

# Definitions

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

<b>Age</b>	Age refers to the Life Assured's Age at their last birthday.
<b>Accelerated Payment</b>	An Accelerated Payment is a pre-payment of the death benefit insured. Any pre-payment of the death benefit would lead to a reduction of the Base Benefit sum assured.
<b>Application</b>	Application refers to 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.
<b>Assignment</b>	Assignment refers to the Policy Owner's transfer of his rights under this 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.
<b>Beneficiary</b>	You may nominate person(s) or entity(ies) as Beneficiary 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.
<b>Benefit Term</b>	Benefit Term refers to the benefit coverage period of which the start date and the end date are shown in the Policy Schedule.
<b>Effective Date</b>	Effective Date refers to the date shown in Your Policy Schedule from which the insurance cover becomes effective. This date might differ from the start date of Your benefit as a result of backdating or reinstatement.
<b>Endorsement</b>	Endorsement refers to the document which sets out: <ul style="list-style-type: none"><li>▪ any special terms and conditions applying to Your Policy;</li><li>▪ the special conditions applicable to any supplementary benefit; and/or</li><li>▪ any other notice We give You in writing altering this Policy.</li></ul>
<b>Life Assured</b>	Life Assured refers to the person whose life is covered under this Policy. If there is more than one life covered under this Policy, as shown in Your Policy Schedule, this definition covers all Lives Assured.
<b>Policy</b>	Policy refers to the terms and conditions relating to the benefits, and consists of: <ul style="list-style-type: none"><li>▪ these General Terms and Conditions</li><li>▪ the Benefit Terms and Conditions for the Base Benefits and any supplementary benefits</li><li>▪ the Policy Schedule</li><li>▪ the Application form and underwriting disclosures</li><li>▪ any Endorsements</li></ul>
<b>Policy Owner</b>	Policy Owner relates to the person listed in the Policy Schedule as the contractual owner of this Policy. The Policy Owner can exercise all the rights, privileges and options under this Policy during the Benefit Term. This shall be subject, where applicable, to the rights of any assignee or trustee.
<b>Policy Schedule</b>	The Policy Schedule shows the applicable insurance cover for the Life Assured and forms part of this Policy. Your Policy Schedule will be updated if You adjust Your benefits.
<b>Pre-existing Condition</b>	Pre-existing Condition means the existence of any condition, illness, injury, or symptoms of Life Assured prior to the Policy Effective Date or reinstatement date, whichever is later and regardless of whether the Life Assured or Policy Owner is aware of the said condition, illness, injury or symptom, unless it had been declared and specifically accepted by Us.
<b>Registered medical practitioner</b>	Registered Medical Practitioner refers to a person with a degree in Western medicine and who is a registered practitioner with the relevant authority to provide medical advice and services to but excluding: <ul style="list-style-type: none"><li>(a) the Life Assured; or</li><li>(b) the Policy Owner; or</li><li>(c) a business partner or a relative of the Life Assured or Policy Owner.</li></ul>
<b>We, Us, Our, Company</b>	These refer to Singapore Life Pte. Ltd. (Reg. No. 201405619W), a Life Insurance Company licensed by the Monetary Authority of Singapore.
<b>You or Yourself</b>	This refers to the Policy Owner(s) of this Policy as shown in the Policy Schedule.

<b>Need help?</b>	If You need help and answers to Your Policy, get in touch with Us via one of the contact points.
	<b>Online FAQs:</b> <a href="https://faq.singlife.com">https://faq.singlife.com</a>
	<b>Online chat:</b> Start a live chat at Our website <a href="https://singlife.com">singlife.com</a>
	<b>Email:</b> <a href="mailto:service@singlife.com">service@singlife.com</a>
	<b>Customer hotline:</b> +65 6911 1111
	<b>Address:</b> 18 Robinson Road, #04-03 Singapore 048547

# 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 cover.

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 terms and conditions for Your Base Benefit and any supplementary Benefits that You 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 insurance 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 coverage

You can apply to increase Your cover within six (6) months from the Effective Date, subject to Our approval. The increase will be effective after Our acceptance and after We receive Your premium.

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

### 3.2 Add or Remove Supplementary Benefits

You can apply to add supplementary benefits within six (6) months from the Policy Effective Date, subject to Our approval. The supplementary benefits will be effective after Our acceptance and after We receive Your premium.

You can also remove Your supplementary benefits anytime during the Benefit Term.

### 3.3 Change of Policy Owner

You can assign or transfer this Policy to a new Policy Owner by giving Us signed notice or submitting to Us a completed form prescribed by Us, subject to Our approval and Our confirmation in writing to You on the Assignment.

The change of the Policy Owner, if approved, will be effective from the date We receive Your signed notice or completed form, and all rights of ownership will be passed on to 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 start date of Your Policy and at monthly, quarterly, semi-annual or annual intervals as shown in Your Policy Schedule.

Premiums for each benefit remain payable as long as the benefit is still in-force.

### 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 Your 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.

You can apply to reinstate Your Policy within twelve (12) months from the date Your Policy lapsed. All premiums up to the reinstatement date must be paid.

To reinstate Your Policy after its termination, 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 revocable nomination
- 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](mailto:service@singlife.com). You should notify Us as soon as practicable within six (6) months from the claim event date.

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

### 6.2 How are Benefits 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 do We require to initiate Benefit payments?

To enable Us to pay benefits, We require the following information within six (6) months from the claim event date, 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; and
- 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, Critical Illness or Early 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 Registered 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 websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://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 Dispute Resolution

All disputes arising out of this Policy may be submitted to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for settlement by mediation and/or adjudication in accordance with the mediation and/or adjudication procedure for the time being in force, if the parties so agree. The parties agree to take part in the mediation and/or adjudication in good faith and undertake to honor the terms of any settlement reached.

### 7.4 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.

### 7.5 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 and at [www.singlife.com/privacy](http://www.singlife.com/privacy) 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.

### 7.6 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 are stated incorrectly, all amounts payable under this Policy will be adjusted as follows:

- upon claims, the benefits payable will be recalculated to the amount that would have been payable based on the premiums received, the correct information and the then applicable cost of insurance charge (if any).
- while this Policy is in-force and the Company is aware of any misstatement before notification of claims, We may, at Our sole discretion, adjust the sum assured to such amount based on the premiums received, the correct information and the then applicable cost of insurance charge (if any).
- 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.

### 7.7 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 Effective Date or the most recent reinstatement date, whichever is later during the lifetime of the Life Assured.

## 7.8 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 by You on the date of the email notification of Policy issuance.

If You decide to cancel this Policy, You must write to Us at [service@singlife.com](mailto:service@singlife.com) within fourteen (14) days from the date You receive this Policy. We will refund the premiums paid without interest, after deducting any medical and underwriting expenses incurred in processing Your Application.

## 7.9 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.

## 7.10 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, regulation or restrictions from tax law or if directed by a competent authority. 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 or is diagnosed with a terminal illness. When the benefit is fully paid, then the Policy will end.

### 1.1 Death Benefit

We will pay the 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 Base Benefit sum assured, subject to SGD 1,000,000 per life insured by Us (including all terminal illness benefit payouts under Your other policies with Us), as an Accelerated Payment 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 unless the Base Benefit sum assured is not fully accelerated. Any remaining Base Benefit sum assured not accelerated will be payable upon the death of the Life Assured during the period of cover.

Terminal illness means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within twelve (12) months. This diagnosis must be supported by a specialist and confirmed by Our appointed doctor.

### 1.3 Period of Cover

Your cover for this Base Benefit starts on the Effective Date and ends on the earliest of the following:

- upon the payment of the full Base Benefit sum assured; or
- when You instruct Us to cancel the Policy; or
- when the Policy expires; or
- when the Policy is terminated by Us due to non-payment of premium or as per clause 2.1.

### 1.4 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 Payment which We have made under such supplementary benefits.

- The sum assured of Your other remaining supplementary benefits with Accelerated Payment cannot exceed the reduced Base Benefit sum assured.
- Your Policy will expire if the total benefits paid under Your supplementary benefits with Accelerated Payment are 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 supplementary benefits.

## 2 Important Information

### 2.1 Exclusions

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

a) for Death Benefit,

- attempted suicide or suicide within one (1) year from the Effective Date, in which case We will refund the total premiums paid;
- attempted suicide or suicide within one (1) year from the date of the latest reinstatement, in which case We will refund the total premiums paid since the latest reinstatement date; or
- attempted suicide or suicide within one (1) year from the date of increase in this Base Benefit sum assured, in which case We will pay the Death benefit as if the increase never takes place, and We will refund the total premiums relevant to the increase since the date of increase.

The Policy terminates thereafter. Any refund of premiums will be paid without interest, less any medical and underwriting expenses incurred in processing Your Application or reinstatement.

b) for Terminal Illness Benefit,

- attempted suicide within one (1) year from the Effective Date or date of the latest reinstatement;
- attempted suicide within one (1) year from the date of increase in this Base Benefit sum assured, in which case we will pay the Terminal Illness Benefit as if the increase never takes place, and the remaining sum assured will remain in-force; or
- Human Immunodeficiency Virus (HIV) infection.

### 2.2 Guaranteed Premium Rate

The premium rates for this Base Benefit are level and guaranteed throughout the base Benefit Term.

### 2.3 Renewability

If Your Policy Schedule shows renewability for this 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 at renewal is seventy-five (75) or below; and
- no claims had been admitted under this Base Benefit.

If the attained Age of the Life Assured at the end of the renewed base Benefit Term exceeds the maximum cover Age of ninety-nine (99), the renewed base Benefit Term will be reduced to expire at the maximum cover Age.

The premium for such renewal will be based on prevailing rates Using the Life Assured's Age at renewal without underwriting. The premium for the renewed base Benefit Term is guaranteed and will stay level throughout the renewed base Benefit Term.

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

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

### 2.4 Guaranteed Insurability Option

The guaranteed insurability option allows You to increase the sum assured of this Base Benefit without the need for further medical information on the occurrence of specified events:

- the Life Assured entering into marriage;
- the birth of the Life Assured's child;
- the Life Assured's legal adoption of a child; or
- an increase to the Life Assured's mortgage by more than 20% due to a house move or undertaking major home improvements.

The increase of the sum assured per event is limited to the lower of SGD 250,000 or 25% of the sum assured. This option must be exercised within six (6) months from the event date and You must provide the relevant documents to Us should We require them.

To benefit from this option, the following conditions must be met:

- the Life Assured is below Age fifty (50) at the time of Your request;
- the Life Assured had been underwritten and accepted as a standard risk;
- all premiums are paid to date; and
- aggregated prior increases under this option do not exceed 100% of the original sum assured or SGD 500,000, whichever is lower.