

# Multi-claim Critical Illness Plan Series 1.1 - Product Summary

## 1 Introduction

Multi-claim Critical Illness Plan Series 1.1 is a regular premium non-participating plan that provides financial protection against late-stage critical illnesses. It allows you to make multiple claims on the policy and gives you the peace of mind that your coverage remains when you need it the most. In addition, it also pays out a lump sum in the event of death.

This plan does not have cash surrender value.

## 2 Your benefit

### 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 base benefit sum assured will be reduced to zero, but your policy will remain in-force. Please refer to section 2.3 Multi-claim feature.

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

\*The Life Insurance Association of Singapore (LIA) has standard Definitions for 37 severe-stage of Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).

## 2.3 Multi-claim feature

While the base benefit sum assured is reduced to zero or lower than 100% of the original sum assured due to admitted claims, your policy will remain in-force. While the base benefit sum assured is reduced to zero, you cannot make any claim on this base benefit. The base benefit sum assured will be reset to the original amount if there is no claim\* under this base benefit or Multi-claim Early Care Rider (if selected) for 12 consecutive months from the diagnosis date of the last admitted claim\* (“reset period”).

Subject to the conditions under section 2.4 below, the base benefit sum assured can be reset multiple times until a total payout of 300% of the original sum assured has been paid out under this base benefit and Multi-claim Early Care Rider (if selected), after which the policy will terminate.

Please note that you cannot make any claim on the LSCI benefit while the base benefit sum assured is zero.

*\* For avoidance of doubt, claims under other supplementary benefits will not be counted in this 12-month reset period.*

## 2.4 Conditions on Multi-claim feature

- (a) Each stage of each critical illness can only be claimed once.
- (b) The maximum amount payable for each critical illness aggregating all stages (including early-stage and intermediate-stage of the same critical illness, if Multi-claim Early Care Rider is selected) is 100% of the base benefit sum assured. That is, the claim amount for each late-stage critical illness is equivalent to 100% of the base benefit sum assured less any claims previously paid for other stages of the same critical illness.
- (c) If there are more than one critical illness diagnosed on the same event date, only one claim will be payable for the critical illness that results in the highest payout.
- (d) The following conditions can be claimed only if they are not as a consequence of other covered conditions (any stages).

- Terminal Illness
- Loss of Independence Existence (all stages)

Otherwise, the claim will be admitted under such covered conditions.

- (e) After 100% of the base benefit sum assured has been paid under LSCI benefit (including any pre-payment of LSCI benefit), the following conditions will be excluded:
  - Terminal Illness
  - Loss of Independence Existence (all stages)
- (f) The maximum total payout under LSCI benefit, including any pre-payment of the LSCI benefit under Multi-claim Early Care Rider if selected, is 300% of the base benefit sum assured.
- (g) As long as the policy is in-force, the premium of this base benefit will remain the same and continue to be payable even when the base benefit sum assured is reduced to zero or lower than 100% of the original sum assured due to admitted claims, including during the reset period.

## 2.5 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 Late-stage Critical Illness (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.

## 2.6 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 Cancer
- Coronary Artery By-pass Surgery
- Other Serious Coronary Artery Disease
- Heart Attack of Specified Severity

## 2.7 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 Multi-claim 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 Multi-claim 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.

The premium rates for this base benefit are level. Please note that premium rates are not guaranteed and may be adjusted based on future experience. We will give 30 days' notice before the new premiums are charged.

As long as the policy is in-force, the premium of this base benefit will continue to be payable even when the base benefit sum assured is reduced to zero or lower than 100% of the original sum assured due to admitted claims, including during the reset period.

### 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 300% of the base benefit sum assured under 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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](http://singlife.com)

**Email:** [service@singlife.com](mailto:service@singlife.com)

**Customer hotline:** +65 6911 1111

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