

Personal Data Protection Statement

By opting for this insurance cover, you have given your consent to Income, its third party service providers, and parties stated in Income's Privacy Policy (www.income.com.sg/privacy-policy) to collect, use, and disclose personal data directly provided by you and/or disclosed by Singtel for the purposes of processing and administering this insurance application or transaction, providing you with financial advice and/or recommendation on products and services, managing your relationship and policies with Income in the manner and for the purposes described in [Income's Privacy Policy](#).

The consent provided by you for this is in addition to and does not supersede any consent which you may have provided previously in respect of the above purposes, unless your consent is withdrawn and notified to Income.

Please refer to [Income's Privacy Policy](#) for more information, including access and correction of your personal data and consent withdrawal.

30-day Protect Data plan Free Cover Product Summary

Premiums

The premiums for this policy are paid by the Singtel Mobile Singapore Pte Ltd ('policyholder') and the benefits under this group policy are provided by NTUC Income Insurance Co-operative Ltd ('Income') free of charge to selected customers ('the insured person') nominated by the policyholder.

Product Information

This is a 30-day accident and health policy and will protect the insured person financially when the specified event happens during the policy period. There are some benefits which provide coverage when the specified events are caused only by accidents and not due to sickness.

The amount Income will pay depends on the terms, conditions, exclusions and maximum benefit limits as set out in the Table of Cover below.

This policy is not a Medisave-approved policy.

Table of cover¹

Benefit		Maximum benefit (S\$) per insured
Section 1	Accidental death	\$5,000
Section 2	Permanent disability	\$5,000
Section 3	Daily hospital income after more than 4 days of hospitalisation due to an accident (per day up to 60 days per incident)	\$20
Section 4	Get well benefit after more than 4 days of hospitalisation due to accident or sickness (per incident)	\$50 + 1GB Singtel data booster
Section 5	Job loss after more than 4 days of hospitalisation due to accident or sickness	\$3,000

¹Note: Please refer to the Policy Conditions on details of policy coverage

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and the insured person is advised to refer to the actual terms and conditions in the contract. The insured person should consult a qualified adviser if he/she requires further explanation.

1. Eligibility

Cover under this policy is only available to the insured person if:

- the insured person is a Singaporean, Singapore permanent resident; or an individual holding a valid Singapore identification document such as an Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;

- the insured person is between 16 and 85 years of age;
- the insured person's application for cover under this policy has been approved by Income and the policyholder; and
- the premium for the insured person's cover under this policy has been fully paid by the policyholder.

2. Cancellation Clause

- a** Income can cancel the insured person's cover under this policy by giving the policyholder seven days' notice, whether mailing address, email address, or contact number. The cancellation notice is deemed to be received on the same day if Income delivers the notice by hand, mail, fax or email. To avoid doubt, Income is not obligated to inform the insured person of the cancellation.
- b** The policyholder may cancel the insured person's cover under this policy by writing to Income. The date of cancellation will depend on when Income receives the notice of cancellation from the policyholder.
- c** The insured person may cancel their cover under this policy by writing to Income. The date of cancellation will depend on when Income receives the notice of cancellation from the insured person.
- d** Income or the policyholder can cancel this policy by giving the other at least 3 months prior written notice. If the cancellation date of the policy is before the end of the insured person's period of insurance, their cover will end on the expiry date of the insurance cover.

3. Terms of Renewal

This is a short-term accident and health policy and Income is not required to renew this policy. Income may end this policy by giving the policyholder seven days' notice in writing.

There is no renewal for the insured person's cover. If the insured person wishes to, they can apply for cover again subject to the eligibility conditions.

4. Alterations

Income may make alterations to the policy with the agreement of the policyholder. If the alteration of the policy is made before the end of the insured person's period of insurance, the alteration will not affect their existing cover.

5. Claims Conditions

- a** The insured person must tell Income as soon as possible, and in any case within 30 days about any event which may give rise to a claim under this policy. Income has the right to reject the insured person's claim and Income will not be liable to pay any claim if the insured person tells Income later than 30 days from the date of event.
- b** The insured person must not:
 - i) act in a fraudulent way

- ii) make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
 - iii) make a statement to support a claim knowing the statement to be false in any way;
 - iv) send Income a document to support a claim knowing the document to be forged or false in any way; or
 - v) make a claim for any loss or damage caused by the insured person's deliberate act or with the insured person's knowledge.
- c** Income will pay all claims in Singapore Dollars.
- d** The insured person or their legal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, Income may need before assessing any claim.

For further information, you can visit or contact Income via any of the following channels:

- (i) www.income.com.sg/st_claim
- (ii) pcc@income.com.sg
- (iii) 6788 6616

6. Exclusions

There are certain conditions whereby Income will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy conditions which can be found at www.income.com.sg/stb for the full list of exclusions.

This policy does not cover claims for loss or liability directly or indirectly caused by or arising from the following.

- a** Any known event.
- b** The insured person deliberately injuring themselves, committing suicide or attempted suicide while sane or insane, the insured person's criminal act, provoked assault, deliberate acts or putting themselves in danger (unless they are trying to save human life).
- c** The effect or influence of alcohol or drugs.
- d** Pregnancy, childbirth, abortion, miscarriage or all complications or death arising from these conditions,
- e** Mental problems or insanity.
- f** Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- g** Pre-existing medical conditions or physical problems which existed before the start date.
- h** The insured person taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- i** The insured person taking part in any kind of speed contest or racing (other than on foot).

- j** The insured person taking part in any dangerous activities or sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering which involves using ropes, any underwater activities involving underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, white-water rafting, dragon boating, hunting, horse riding, polo show, jumping, mountain biking unless Income has otherwise agreed in writing, but not including the following activities carried out for leisure purpose under the supervision of a licensed guide or instructor: hot-air ballooning, ice or winter sports, hiking or trekking if done outside Singapore.
- k** The consequence of any act of terrorism, war, revolution or any similar event.
- l** Radioactivity or damage from any nuclear fuel, material or waste.
- m** The insured person failing to take reasonable efforts to avoid injury or minimize claims under this policy.
- n** The insured person taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.

Disclaimer

You can ask for a copy of Your Guide to Health Insurance from us or download a copy at www.income.com.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 Income eventually issues. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income.

It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.

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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).