



Protect  
— your —  
Family's  
future

# HomeTeamNS Insurance

TERM LIFE INSURANCE

Affordable protection for HomeTeamNS members and their families.

In honour of your service to our nation, HomeTeamNS and Income have specially designed HomeTeamNS Insurance Scheme and HomeTeamNS Living Policy to serve the insurance needs of you and your loved ones<sup>1</sup>. Enjoy affordable premiums and build up your family's financial defence today.

## Why is it good for me?

- 1 Affordable premiums** with the flexibility to choose sum assured in multiples of \$10,000, up to \$150,000 for HomeTeamNS Living Policy and up to \$300,000 for HomeTeamNS Insurance Scheme
- 2 Receive additional payouts** in the event of Death due to an accident and Permanent and Total Disablement **with HomeTeamNS Insurance Scheme**
- 3 Be protected against 30 Critical Illnesses with HomeTeamNS Living Policy**
- 4 Get Daily Hospital Benefit** of up to \$150 per day **with HomeTeamNS Living Policy**

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## HomeTeamNS Insurance Scheme

### Affordable premiums with the flexibility to choose sum assured

For as low as \$0.35<sup>2</sup> a day, you can be covered for a sum assured of \$100,000 against Death, Permanent and Total Disablement and Permanent and Partial Disablement. You can choose a higher sum assured, in multiples of \$10,000, of up to \$300,000 for better coverage for you and your husband or wife<sup>3</sup>, and up to \$150,000 each for your children<sup>4</sup>, as long as you are insured under the same plan.

Be covered for:

	Payment
Death	Full sum assured
Death (arising out of an accident)	Additional 25% of full sum assured
Permanent and Total Disablement (arising out of illness and accident)	Full sum assured plus additional 1% of the sum assured payable monthly over the next 24 months or till age 65, whichever is earlier
Permanent and Partial Disablement (arising out of an accident)	Varying percentages of sum assured <sup>5</sup>

## Affordable premiums

Age next birthday (years)	Up to 45	46 to 55	56 to 65
Annual premium per \$10,000 sum assured (per person)	\$12.70	\$20.80	\$40.40

Premium rates are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

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## HomeTeamNS Living Policy

### Enhance your protection against critical illnesses and more

You can enhance your protection with HomeTeamNS Living Policy that provides coverage against 30 Critical Illnesses for greater security and peace of mind. Please refer to the list of these 30 Critical Illnesses on our website. What's more, you can also receive a hospital cash benefit of up to \$150 daily in the event of hospitalisation in Singapore.

Be covered for:

	Payment
Death	Full sum assured
Permanent and Total Disablement	Full sum assured
30 Critical Illnesses	Full sum assured <sup>6</sup>
Daily Hospital Benefit	\$10 per \$10,000 sum assured for each day of hospitalisation in Singapore up to \$150 per day and up to 365 days per confinement.

## Protect your family too

Once you are insured with HomeTeamNS Living Policy, you can extend the coverage to your husband or wife<sup>7</sup>, up to a maximum of \$150,000, and your children<sup>4</sup> up to a maximum of \$50,000 each.

Age next birthday (years)	Up to 45	46 to 55	56 to 60
Annual premium per \$10,000 sum assured (per person)	\$28.90	\$41.60	\$80.80

Premium rates are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

## Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

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## About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



**CALL** 6332 1133



**EMAIL** [healthcare@income.com.sg](mailto:healthcare@income.com.sg)



**CLICK** [www.income.com.sg](http://www.income.com.sg)

**HOMETEAMNS**

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## IMPORTANT NOTES

- 1 Your husband or wife and children will be eligible for the application of coverage only if you, as the insured and member of HomeTeamNS, are covered under the same plan. The cover for your husband or wife and children shall end automatically when your cover ends. The sum assured for your husband or wife and children should not exceed your sum assured unless your sum assured has been reduced by Income due to underwriting reasons.
- 2 Premium rate is applicable only to policyholders up to age 45 (age next birthday).
- 3 For HomeTeamNS Insurance Scheme, you and your husband or wife must be at least 16 years old at the point of application. The oldest you and your husband or wife can take up this policy is age 64 and coverage will end when you or your husband or wife reaches the age of 65. The coverage for your husband or wife will also end when your husband or wife is separated or divorced from you.
- 4 Your child must be at least 5 years old at the point of application. The oldest your child can take up this policy is age 15. The cover for your male child will end when your child reaches the age of 21 or National Service enlistment date, whichever is earlier.
- 5 Please refer to the Table of Compensation on Income's website.
- 6 Not applicable to Angioplasty and Other Invasive Treatment for Coronary Artery, with payment capped at \$25,000.
- 7 For HomeTeamNS Living Policy, you and your husband or wife must be at least 16 years old at the point of application. The oldest you and your husband or wife can take up this policy is age 59 and coverage will end when you or your husband or wife reaches the age of 60. The coverage for your husband or wife will also end when your husband or wife is separated or divorced from you.

This is for general information only. You can find the usual terms and conditions of HomeTeamNS Insurance Scheme and HomeTeamNS Living Policy in the master policy contracts issued to HomeTeamNS. The cover for HomeTeamNS plans will automatically end upon the termination of the master policy by either Income or HomeTeamNS. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. These plans do not have any cash value.

HomeTeamNS Insurance Scheme and HomeTeamNS Living Policy are underwritten by Income.

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 Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 22 July 2016