

Conditions for Gro Retire Flex Pro II – Protection Benefit

Your rider

Gro Retire Flex Pro II – Protection Benefit is a non-participating, regular premium compulsory rider that provides coverage for Accidental Death Benefit, Disability Care Benefit and Retrenchment Benefit.

This compulsory rider is only applicable for regular premium basic policy and cannot be removed.

This rider will end immediately when its basic policy ends.

This policy will form the basis on which **we** will settle all claims. Any information or declaration **you** or the insured have given, will form the basis of the contract. If any statement, information or declaration **you** or the insured have given is incomplete, untrue or incorrect, **we** may decide that this policy is not valid and refuse to pay a claim.

The policy schedule, signed proposal forms and, if applicable, special terms acceptance, supplementary form and endorsements are all part of this policy.

1 What your rider covers

a Accidental death benefit

If the insured dies as a result of an **accident** (before the **anniversary** immediately after insured reaches the age of 70), **we** will pay an additional 105% of all **premiums paid**, on top of the death benefit, as long as the insured 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 63% of all **premiums paid**, on top of the death benefit.

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

If **you** have appointed a secondary insured before the insured dies as a result of an **accident** (before the **anniversary** immediately after insured reaches the age of 70), **we** will not pay this benefit. Upon the **accidental** death of the insured, the secondary insured becomes the insured and this rider and its basic policy will continue.

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

b Disability care benefit

We will pay **you** a lump-sum benefit equivalent to 12 times the monthly cash benefit, if the insured is diagnosed with any one of the conditions shown in Table 1 arising from **accidental** injury or sickness during the **policy term** of the basic policy.

Table 1

Item	Condition
1	Loss of use of one limb
2	Irreversible Loss of Speech
3	Loss of sight of one eye
4	Deafness (Irreversible Loss of Hearing)

You will stop making premium payments on this rider and its basic policy for the remaining term of the policy. This rider and its basic policy will continue to apply (as if premiums have been paid) during this period even though **you** are not paying the premiums.

If the insured is covered for any disability care benefit under any policies (including this policy) which have been issued and paid by **us**, the total of these benefits under all these policies cannot be more than S\$1.1 million, including additional monthly cash benefits under all applicable optional riders issued by **us**, lump-sum benefit and premiums waived, under the disability care benefit for the same insured. If the total of these benefits will exceed the stated S\$1.1 million limit, we will first take into account the amounts due under the earlier policies, and then pay an amount to bring the total benefits to the stated S\$1.1 million limit.

You cannot change the **payout period** or exercise the Flexi Retire Option after **you** claim this benefit.

You can only claim this benefit once and the benefit cannot be accumulated with **us** at the prevailing interest rate.

c Retrenchment benefit

If **you** are **retrenched**, **you** will not have to pay the premiums for this rider and its basic policy 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**; and
- **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.

At the end of the fifth month when **you** have stopped paying premiums, **you** can choose to defer the premiums for this rider, its basic policy and optional riders for the next six months. For this to apply, **you** must meet all the following conditions:

- **You** remain **retrenched** and are unable to pay premiums;
- If the basic policy does not have any or sufficient **cash value** to activate the automatic premium loan; and
- **You** must inform us at least one month before the start of the **deferment period**.

The following will apply during the **deferment period**:

- This rider, its basic policy and any optional rider will remain in force;
- **Anniversary** remains unchanged;
- Any cash benefit payable will be paid after deducting the deferred premiums due;
- Bonus will continue to be declared; and
- **You** are not allowed to take a policy loan on the basic policy.

At the end of the **deferment period**, **you** will need to pay the deferred six months premium in a single payment.

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

2 Our responsibilities to you

The **policy term** of this rider will give details of how long this rider applies for.

The sum assured of this rider is equal to the cash benefit of its basic policy.

If there is a change in your basic policy's cash benefit, **we** may also change the sum assured of this rider to be equal to the cash benefit of its basic policy. **We** will work out any future claims on the disability care benefit based on the revised cash benefit of its basic policy.

This rider will end immediately:

- when its basic policy ends;
 - upon claim of the accidental death benefit; or
 - at the end of the **policy term** of this rider,
- whichever is earliest.

3 Your responsibilities

You will pay your first premium at the time **you** apply for this rider. **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 rider 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, this rider will end, unless **we** have activated the automatic premium loan facility under your basic policy.

If this rider and its basic policy ends because **you** have not paid the premium, **you** can reinstate this rider and its basic policy within 36 months by paying the premiums **you** owe along with interest.

If **you** cancel your basic policy before the next premium is due, **we** will end this rider and its basic policy from the next premium due date and **we** will not refund any unused premium.

4 What you need to be aware of

a 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**.

b Disability care benefit

We only cover the conditions **we** define in this rider. The name of each condition is only a guide to what is covered. The full definition of each condition covered and the circumstances in which **you** can claim are given in this rider.

You must provide adequate medical evidence and **we** may ask the insured to have a medical examination by a doctor **we** have appointed. Every diagnosis must be supported by acceptable clinical, radiological,

histological and laboratory evidence and confirmed by a **registered medical practitioner** who is a **specialist** in the relevant field.

Except as stated in the last paragraph of this section 4b, **we** will not pay this benefit if the claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- treatments aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- taking part in any 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;
- a claim that is excluded or not covered under the terms of this rider;
- a **chronic illness** where the insured suffered symptoms of, had investigations for, was treated for, or was diagnosed with any time before or within 90 days from:
 - i. the **cover start date**, for the **original insured**; or
 - ii. the date the secondary insured (if applicable) becomes the insured of this policy for the remaining **policy term**, the date **we** reinstate this rider or the date **we** issue an endorsement to include or increase a benefit, whichever is latest, for the secondary insured; or
- an **impairment** where the insured suffered symptoms of, had investigations for, was treated for, or had any time before or within 90 days from:
 - i. the **cover start date**, for the **original insured**; or
 - ii. the date the secondary insured (if applicable) becomes the insured of this policy for the remaining **policy term**, the date **we** reinstate this rider or the date **we** issue an endorsement to include or increase a benefit, whichever is latest, for the secondary insured.

Where **you** have exercised the Flexi Retire Option or change in **payout period** and this increases the benefits to be paid out under this policy, **we** will not pay the increased portion of such benefits if the claim arises from:

- a **chronic illness** where the insured suffered symptoms of, had investigations for, was treated for, or was diagnosed with any time before or within 90 days from the date of exercise of the Flexi Retire Option or change in **payout period**; or
- an **impairment** where the insured suffered symptoms of, had investigations for, was treated for, or had any time before or within 90 days from the date of exercise of the Flexi Retire Option or change in **payout period**.

c 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.

d Making a claim

To make a claim for death benefit, **we** must be told of the claim and all relevant documents to support the claim must be given within six months after the insured's death.

If the basic policy or rider provides for **accidental** death or **accidental** total and permanent disability (TPD) benefit, **we** must be told of the claim and all relevant documents to support the claim must be given within thirty days after the insured's **accidental** death or **accidental** TPD. If **we** are not told of the claim or have not received all relevant documents within thirty days, **we** will reject the claim unless **we** deem that **you** have a valid reason for the delay. **You** must also show that **you** have told **us** and given all relevant documents to support the claim to **us** as soon as reasonably possible.

To make a claim for other benefits, **we** must be told of the claim and all relevant documents to support the claim must be given within six months after the diagnosis or the event giving rise to the claim. If **we** are not told of the claim or have not received all relevant documents within six months, **we** will reject the claim unless **we** deem that **you** have a valid reason for the delay. **You** must also show that **you** have told **us** and given all relevant documents to support the claim to **us** as soon as reasonably possible.

If **we** are not told of your claim or have not received all relevant documents for your claim within two years from the date of the event giving rise to the claim, **we** will not pay the claim.

When **you** submit a claim in relation to any benefit, **we** will process the claim across all the policies (and applicable riders) **you** hold with **us**. **We** will not accept any request to claim under only certain policies that **you** have with **us**.

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

e Refusing to pay a claim

After **you** have been continuously covered for two years 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 the basic policy or rider if health declaration is required;
- **you** or the insured fail 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 the basic policy or rider.

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.

Accumulation period means the 'Accumulation Period' shown in the policy schedule or any future endorsement that **we** may issue, whichever is later. During the accumulation period, premiums are payable only for the **premium term you** have chosen.

Anniversary means the last day of every 12 months from the entry date for the basic policy. For example, if your **policy entry date** is 1 Jan 2025, the anniversary will be 1 Jan 2026.

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.

Chronic illness means chronic obstructive pulmonary disease, diabetes mellitus, stroke, major depression, schizophrenia, dementia, bipolar disorder, Alzheimer's disease, Parkinson's disease, epilepsy, rheumatoid arthritis, cancer, chronic hepatitis, cerebral palsy, multiple sclerosis, motor neuron disease, HIV/AIDS, chronic kidney disease, or an auto-immune disease.

Cover start date means the date:

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

Deferment period means the period of six months when **you** are allowed to postpone the payment of premiums.

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.

Impairment means any of the following:

- A disability or medical condition that limits a person's capacity to move, coordinate actions, or perform physical activities. It is also accompanied by difficulties in one or more of the following areas: physical and motor tasks, independent movement, performing daily living functions;
- Glaucoma, or any disorder with the vision or eye sight that cannot be corrected by wearing spectacles or any medical condition that could lead to loss of sight of one eye;
- Any disorder of the ears or medical condition that could lead to **Deafness (Irreversible Loss of Hearing)**; or
- Any disorder of the vocal cord or medical condition that could lead to **Irreversible Loss of Speech**.

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.

Original insured means the insured that was appointed when **we** issued this policy.

Payout period means the period of 10, 15, 20 years or till age 100 of the **original insured**, immediately after the end of the **accumulation period**, during which we pay the cash benefit.

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.

Premiums paid means the lump sum premium paid (excluding premium paid on any rider) for single premium policies. For regular premium policies, regardless of your policy's premium payment mode, **we** will work out the premiums paid (excluding premium paid on any rider) based on the current annual premium payment mode.

Policy term means the 'Policy Term' shown in the policy schedule or any future endorsement that **we** may issue, whichever is later.

Premium term means the period **you** must pay premiums for. **You** cannot change the **premium term** which **you** chose at the start of the basic policy.

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; or
- 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.

Specialist means a **registered medical practitioner** who has the extra qualifications and expertise needed to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in the particular field of medicine that such specialist is being consulted for and providing any advice or determination on (including diagnosis, certification and recommendation).

We, us, our means Income Insurance Limited.

You means the policyholder shown in the policy schedule.

6 Definition of conditions

6.1 Loss of use of one limb

- Total absence of limb power due to injury or disease of the hand or an arm from the fingers to any point between the wrist and shoulder, confirmed by a **registered medical practitioner** who is a **specialist** in the relevant field, to have lasted for a period of at least 6 continuous months; or
- Total absence of limb power due to injury or disease of a foot or a leg from the toes to any point between hip and the ankle joint, confirmed by a **registered medical practitioner** who is a **specialist** in the relevant field to have lasted for a period of at least 6 continuous months; or
- Total physical loss of a hand or arm at or above the wrist due to injury or disease; or
- Total physical loss of a foot or leg at or above the ankle joint due to injury or disease.

Loss of use of limb due to self-inflicted injuries, alcohol or drug abuse are excluded.

6.2 Irreversible Loss of speech

Total and irreversible loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) **specialist**.

All psychiatric related causes are excluded.

6.3 Loss of sight of one eye

The total and irreversible loss of sight in one (1) eye as a result of illness or **accident** to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the affected eye using a Snellen eye chart or equivalent test, or visual field of 20 degrees or less in the affected eye. The blindness must be confirmed by a **registered medical practitioner** who is an ophthalmologist.

6.4 Deafness (Irreversible Loss of hearing)

Total and irreversible loss of hearing in both ears as a result of illness or **accident**. This diagnosis must be supported by audiometric and sound-threshold tests provided and certified by an Ear, Nose, and Throat (ENT) **specialist**.

Total means “the loss of hearing to the extent that the quietest sound that can be heard is 80 decibels or greater across all frequencies”.

Irreversible means “cannot be reasonably restored to 40 decibels or lower by medical treatment, hearing aid and/or surgical procedures consistent with the current standard of the medical services available in Singapore after a period of 6 months from the date of intervention”.