

Dear <POPreferredName>,

Here are your policy's

**Terms and Conditions for your
Cancer Plus Plan Series 1.1**



Definitions

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

Age	Age refers to the Life Assured's age at their last birthday.
Application	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.
Assignment	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.
Beneficiary	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.
Benefit Term	Benefit Term refers to the benefit coverage period of which the start date and the end date are shown in the Policy Schedule.
Effective Date	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.
Endorsement	Endorsement refers to the document which sets out: <ul style="list-style-type: none"> ▪ any special terms and conditions applying to Your Policy; ▪ the special conditions applicable to any supplementary benefit; and/or ▪ any other notice we give You in writing altering this Policy.
Life Assured	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.
Policy	Policy refers to the terms and conditions relating to the benefits, and consists of: <ul style="list-style-type: none"> ▪ these General Terms and Conditions ▪ the Benefit Terms and Conditions for the base benefit and any supplementary benefits ▪ the Policy Schedule ▪ the application form and underwriting disclosures ▪ any endorsements
Policy Owner	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.
Policy Schedule	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.
Pre-existing Condition	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.
Registered Medical Practitioner	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: <ol style="list-style-type: none"> (a) the Life Assured; or (b) the Policy Owner; or (c) a business partner or a relative of the Life Assured or Policy Owner.
We, Us, Our, Company	These refer to Singapore Life Pte. Ltd. (Reg. No. 201405619W), a Life Insurance company licensed by the Monetary Authority of Singapore.
You, Your	This refers to the Policy Owner(s) of this Policy as shown in the Policy Schedule.

Need help?	If you need help and answers to your policy, get in touch with us via one of the contact points.	
	Online FAQs:	https://faq.singlife.com
	Online chat:	Start a live chat at our website https://singlife.com
	Email:	service@singlife.com
	Customer hotline:	+65 6911 1111

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

Increase or decrease of Your coverage is not allowed for this policy

3.2 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.

3.3 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. 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) All other benefits
 - 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 benefits 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 or www.sdic.org.sg).

7.2 Governing Law

This Policy shall be governed by and be construed in accordance with the laws of Singapore. Parties hereby agree to submit to the exclusive jurisdiction of the Singapore courts.

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 to You and at www.singlife.com/privacy 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 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.

Cancer Plus Plan Series 1.1 - Terms and Conditions

1 Your base benefit

1.1 Death benefit

We will pay \$5,000 if the Life Assured dies during the period of cover for this base benefit, regardless of the sum assured You have chosen.

The Policy will terminate thereafter.

1.2 Early-stage Cancer benefit

We will pay 25% of Your sum assured, subject to clause 1.5, if the Life Assured is diagnosed with Early-stage Cancer as defined in clause 3 during the period of cover.

1.3 Intermediate-stage Cancer benefit

We will pay 50% of Your sum assured, subject to clause 1.5, if the Life Assured is diagnosed with Intermediate-stage Cancer as defined in clause 3 during the period of cover.

1.4 Major Cancer benefit

We will pay 100% of Your sum assured, subject to clause 1.5, if the Life Assured is diagnosed with Major Cancer as defined in clause 3 during the period of cover.

The Policy will terminate thereafter.

1.5 Recurrence benefit

While the Policy is in-force and subject to the conditions stated below, the Life Assured can make multiple claims upon different stages of cancer diagnosis. The total benefit payable on all cancer claims is 100% of the original sum assured.

The premium will remain the same and continue to be payable even after a claim has been made. The Policy will terminate once 100% of the sum assured is paid.

Conditions of recurrence benefit:

- The maximum amount payable for each Early-stage Cancer claim is 25% of the original sum assured
- The maximum amount payable for each Intermediate-stage Cancer is 50% of the original sum assured
- If there are more than one cancer diagnosed on the same event date, only one claim will be payable.
- The maximum total payout under this Policy, including any pre-payment of Early-stage and Intermediate-stage Cancer, is 100% of the original sum assured.
- Waiting period of 90 days from date of remission diagnosis applies for cancer relapse situations.

1.6 Period of cover

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

- upon the death of the Life Assured; or
- upon total payment of 100% of Your sum assured on all cancer claims; or
- when You instruct Us to cancel the Policy; or
- when the Policy lapses due to non-payment of premiums; or
- upon the end of the Benefit Term.

2 Important information

2.1 Renewability

Your base benefit is automatically renewed at the end of the Benefit Term for:

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

provided that:

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

If the attained Age of the Life Assured at the end of the renewed Benefit Term exceeds the maximum cover Age of eighty-five (85), the renewed 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.

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

2.2 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; or
- 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.

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 Early-stage Cancer benefit, Intermediate-stage Cancer benefit and Major Cancer benefit,

- self-inflicted injury, while sane or insane;
- the influence or deliberate misuse of drugs or alcohol;
- Pre-existing Condition;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

2.3 Waiting period

If the Early-stage Cancer, Intermediate-stage Cancer or Major Cancer are diagnosed within ninety (90) days from the Effective Date or the date of the latest reinstatement, whichever is later, We will not pay any cancer benefit.

For the recurrence benefit to be claimed, the Early-stage Cancer or Intermediate-stage Cancer has to be diagnosed as in remission, ninety (90) days before the relapse diagnosis of the same stage and type of cancer.

2.4 Survival period

We will not pay any cancer benefit if the Life Assured dies within seven (7) days from the diagnosis of the Early-stage Cancer, Intermediate-stage Cancer or Major Cancer, in which case We will only pay the death benefit and the Policy will terminate thereafter.

2.5 Non-guaranteed premium rate

The premium rates for this base benefit are not guaranteed. These rates may be adjusted based on future experience. We will give thirty (30) days' notice before the new premiums are charged.

The premiums for this base benefit are payable throughout the base benefit term.

3 Definitions

3.1 Major Cancer*

A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
 - (i) pre-malignant;
 - (ii) non-invasive;
 - (iii) Carcinoma-in-situ (Tis) or Ta;
 - (iv) having borderline malignancy;
 - (v) having any degree of malignant potential;
 - (vi) having suspicious malignancy;
 - (vii) neoplasm of uncertain or unknown behaviour; or
 - (viii) all grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.

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

3.2 Intermediate-stage Cancer

3.2.1 Carcinoma in situ of specified organs treated with radical surgery

The actual undergoing of a radical surgery to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment.

“Radical surgery” is defined in this Policy as the total and complete removal of one (1) of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (partial colectomy with end to end anastomosis) or stomach (partial gastrectomy with end to end anastomosis). The diagnosis of the carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ. Clinical diagnosis does not meet this standard.

Early prostate cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate cancers described using another equivalent classification is also covered if it has been treated with a radical prostatectomy.

All grades of Cervical Intraepithelial Neoplasia (CIN) and Prostatic Intraepithelial Neoplasia (PIN) are specifically excluded.

The actual undergoing of the surgeries listed above and the surgery must be certified to be absolutely necessary by an oncologist. Partial surgical removal such as lumpectomy and partial mastectomy and partial prostatectomy are specifically excluded.

Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the carcinoma in situ must always be supported by a histopathological report.

Furthermore, the diagnosis of carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

3.3 Early-stage Cancer

Early-stage Cancer refer to any of the following conditions.

3.3.1 Carcinoma in situ

Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the carcinoma in situ must always be supported by a histo-pathological report. Furthermore, the diagnosis of carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

The following conditions are specifically excluded from coverage:

- Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade & high grade squamous epithelial lesions.
- Prostatic Intraepithelial Neoplasia (PIN).
- Vulvar Intraepithelial Neoplasia (VIN).
- Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential.
- All tumours in the presence of Human Immunodeficiency Virus (HIV) infection.

3.3.2 Early prostate cancer

Prostate cancer that is histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification.

3.3.3 Early thyroid cancer

Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of thyroid that is less than 1cm in diameter.

3.3.4 Early bladder cancer

Papillary microcarcinoma of bladder

3.3.5 Early chronic lymphocytic leukemia

Chronic Lymphocytic Leukemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.

3.3.6 Skin cancer

Non-invasive melanoma skin cancer:

- A cancer that has not spread outside the tissue in which it began and includes melanoma of Clark’s Level I or II, or a Breslow Level less than or equal to 1.5 mm.

Non-melanoma skin cancer:

- A cancer other than a melanoma that begins in the upper part of the skin (epidermis).