



Supporting *you* on your road to recovery

CancerAssist

GENERAL INSURANCE

Flexible financial assistance
upon diagnosis of cancer.

We understand that it is daunting when cancer strikes unexpectedly hence it's crucial for you to consider protecting yourself. With CancerAssist, we aim to provide you and your loved ones a helping hand in times of difficulties. The policy's cash payout and monthly living allowance¹ aim to ease some of your worries so that you can focus on things that matter most to you, such as exploring treatment options, taking a short trip with your loved ones or fulfilling your life goal.

Why is it good for me?

- 1 **Lump sum cash payout²** upon diagnosis of major cancer³
- 2 **Monthly living allowance¹** to help with other expenses so you can focus on getting well
- 3 No claim bonus of **up to 25%**
- 4 **No medical check-up** is required
- 5 Enhance your coverage with the **optional riders** for early cancer³ and double cover for specific major cancers³

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Lump sum cash payout and monthly living allowance

CancerAssist goes beyond a lump sum cash payout² upon diagnosis of major cancer³ and provides monthly living allowance¹ benefit for 12 months to aid with miscellaneous expenses incurred such as transportation fees and treatments so that you can focus on your recovery.

No claim bonus

If no claims are made from your policy, you can receive additional 5% of the Major cancer benefit limit under your main plan in your next policy renewal, up to a maximum of 5 consecutive renewals. This means you will have a no claim bonus of 25% from the 5th renewal onwards.

Coverage may be provided even if you have existing non-cancer related medical conditions

Coverage may be provided⁴ even for those with existing non-cancer related medical conditions such as heart valve disorder and hypertension.

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Enhance your coverage with two optional riders

CancerAssist provides you with the flexibility to enhance your coverage with two optional riders, Early cancer rider and Double cover for specific major cancers rider. Early cancer rider² provides coverage upon detection of early cancer³ while Double cover for specific major cancers rider² provides additional coverage for major cancer³ in colon, lung and prostate for males and major cancer³ in colon, lung and breast for females.

Table of cover

Benefits		Maximum benefit (\$\$) per insured person	
		Essential	Enhanced
Section 1	Major cancer (once per lifetime)	\$30,000	\$50,000
Section 2	Monthly living allowance ¹ (per month; for 12 months)	\$300	\$500
Optional Benefits			
Section 3	Early cancer (once per lifetime)	\$6,000	\$10,000
Section 4	Double cover for specific major cancers (once per lifetime)	\$30,000	\$50,000

Please refer to the policy contract for the full definitions of the early cancer and major cancer and the circumstances in which a claim can be made.

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How CancerAssist helps you

Mr. Tan, age 31, non-smoker has heart valve disorder so he wants to seek coverage in the event of diagnosis of major cancer³. He signs up for CancerAssist and opts for Enhanced plan with Double cover for specific major cancers rider.

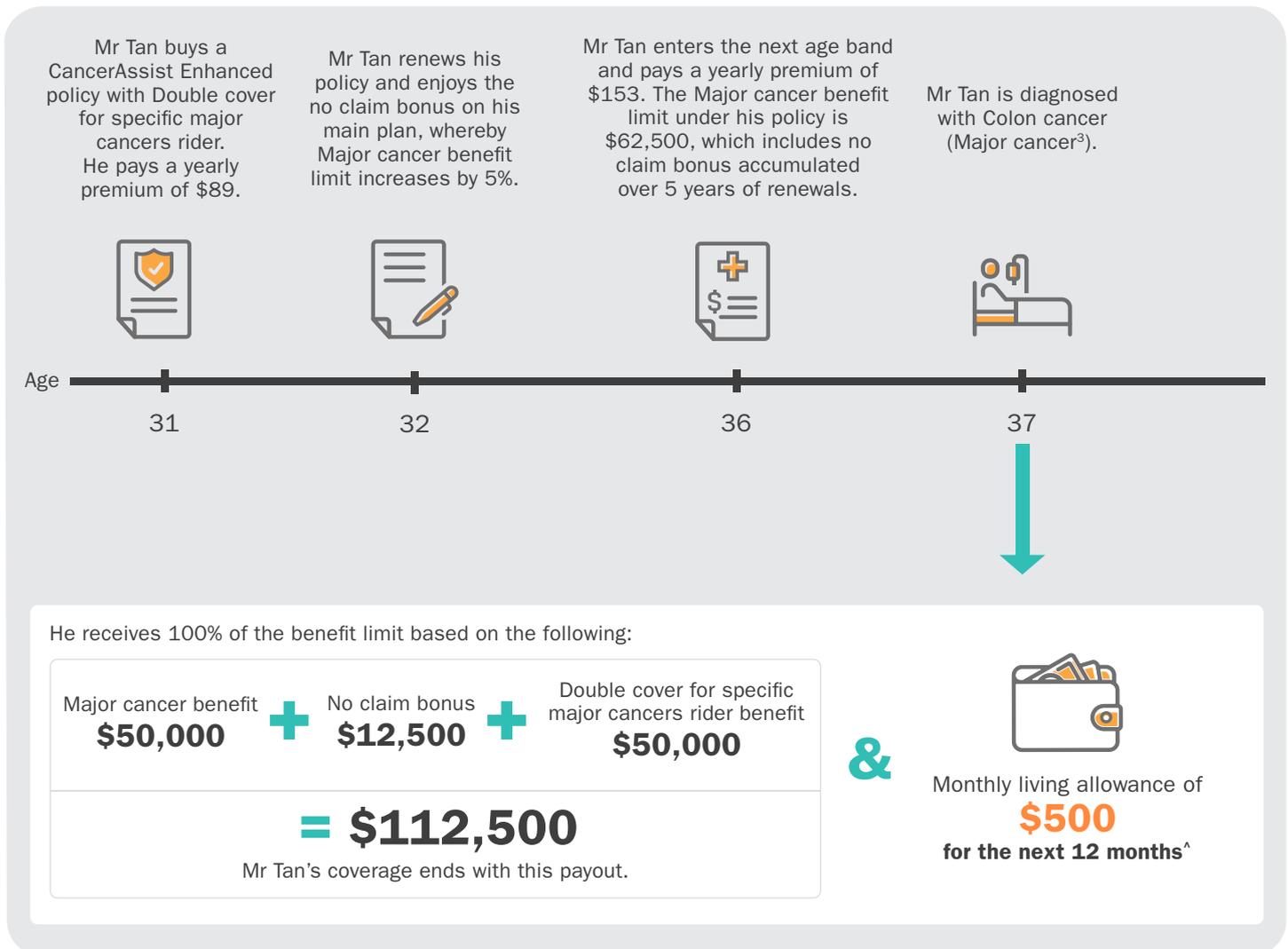


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

Premium rates are not guaranteed and maybe reviewed from time to time depending on our claims experience. The premium is based on the insured person's age last birthday.

[^] The insured person must be alive to receive this benefit.

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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 advisors 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 of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2019, Income had \$41.9 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit www.income.com.sg.

Get in touch



CALL 6338 6489

Operating from Monday to Friday,
9am to 5.50pm, excluding public
holidays

IMPORTANT NOTES

- 1 The insured person must be alive to receive this benefit.
- 2 Claims arising directly or indirectly from early cancer, major cancer or any signs or symptoms which appeared within 90 consecutive days from the start date of the CancerAssist policy where you were first insured by us are excluded. We will only pay the benefits listed in this policy if you live beyond seven consecutive days immediately following the date of your diagnosis of early cancer or major cancer.
- 3 The definitions for early and major cancers are found in the policy contract.
- 4 This plan is not guaranteed acceptance and is subjected to underwriting. We will cancel this policy from the original start date and premium will be fully refunded if you have been diagnosed with cancer, carcinoma-in-situ (CIS) or cancer-linked pre-existing medical conditions before the original start date or if early cancer or major cancer was diagnosed within 90 consecutive days from the start date of the CancerAssist policy where you were first insured by us, or if there were signs or symptoms which appeared within 90 consecutive days from the start date of the CancerAssist policy where you were first insured by us.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/cancerassist-policy-conditions.pdf.

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 advisor. 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. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

Protected up to specified limits by SDIC.

Information is correct as of 1 December 2020.