

DIRECT-Critical Illness Series 1.1 - 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 a cash value.

This is a Direct Purchase Insurance (DPI) product, with no financial advice provided. The product is not available for sale through all other distribution channels of Singlife.

Term	5 years (renewable)	To age 65	20 years (non-renewable)
Minimum entry age	18		
Maximum entry age	59	59	44
Minimum sum assured	SGD 50,000		
Maximum sum assured*	SGD 400,000		

*The maximum total sum assured per insured for all DIRECT-Critical Illness regardless of the number of policies purchased with Singlife is, SGD 400,000.

2 Your benefits

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.

The critical illnesses* covered under this supplementary benefit are:

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

*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;
- an episode of coronary artery or ischaemic heart disease that happens before the effective date;
- any pre-existing condition relating directly or indirectly to the critical illness or where the life assured received medical treatment or asked for medical advice (which relates directly or indirectly to the critical illness) before the effective date; 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
- 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 Renewability

If you have chosen the 5 years renewable option, your supplementary benefit will be automatically renewed at the end of the supplementary benefit term as long as no claim was made against the supplementary benefit and your attained age at renewal is fifty-nine (59) 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.