

# Disability Advance Rider Series 3 - Terms and Conditions

## 1 Your Benefits

We will pay the sum assured of this supplementary benefit as an Accelerated Payment of the Base Benefit if, during the period of cover, the Life Assured becomes totally and permanently disabled.

Total and permanent disability means any of the following three (3) disabilities:

- Occupational disability (applicable to Age 18 to 65)
- Presumptive disability
- Inability to perform three (3) out of six (6) Activities of Daily Living

### 1.1 Occupational Disability (applicable to Age 18 to 65)

The Life Assured shall be regarded as being totally and permanently disabled if, due to accident or illness, the Life Assured has been rendered disabled during the period of cover to such an extent that there is no occupation whatsoever which the Life Assured is able to perform.

Disability must be total and permanent and persist continuously for at least six (6) months, with the Life Assured being incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.

### 1.2 Presumptive Disability

The Life Assured shall be regarded as being totally and permanent disabled if, due to accident or illness, the Life Assured suffers total and irrecoverable loss of use of the following during the period of cover:

- the entire sight in both eyes; or
- any two limbs at or above the wrist or ankle; or
- the entire sight in one eye and any one limb at or above the wrist or ankle.

### 1.3 Inability to perform three (3) of the six (6) Activities of Daily Living

The Life Assured shall be regarded as being totally and permanently disabled if, due to accident or illness, the disability:

- has persisted continuously for a period of at least six (6) months and must, at the end of such period, be deemed permanent, with no possibility of improvement for an indefinite time by Our authorised Registered Medical Practitioner; and
- prevents the Life Assured from performing at least three (3) of the six (6) Activities of Daily Living defined below, even with the aid of special equipment, and such disability must always require the physical assistance of another person throughout each entire activity.

Activities of Daily Living:

- (i) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means
- (ii) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances
- (iii) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa
- (iv) Mobility - the ability to move indoors from room to room on level surfaces
- (v) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (vi) Feeding - the ability to feed oneself once food has been prepared and made available

### 1.4 Period of Cover

Your cover for this supplementary benefit starts on the Effective Date and ends on the earliest of the following:

- upon the full payment of this supplementary benefit sum assured; or
- when You instruct Us to cancel this supplementary benefit; or
- when this supplementary benefit expires at the end of the supplementary Benefit Term; or
- when Your cover for the Base Benefit ends.

## 2 Important Information

### 2.1 Exclusions

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

- 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.

### 2.2 Guaranteed Premium Rate

The premium rates for this supplementary benefit are level and guaranteed throughout the supplementary Benefit Term.

### 2.3 Renewability

If Your Policy Schedule shows renewability for this supplementary benefit, Your supplementary benefit is automatically renewed at the end of the supplementary Benefit Term, based on

- the same sum assured; and
- the same supplementary Benefit Term

provided that

- the supplementary Benefit Term is the same as the base Benefit Term;
- the attained Age of the Life Assured at renewal is sixty-five (65) or below; and
- no claims have been admitted under this supplementary benefit.

If the attained Age of the Life Assured at the end of the renewed supplementary Benefit Term exceeds the maximum cover Age of seventy (70), the renewed supplementary 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 supplementary Benefit Term is guaranteed and will stay level throughout the renewed supplementary Benefit Term.

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

### 2.4 Guaranteed Insurability Option

The guaranteed insurability option allows You to increase the sum assured of this supplementary 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;
- 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; and
- the Life Assured had been underwritten and accepted as a standard risk; and
- 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.