

1.3 Total & Permanent Disability (TPD) benefit

We will pay the selected base benefit sum assured as an acceleration of the death benefit if, during the period of cover, the Life Assured is diagnosed with TPD (before age 64) as defined below. The policy will terminate thereafter.

TPD means any of two situations:

- The Life Assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and the disability must continue uninterrupted for at least six (6) consecutive months from the time when the disability started; and the disability must, in the view of a registered medical practitioner as appointed by the company, be deemed permanent with no possibility of improvement in the foreseeable future.
- The Life Assured, due to accident or sickness, suffers total and irrecoverable loss of use of:
 - (a) the entire sight in both eyes; or
 - (b) any two limbs at or above the wrist or ankle; or
 - (c) the entire sight in one eye and any one limb at or above the wrist or ankle.

1.4 Period of cover

Your cover for this base benefit starts on the effective date and ends on the earliest of the following:

- the payment of the full base benefit sum assured; or
- when you instruct us to cancel the policy; or
- the policy expires; or
- the policy is terminated by us due to non-payment of premium.

1.5 Accelerated payment of base benefit

If you have chosen supplementary benefits with partial or full-accelerated payment of the base benefit, your base benefit sum assured will be reduced by the accelerated or advanced payment, which we have made.

- Your remaining accelerated benefits cannot exceed the base benefit sum assured.
- Your policy will expire if the total benefits paid under accelerated benefits is equal to the base benefit sum assured.

Premiums payable thereafter will be based on the reduced base benefit sum assured and the adjusted sum assured of the remaining accelerated benefit(s).

2 Important information

2.1 Exclusions

We will not cover any claim arising directly or indirectly as outlined below:

- a) for death,
 - from attempted suicide or suicide within the first year your cover is in place, or has been increased, or has been re-instated.
- b) for terminal illness,
 - from attempted suicide within one (1) year from the effective date; or
 - from Human Immunodeficiency Virus (HIV) infection.
- c) for TPD,
 - self-inflicted injury or attempted suicide;
 - deliberate misuse of drugs, alcohol or dependence;
 - injuries sustained during travel on any aerial device or conveyance except as a fare-paying passenger or a crew member of an international airline operating on a scheduled route or operated by RSAF; or
 - active participation in war or any war-like activities, strikes, riot, civil commotion or terrorist activities.

3 Guaranteed premium rate

Premium rates are guaranteed for the base benefit term.

4 Renewability

If your policy schedule shows renewability for your base benefit, your base benefit is automatically renewed at the end of the base benefit term, based on

- the same sum assured, and
- the same base benefit term

provided that

- the attained age of the Life Assured is below seventy-nine (79) at renewal; and
- no claims had been admitted under this base benefit.

The premium for such renewal will be based on the Life Assured's age at renewal, but without taking into account any changes in the Life Assured's health and without any underwriting.

You can cancel any renewal within fourteen (14) days of the renewal date without incurring a penalty.

Renewability of your supplementary benefits is explained in the terms and conditions for the supplementary benefits.