

Product Summary for HomeTeamNS Living Policy

Product Information

This is a group term life policy. It provides the following benefits upon the occurrence of the specified events as set out in the table of cover below.

Coverage	HomeTeamNS Living Policy
Death due to an accident within 60 days from the date we receive the application form with premiums (this benefit will end on the date we inform you on the rejection of application for cover or on the start date of cover, whichever is earlier.)	Sum assured less the premiums for one full policy year
Death after start of cover	Sum assured
Permanent and total disablement	Sum assured
Daily hospital benefit	Daily hospital cash benefit of \$10.00 for every \$10,000 of the sum assured up to 365 days for each period of hospital stay in Singapore
30 critical illnesses	Sum assured For angioplasty and other invasive treatment for coronary artery, payment is limited to 10% of the sum assured, subject to a maximum of \$25,000

The list of critical illnesses[^] covered are:

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

25. Severe Encephalitis
26. Severe Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment for Coronary Artery
28. Blindness (Irreversible Loss of Sight)
29. Paralysis (Irreversible Loss of Use of Limbs)
30. Terminal Illness

Please refer to the Key Features and Benefits of Insurance Coverage for the full definitions of the critical illnesses and the circumstances in which a claim can be made.

^ 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).

Key Product Provisions

The following are some key provisions found in the Key Features and Benefits of Insurance Coverage of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the Key Features and Benefits of Insurance Coverage. You should consult a qualified adviser if you require further explanation.

a) Eligibility

You, your husband or wife and child must meet the following eligibility conditions:

- You are aged 16 to 60 and a registered ordinary or associate member of HomeTeamNS.
- Your husband or wife is aged 16 to 60 and must be legally married to you and not separated or divorced from you.
- Your child (male) is aged 5 to 21 years and must be your natural or legally adopted child. Your child (female) is aged 5 to 60 years and must be your natural or legally adopted child.
- You, your husband or wife and child must be a Singaporean, Singapore Permanent Resident or foreigner who is working or residing in Singapore to apply for the policy.
- Your husband or wife and child will be eligible to apply for the policy only if you, as the main insured and registered member of HomeTeamNS, are covered under the same plan.

The oldest you and your husband or wife can apply for this policy is age 59. The oldest your child can apply for the policy is age 15.

b) Sum Assured

You can choose the sum assured in multiples of \$10,000.

The maximum sum assured for you and your husband or wife is \$150,000 each. The maximum sum assured for your child is \$50,000.

The sum assured for your husband or wife and child should not be higher than your sum assured unless your sum assured has been reduced by Income due to underwriting reasons. If you end your policy or is no longer a registered member of HomeTeamNS, the cover for you, your husband or wife and child will

end. The cover for your husband or wife will also end if you are separated or divorced from your husband or wife.

c) Premiums

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. Premium rates are not guaranteed and may be reviewed from time to time. Please refer to Appendix 1 of the product summary for the premium rates.

d) Waiting Period

For critical illness benefit, we will not pay if the insured has been diagnosed for the first time by a registered medical practitioner as suffering from major cancer, heart attack of specified severity, coronary artery bypass surgery and angioplasty and other invasive treatment for coronary artery within 90 days from the start date of the insured's cover.

e) Terms of Renewal

The policy will be renewed automatically for the same terms, conditions, exclusions, plan type and sum assured if there is no claim during the term of the policy and premium is paid.

f) Free-Look Period

You can cancel the insured's cover by giving us a written request within 14 days from receiving the certificate of insurance. If you cancel the policy, we will refund any premiums paid, less any medical fees paid in assessing the risk under this policy. If we send the certificate of insurance by post, we assume it has been delivered and received in the ordinary course of the post, seven days after the date it is posted.

g) Grace Period

There is a 30 days grace period to pay the premiums due on your policy. During the grace period, the insured's cover will stay in force. If the premiums are not paid after the grace period, the policy will automatically end on the day the grace period ends.

If any benefits are due to be paid during this period, we can take off any premiums that you owe from the benefit.

h) Cancellation Clause

The insured's cover ends if any of the following events happens:

- HomeTeamNS or we end the master policy;
- we do not receive the premium for the insured's cover;
- you stop being a HomeTeamNS Principal member;
- you, as the HomeTeamNS Principal member, reaches age 60;
- you end this policy;
- your husband or wife reaches age 60 or your husband or wife is separated or divorced from you;
- your child (male) reaches age 21 or National Service (NS) enlistment date, whichever is earlier; or
- your child (female) reaches age 60.

This will apply when the earliest of these events happens.

Notwithstanding the above, the insured will continue to be covered for the remaining period of the year for which premium has been paid.

There is no cash-in value available when the insured's cover ends.

i) Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Key Features and Benefits of Insurance Coverage. You are advised to read the Key Features and Benefits of Insurance Coverage for the full list of exclusions. The following is a list of some of the exclusions for this plan. The exclusions for this plan include, but are not limited to, the following conditions:

- **Death after start of cover**

This benefit is not payable if the insured commits suicide or attempt threat, whether sane or insane, within 12 months from the start date of the insured's cover.

- **Permanent and total disablement**

The benefit is not payable if the insured becomes permanently and totally disabled due to self-inflicted injury within one year from the start date of the insured's cover.

- **Daily hospital benefit**

This benefit is not payable if the insured has to stay in hospital for any illness or injury which is caused directly or indirectly by:

- strike, riot, civil commotion;
- war, war-like operations or terrorism;
- being under the influence of intoxicating liquor or any narcotic or drug;
- suicide, attempted suicide, provoked assault, intentional self injury, or engaging in any brawl;
- insanity or any other disorders of the mind;
- venereal disease, childbirth, pregnancy or miscarriage and their sequelae;
- infertility, sub-fertility, assisted conception or any contraceptive operation;
- congenital anomalies;
- an illness or injury which occurs during the first 30 days from the start date of the insured's cover; or
- taking part in flying or other aerial activities except as a fare-paying passenger on a regular scheduled passenger flight of a commercial aircraft.

- **Critical illness**

This benefit is not payable if the insured's critical illness is caused by:

- self inflicted injury or illness;
- wilful misuse of drugs and/or alcohol;
- an episode of coronary artery or ischaemic heart disease that occurred before we issue this policy; or
- any pre-existing condition relating directly or indirectly to the critical illnesses as specified in the HomeTeamNS Living Policy Key Features and Benefits of Insurance Coverage or where the insured received medical treatment or sought medical advice before the start date of the insured's cover under this policy.

j) Claims

We must be told within 30 days after the event death, injury or diagnosis of critical illness. You (or your legal representative) must tell us in writing, giving full details and providing the proof we need. You must give us the documents we need with the claim form.

You must provide adequate medical evidence and we may ask you to be examined by a registered medical practitioner that we have appointed at your cost. Diagnosis of any critical illness must be supported by acceptable clinical, radiological, histological and laboratory evidence and confirmed by a registered medical practitioner.

k) Survival Period

No critical illness benefit under this policy shall be payable if the insured dies within 30 days of being diagnosed as suffering from a critical illness.

l) Change of Term and Conditions

Any changes to the master policy we agree with HomeTeamNS which is endorsed on the master policy will apply to all insureds covered under the policy.

m) Refusing to Pay a Claim

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

- it is a case of fraud;
- you fail to pay a premium;
- you or the insured has a material pre-existing condition which you or the insured did not tell us about when you applied for this policy if health declaration is required;
- you or the insured fails to tell us any significant information or information which is true, correct and complete which would have reasonably affected our decision to accept your application; or
- the claim is excluded or not covered under the terms of this policy.

If you have any enquiries, you may contact us at 6332 1133 or email us at healthcare@income.com.sg.

Disclaimer

You can ask for a copy of Your Guide to Life Insurance or Your Guide to Health Insurance from us or download a copy at www.lia.org.sg.

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the Key Features and Benefits of Insurance Coverage for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the master policy contract will be enforceable by HomeTeamNS and 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 or www.lia.org.sg or www.sdic.org.sg).

Appendix 1

Table of premiums and sum assured

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