

Important:

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer to the actual policy and any endorsement issued to you.

Conditions for Star Secure

Your policy

This is a regular premium whole-life plan. Its value will increase by **us** adding regular bonus. **You** only need to pay premiums for a limited term.

We will pay benefits if the insured becomes **totally and permanently disabled**, becomes **terminally ill** or dies during the term of this policy.

This policy includes a non-participating compulsory rider, Star Secure – Protection Benefit. It pays **accidental** death benefit, **retrenchment** benefit, family waiver benefit, and part of the **minimum protection value**.

The sum assured in this policy refers to the ‘Sum Assured’ of Star Secure as shown in the policy schedule or any future endorsement that **we** issues, whichever is later.

You may cash in this policy. However, this policy is designed to provide the best value in the long term, so **you** should consider this carefully. **We** recommend that **you** get financial advice.

1 What your policy covers

a Total and permanent disability (TPD), Terminal illness (TI) and death benefit

If the insured becomes **totally and permanently disabled**, becomes **terminally ill** or dies, **we** will pay the benefit shown in Table 1.

Table 1

When claim event happens	Benefit
Before the anniversary immediately after the insured reaches the age of 70	<ul style="list-style-type: none"> • 100% of sum assured and 100% of bonuses; or • Minimum protection value; whichever is higher.
On or after the anniversary immediately after the insured reaches the age of 70	100% of sum assured and 100% of bonuses.

This policy will end when **we** make this payment. **We** will not pay any further benefits.

b Accidental death benefit

If the death was a result of an **accident** (before the **anniversary** immediately after insured reaches the age of 70), **we** will pay an additional 200% of the sum assured, on top of the death benefit, as long as he or she was not taking part in a **restricted activity** at the time of the **accident**. If the insured was taking part in a **restricted activity** at the time of the **accident**, **we** will only pay an additional 60% of the sum assured, on top of the death benefit.

We will pay this benefit only if the death happens within 365 days of the **accident**.

This policy will end when **we** make this payment. **We** will not pay any further benefits.

c Retrenchment Benefit

If **you** are **retrenched**, **you** will not have to pay the premiums for the basic policy and Star Secure – Protection Benefit for six months from the next premium due date onwards. For this to apply, **you** must meet all the following conditions.

- **You** must have paid at least six months' premiums.
- Your **retrenchment** must have taken place no earlier than six months after the **cover start date**.
- **You** have not been able to find employment for three months in a row after being **retrenched**.

You will have to pay premiums for the month that **you** start **permanent paid employment** and this benefit will end.

You can claim for the **retrenchment** benefit only once under this policy.

d Family Waiver Benefit

If a **family member** (before the **anniversary** immediately after he or she reaches the age of 70) becomes **totally and permanently disabled**, becomes **terminally ill** or dies during the premium term of this policy, **you** will not have to pay the premium for this policy and its riders. **We** will also pay a lump sum of 24 months' premiums of this policy and its riders.

We will pay this benefit only if the **family member** is of age 64 years old or younger, as of his or her last birthday, at the time **we** issue the policy.

This benefit will end upon a successful claim, or when the basic policy is **vested**, whichever is earlier.

2 Our responsibilities to you

a Cash value and paid-up policy

You may choose to cash in this policy fully or partially. Your policy will end after **you** cash in the policy fully.

When **you** have been paying premiums for this policy for more than two years, **you** may cash in this policy for its **cash value**.

However, if the premium term for your policy is five years, **you** may cash in this policy for its **cash value** after **you** have paid premiums for at least one year.

If **you** choose to cash in this policy partially, the sum assured of this policy after the partial cash payout cannot be less than the minimum sum assured set by us.

You can also convert this policy to a **paid-up** policy. The death benefit, cash value, and maturity benefit (if applicable based on the benefits included in this policy) are payable based on a reduced sum assured upon **paid-up**. Other benefits, if any, will end and the **minimum protection value** will no longer apply. **You** will not pay any future premiums.

You will keep any bonuses added to this policy before the date **you** convert it to a **paid-up** policy. Once **paid-up**, this policy is not eligible for future bonus.

Any rider attached to this policy, including the Star Secure – Protection Benefit, will end immediately once converted to a **paid-up** policy.

We may review and revise the way **we** work out the **cash value** and the **paid-up** sum assured.

b Loans

You may take a loan from this policy depending on **our** terms and conditions. **We** will take all loans and their interest from any amount **we** may be due to pay under this policy. If at any time the amount of the loans and interest is more than the **cash value**, this policy will end.

You may repay all or part of the loan at any time. The interest charged on the loan will be based on the rate agreed at the time **you** took out the loan. **We** may change the interest rate at any time by giving **you** 30 days' notice.

c Bonus

You have bought a participating policy from **us** and it forms part of the Life Participating Fund. This policy will share in the profits and losses from this fund as **we** add bonuses. There are two types of bonuses.

- **We** add an 'annual' or 'reversionary' bonus to this policy each year. Once **we** have added an annual bonus, **we** cannot remove it.
- The 'terminal' or 'special' bonus is an extra bonus which **we** pay at the time of making a claim or if **you** cash in this policy.

To avoid doubt, Star Secure – Protection Benefit does not form part of the Life Participating Fund, and no bonus is payable on the benefit.

These bonuses are not guaranteed. They are recommended by **our** appointed actuary and approved by **our** board of directors. This policy will become eligible for bonuses after two years from the **policy entry date**.

Under this policy, **you** cannot cash in any bonuses on their own.

3 Your responsibilities

You will pay your first premium at the time **you** apply for this policy. **You** will then pay future premiums when they are due. **You** will have 30 days as a period of grace to make these payments for this policy to continue. If **we** are due to pay any benefits during this period, **we** will take off any unpaid premiums from the benefits.

If **you** still have not paid the premium after the period of grace, **we** will pay the premiums on your behalf so the policy and its riders can continue. **We** will only do this if the policy has enough **cash value** to repay them. **We** treat this as a loan (called an automatic premium loan) and charge **you** interest. If there is not enough **cash value**, this policy will end.

We will take these loans and interest from any amount **we** may be due to pay under this policy. If at any time the amount of the loans and interest is more than the **cash value**, this policy will end.

If this policy ends because there is not enough **cash value**, **you** can reinstate it within 36 months by paying the premiums **you** owe along with interest. This applies as long as **you** give **us** satisfactory proof of the insured's good health and there is no change in the risks covered by this policy. However, if **we** do not ask for the insured's health declaration or medical checks at the time of application, then **you** need not give **us** satisfactory proof of the insured's good health.

4 What you need to be aware of

a Suicide

This policy is not valid if the insured commits suicide within one year from the **cover start date**.

We will refund the total premiums paid, without interest, less any amounts **we** have paid **you**, and any amount **you** owe **us**, from the **cover start date**.

b TPD benefit

Under the definition of **TPD**, if the insured is under 65 years old, he or she must be unable to carry out any occupation, or there is **total physical loss**. **We** do not pay if the insured is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

If the insured becomes **totally and permanently disabled** when he or she is 65 years old and above, he or she must be suffering from a **severe disability** or there is **total physical loss**. Otherwise, **we** will not pay the benefit.

We will not pay this benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

We will also not pay this benefit unless the insured is certified by a **registered medical practitioner** to have been **totally and permanently disabled** for at least six months in a row.

If the insured is also covered for **TPD** under any policies which have been issued in the past

(whether issued by **us** or by any other insurer), the total **TPD** benefit due under all these policies cannot be more than S\$6.5 million (not including bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$6.5 million (not including bonuses). The cover for death will be reduced by the **TPD** payment, and this remaining cover will continue as long as **you** pay premiums on it. **We** will work out the remaining cover as well as the reduced premium **you** will need to pay for this remaining cover.

c TI benefit

We will not pay this benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

d Accidental death benefit

We will not pay this additional **accidental** benefit if **accidental** death is caused directly or indirectly by:

- deliberate acts such as self-inflicted injuries, suicide or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- illnesses, psychological conditions or eating disorders;
- heat stroke;
- a bad reaction to drugs or medication;
- the effects of viruses (for example, dengue), bacteria or diseases;
- the negative effects or complications of medical and surgical care;

- treatments aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- radiation or contamination from radioactivity;
- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- military, air force or naval operations, except when carried out in peacetime;
- warlike operations (whether war is declared or not), war, invasion, riot or any similar event;
- an **accident** which happens outside of Singapore, if the insured has been outside Singapore for more than 180 days in a row at the time of the **accident**; or
- an **act of terrorism**. However, **we** will pay S\$10,000 or 10% of the sum assured, whichever is lower, on top of the amount **we** pay for death benefit.

e Retrenchment benefit

We will not pay this benefit if your claim arises from:

- retiring, leaving after a probation period, resigning or being dismissed;
- suffering a psychological condition, disability or illness;
- taking part in a labour dispute;
- coming to the end of an employment contract;
- being involved in a staff-reduction programme or unemployment **you** knew was going to happen before the **cover start date**;
- being employed for less than six months by an **employer**; or
- being employed by an **employer** not incorporated or registered in Singapore.

f Family waiver benefit

We will not pay this benefit if the **family member** becomes **totally and permanently disabled**, becomes **terminally ill** or dies from any condition of the **family member** that is

- diagnosed;
- treated;
- for which a **registered medical practitioner** was consulted; or
- for which the existence or onset of signs or symptoms of any illness or disease were present,

before or within 2 years from the **cover start date** or registration of marriage date, whichever is later.

Under the definition of **TPD**, if the **family member** is under 65 years old, he or she must be unable to carry out any occupation, or there is **total physical loss**. **We** do not pay if the **family member** is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

If the **family member** becomes **totally and permanently disabled** when he or she is 65 years old and above, he or she must be suffering from a **severe disability** or there is **total physical loss**. Otherwise, **we** will not pay the benefit.

We will also not pay this benefit unless the **family member** is certified by a **registered medical practitioner** to have been **totally and permanently disabled** for at least six months in a row.

We will not pay this benefit if your claim for the **family member** becoming **totally and permanently disabled** and **terminally ill** arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

We will not pay this benefit if the **family member** commits suicide within one year from the **cover start date** or registration of marriage date, whichever is later.

We will not pay this benefit if **you** fail to give us a valid copy of the following documents.

- proof of identification of the **family member**;
- proof of relationship of the insured and the **family member**
- any other documents that may be requested by **us**, including but not limited to the completed declaration and authorization form for a claim on the **family member** and confirmatory result from medical investigations at the time of processing any claim or payment of any benefit under this policy.

g Making a claim

To make a claim for death benefit, **we** must be told within six months after the insured's death.

If this policy provides for **accidental death** or **accidental TPD** benefit, **we** must be told within thirty days after the insured's death or **TPD**. If **you** tell **us** after the thirty days, **we** will not pay the claim for **accidental death** or **accidental TPD** benefit.

To make a claim for the family waiver benefit, **we** must be told within six month after the **family member's** death and after the diagnosis that the **family member** has become **totally and permanently disabled** or **become terminally ill**. If **you** tell **us** after six months, **we** will not pay the claim for the family waiver benefit.

To make a claim for other benefits, **we** must be told within six months after the diagnosis or the event giving rise to the claim. If **you** tell **us** after the six months, **we** will not pay the claim for the other benefits.

When **we** pay a claim, **we** will not refund any premiums that have been paid.

h Refusing to pay a claim

After **you** have been continuously covered for one year from the **cover start date**, **we** will pay your claim unless:

- it is a case of fraud;
- **you** fail to pay a premium;
- the insured has a **material pre-existing condition** which **you** did not tell **us** about when **you** applied for this policy; or
- the claim is excluded or not covered under the terms of this policy.

i Transferring the legal right of this policy

You cannot assign (transfer) this policy unless **you** tell **us** in writing and **we** agree to the assignment.

j Excluding third-party rights

Anyone not directly involved in this policy cannot enforce it under the Contracts (Rights of Third Parties) Act (Chapter 53B).

5 Definitions

Accident and **accidental** mean an unexpected incident that results in an injury or death. The injury or death must be caused entirely by being hit by an external object that produces a bruise or wound, except for injury or death caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes or gas.

Act of terrorism means an act (which may or may not include using or threatening to use force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Anniversary means the last day of every 12 months from the entry date for this basic policy.

Cash value means the amount available when **you** cancel a policy that has a savings feature before **we** pay a benefit under it (for example, for death), or it becomes due for payment (maturity), for example, an endowment policy. **We** work out the amount of the **cash value**.

Cover start date means the date:

- **we** issue this policy;
 - **we** issue an endorsement to include or increase a benefit; or
 - **we** reinstate this policy;
- whichever is latest.

Employer means any person, company, association, club, society or organisation that is formed, incorporated or registered in Singapore and which employs people. This includes the Government and any statutory organization or authority in Singapore.

Family member means any of the following when **you** make a claim on the family waiver benefit:

- your legal spouse if **you** are the insured;
- **you** if the insured is your legal spouse; or
- the insured's legal or natural parents if the insured is a **juvenile**.

Juvenile means age below 18 years old at the time **we** issue the policy.

Material pre-existing condition means any condition that existed before the **cover start date** which would have reasonably affected **our** decision to accept your application and for which:

- the insured had symptoms that would have caused any sensible person to get medical treatment, advice or care;
- treatment was recommended by or received from a medical practitioner; or
- the insured had medical tests or investigations.

Minimum protection value means a percentage of the sum assured shown in the policy schedule. **You** cannot change the **minimum protection value** which **you** chose at the start of the policy.

Paid-up means not paying any future premium payments and reducing the sum assured after the policy has built up a **cash value**.

Permanent paid employment means entering into any contract of service with any person, company, association, club, society, government or authority, whether in Singapore or overseas, where **you** agree to serve as an employee, including an apprenticeship contract or agreement, or are **self-employed**.

Policy entry date means the 'Policy entry date' shown in the policy schedule.

Registered medical practitioner means a doctor who is qualified in western medicine and is legally licensed in Singapore or has the qualifications recognised by the Singapore Medical Council.

Restricted activity means any of the following activities.

- Duties as firefighters, police force personnel, fishermen, armed security guards, aircrew, ship crew, marine salvage crew, oil riggers, dock workers, drivers, despatch riders, driving instructors, bodyguards and bouncers.
- Any activities involving explosives, heavy machinery, woodworking, dangerous gases or substances, using underwater breathing apparatus, work on construction or demolition sites, work at heights above 10

metres, work in underground tunnels, oil and gas rigs or offshore work.

- Military, air force or naval operations in peacetime, including training and exercises for national servicemen or reservists in peacetime.
- Motorcycling whether as rider or pillion rider.
- Professional sports, any form of race (except racing on foot, cycling or swimming), action or adventure sports that involve speed, height at above 10 metres, highly specialized gear, stunts or using underwater breathing apparatus. This definition includes rock climbing, mountaineering, parachuting, white-water rafting, horse riding, winter sports and scuba diving.

Retrenched and **retrenchment** mean losing your job as a result of redundancy or because your **employer's** profession, business, trade or work is being reorganised.

Self-employed means being a sole proprietor, a partner of a business or employed by a business or company where **you** or your husband or wife, parents, parents-in-law, brothers and sisters, brothers- and sisters-in-law or children own at least 20% of the share capital or are entitled to at least 20% of the profits, either individually or jointly.

Severe disability means the inability to perform at least three of the following activities of daily living, even with the aid of special equipment and always needing the help of another person throughout the entire activity.

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

- Transferring – the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility – the ability to move indoors from room to room on level surfaces;
- Toileting – the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding – the ability to feed oneself once food has been prepared and made available.

Terminal illness (TI), and **terminally ill** mean an illness which, in the opinion of the **registered medical practitioner** involved and a **registered medical practitioner** we have appointed, is highly likely to lead to death within 12 months. However, **we** will exclude **TI** in the presence of human immunodeficiency virus (HIV).

Total and permanent disability (TPD), and **totally and permanently disabled**, mean any of the below.

- If the insured is under 65 years old, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or the inability to take part in any paid work for the rest of a person's life.
- If the insured is 65 years old and above, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or **severe disability**.

Total physical loss means:

- the total and permanent loss of sight in both eyes;
- the loss of, or total and permanent loss of use of, two limbs at or above the wrist or ankle; or
- the total and permanent loss of sight in one eye and the loss of, or total and permanent loss of use of, one limb at or above the wrist or ankle.

Vested means the process where the ownership of the policy is transferred from the original policyholder to the insured named in the policy

schedule to the basic policy. This happens when the insured reaches a certain age called the vesting age.

We, us, our means NTUC Income Insurance Co-operative Limited.

You means the policyholder shown in the policy schedule.