

Singlife COVID-19 Premium Deferment Programme
("PDP")



What is this Programme?

Singlife's COVID-19 Premium Deferment Programme ("PDP") is designed to help You, our Policy Owners, get through this challenging period of COVID-19 by deferring the payment of premiums due while maintaining your insurance protection during this time.

We reserve the right to amend, at our sole discretion, the terms and conditions of the PDP without prior written notice.

Apply for a deferment

You can apply for your policy or policies to be included in the PDP if the premium due date or policy renewal date is between **1 October 2020** and **31 March 2021 (both dates inclusive)**.

Once your application is approved by Singlife, You will be entitled to an extension of your premium grace period from the current 60 days to up to six (6) months.

1. Eligibility

1.1. To be included in the PDP, the Policy must be:

- Issued before **1 October 2020**; and
- With premium due date(s) or policy renewal date between **1 October 2020** and **31 March 2021** (both dates inclusive); and
- Paid up to date with no outstanding premium(s) when the application is made.

2. How can You apply for the PDP?

2.1. To apply, the Policy Owner needs to email the following information to our customer service team at service@singlife.com from the email address that you have registered with us:

- Policy Number
- Full Name
- Contact Number

2.2. Application(s) should be made at least **10 working days** prior to the policy's next premium due date.

2.3. We will inform you via email whether your application is approved.

3. What happens when Your application is approved?

3.1. You will continue to receive premium notices from us. However, you will have **up to 6 months or 31 March 2021, whichever is earlier** (known as the 'Deferment Period') to pay your premium(s) instead of the standard 60 days grace period

3.2. All insurance coverage and benefits for your policy will remain unchanged during the 'Deferment Period'.

3.3. No interest will be accrued on your premiums during the 'Deferment Period'

4. What happens after the Deferment Period?

- 4.1. Grace period of 60 days will resume for premiums due after the Deferment Period.
- 4.2. All outstanding premiums(s) due during the Deferment Period are to be paid **in full** within 30 days when the PDP ends (i.e on or before 30 April 2021).

5. If I have more than 1 policy with Singlife, do I have to submit multiple applications?

- 5.1. That is not necessary. You can list the policy numbers or simply state 'all applicable policies' in your email to us at service@singlife.com.

6. Who can I contact to find out more about the PDP?

- 6.1. Policy Owners who wish to find out more about this Programme can contact our hotline at (+65) 6911 1111 (9.30am to 5.30pm, Mon-Fri, excluding public holidays) or email us at service@singlife.com

Apply for an extension

If you had previously applied and granted PDP for your policy in our Premium Deferment Program between 1 April 2020 and 30 September 2020, you can apply for an extension of your Deferment Period for an **additional three (3) months**. Applications for such extension would need to be made **on or before 15 October 2020** via email. Refer to Point 2 on how to contact us.

All outstanding premium(s) due during the extended Deferment Period are to be paid **in full** within 30 days when the extended Deferment Period ends.