

Critical Illness Advance Rider Series 3 - Product Summary

1 Introduction

This is a regular premium supplementary benefit that provides cover for the event of critical illnesses. This supplementary benefit does not have cash surrender value.

2 Your benefit

Your supplementary benefit sum assured will be paid as an acceleration of the base benefit if, during the period of cover, the life assured is diagnosed with any of the critical illnesses listed below, except for Angioplasty & Other Invasive Treatment for Coronary Artery.

If the life assured undergoes Angioplasty & Other Invasive Treatment for Coronary Artery, we will pay 10% of the sum assured of this supplementary benefit, subject to a maximum amount of SGD 25,000. The benefit for Angioplasty & Other Invasive Treatment for Coronary Artery is payable once. The sum assured of this supplementary benefit and the base benefit will be reduced by the amount paid. Premiums payable will be adjusted accordingly based on the reduced sum assured.

Please refer to the Supplementary Benefit Terms and Conditions for the exact terms and definitions of the benefit.

The critical illnesses* covered under this supplementary benefit are:

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

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

2.1 Exclusions

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

- self-inflicted injury, while sane or insane;
- the influence or deliberate misuse of drugs or alcohol;
- pre-existing condition; or
- Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by any Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion or occupationally acquired HIV.

2.2 Waiting period

We will not pay any benefits if the life assured is diagnosed with any of the following critical illnesses within 90 days from the policy effective date:

- Major Cancer
- Coronary Artery By-pass Surgery
- Heart Attack of Specified Severity
- Other Serious Coronary Artery Disease
- Angioplasty & Other Invasive Treatment for Coronary Artery

3 Your premiums

The premium rates for this supplementary 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.

4 Adjusting your policy to fit your needs

You have the flexibility to adjust the plan to your needs any time.

4.1 Adjusting your cover

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

You can reduce your supplementary benefit sum assured at any time as long as the policy is in-force.

Please refer to the General Terms and Conditions for details.

4.2 Guaranteed Renewability

Your supplementary benefit will be automatically renewed at the end of the supplementary benefit term if:

- the supplementary benefit term is the same as the base benefit term;
- no claim was made against the supplementary benefit; and
- the attained age of the life assured at renewal is 65 or below.

The premium for such renewal will be based on the same sum assured and supplementary benefit term using the life assured's age at renewal without underwriting.

Please refer to the Supplementary Benefit Terms and Conditions for the full details of the renewability of this supplementary benefit.

5 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 supplementary benefit and is not exhaustive.

Please refer to the Terms and Conditions for more detailed information.