Conditions for Basic Temporary Protection Plan (Group Term Life)

We have specially designed this plan as a group term life policy and we are also the policyholder under this policy. We agree to insure you under this policy if you have applied for and are eligible for the Income Support Scheme 2 and this policy contain details of benefits, conditions and exclusions. This policy will form the basis on which we will settle all claims. It is only valid if we have given you a certificate of insurance.

Any statement, information or declaration we or you have provided, including any declaration made over the phone, or by fax, email or online through our website at the time of the application, will form the basis of the contract. This policy may be void if any information you provided to us is incomplete or inaccurate or if you do not comply with the conditions of this policy.

The certificate of insurance and any further endorsements are all part of this policy. Please keep this document in case you need to refer to it.

Who is the eligible insured

This policy is only available to you if:

a) you are a CHAS Blue/Orange card holder, or a non-CHAS card holder (employed or self-employed) that meets the following household monthly income per person or the annual value of home criteria:

<table>
<thead>
<tr>
<th></th>
<th>CHAS Orange</th>
<th>CHAS Blue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household monthly income/ per person</td>
<td>$1,201 - $2,000</td>
<td>$1,200 &amp; below</td>
</tr>
<tr>
<td>Annual Value of home</td>
<td>$13,001 - $21,000</td>
<td>$13,000 &amp; below</td>
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Note:
- Household monthly income per person means the total gross household monthly income divided by total number of family members living together.
- The Annual Value of home means the estimated annual rent if the customer’s home is rented out which is assessed by the Inland Revenue Authority of Singapore.

b) you are age 60 years old or below;

c) you are a policyholder of the Regular Premium Plan which has lapsed; and

d) you have applied and are eligible for the Income Support Scheme 2;

Definitions

Age
Age means the age on the last birthday at the time cover incepted under this policy.

Benefit(s)
Benefits means the benefits set out in this policy.

Certificate of Insurance
Certificate of Insurance means the certificate issued to you specified the period of insurance and your coverage.

Commencement date
Commencement date means the date from which the cover under this policy begins as set out in the certificate of insurance.
Family member
Family member means husband or wife, children, parents, siblings, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparent-in-law, daughters-in-law, sons-in-law or grandchildren.

Income Support Scheme 2
Income Support Scheme 2 means the Income Support Scheme 2 offered by us subject to terms and conditions as set out at www.income.com.sg/support-scheme

Illness
Illness means a physical condition certified by a registered medical practitioner as a pathological deviation from the normal healthy state.

Injury
Injury means damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only and directly by an accident. This does not include all medical conditions, diseases, sickness, bacterial infections or viral infections, even if these conditions resulted from, or are connected with, directly or indirectly, the accident.

Period of insurance
Period of insurance means the period of cover as shown in the certificate of insurance.

Policy
Policy means this Basic Temporary Protection Plan we have entered into with the policyholder.

Policyholder
Policyholder means the policyholder named in the certificate of insurance.

Pre-existing medical condition
Pre-existing medical condition means any illness or injury which you had symptoms; has been diagnosed; known or unknown; regardless of whether treatment or medical advice was actually received, prior to the commencement of cover under this policy.

Prohibited person
Prohibited person means a person or entity who is subject to laws, regulations or sanctions administered by any governmental or regulatory authorities or law enforcement in any country, which will prohibit us from providing insurance cover or paying any benefit.

Proper claimant
Proper claimant means the proper claimant as defined under the Insurance Act (Chap 142).

Registered medical practitioner
Registered medical practitioner means a doctor qualified in western medicine who is licensed and authorised in the geographical area they are practicing in to provide medical or surgical services. They cannot be your family member or business associates including any business partner, employers or employees.

Regular Premium Plan
Regular Premium Plan means any of the following regular premium life and health plans and riders issued by us to you:
• Star Assure/ VivoAssure
• VivoLife
• DIRECT Star Classic Protect
• Gro Prime Saver/ VivoCash Prime
• Gro Cash Harvest
• Gro Saver/ Endowment
• Gro Flex Saver/ LP RevoSave

GB/Basic Temporary Protection plan/01April2020
• Gro Steady Saver / RevoSave
• Gro Secure Saver / RevoSecure
• Gro Retire Ease / RevoRetire
• Gro Goal Saver / RevoEase
• Gro Junior Saver / VivoChild
• Gro Gen Saver / RevoGift
• TermLife Solitaire
• iTerm
• DIRECT – Term
• Mortgage Term
• Disability Accelerator
• Payer Premium Waiver

Relevant person
Relevant person includes policyholder, you, trustee, assignee, authorised person, beneficiary, beneficial owner and connected party.

Sum assured
Sum assured means the amount of assurance covered under your policy.

Total and permanent disability
Total and permanent disability means
(a) the complete and continuous inability of the insured to engage in any business or occupation or perform any work of any kind for remuneration or profit at that time and at all times thereafter; or
(b) total physical loss.

Total physical loss
Total physical loss means any one of the following:
(a) the total and permanent loss of sight of both eyes;
(b) the loss by complete severance or total and permanent loss of use of both limbs at or above the wrist or ankle or;
(c) the total and permanent loss of sight of one eye and the loss by complete severance or total and permanent loss of use of one limb at or above the wrist or ankle.

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

You/your
You or your means the insured referred to in the certificate of insurance.

What your policy covers
We will pay the following benefits provided that your coverage is in-force under this policy.

BASIC BENEFITS
We will only pay either one of the following benefit under this policy:

I. Death
   We will pay the sum assured of $25,000 in one lump sum, if you die from any cause, and subject to this policy terms and conditions.
II. Total and Permanent disability
We will pay the sum assured of $25,000 in one lump sum, if you suffer from total and permanent disability continuously for at least 3 months, due to any cause, before the age of 60 while your cover is in force.

What you need to be aware of

A. Liability
We will not pay any benefits under this policy if you:
(a) Fail to fully and truthfully disclose to us, all material information known (or which could reasonably be expected to be known) by you, before start of cover under this policy;
(b) Fail to observe and fulfill the terms and conditions of this policy; or
(c) Make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.

We shall also have the discretion to terminate this policy, to impose terms and conditions as we may require and/or to take any action as we think necessary.

B. Misstatement
If the date of birth or other relevant facts relating to you are found to have been misstated and if such misstatement affects the benefits entitlement or any provisions of this policy, the true age and facts shall be used to determine whether cover would have been in force under the provisions of this policy and whether the benefits are payable.

C. Renewal
There is no renewal for this policy.

D. Change of terms and conditions
We may vary benefits and/or cover or amend the terms and conditions of this policy by giving you 30 days’ prior written notice at your last known address.

E. Ownership of policy
We shall treat the policyholder as the absolute owner of this policy and shall not be bound to recognise any equitable or other claim or interest in this policy.

F. Free look period
Free look period is not applicable to you under this policy.

G. Governing law
This policy is governed by and interpreted according to the laws of the Republic of Singapore.

H. Exclusion of third party rights
Any person who is not a party to this policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of its terms.

I. Prohibited persons
If you are or any relevant person is found to be a prohibited person, we may:
a) declare the policy or the cover of any insured as invalid;
b) cancel your policy and any or all cover under your policy; and
(c) refuse to pay any benefit to any prohibited person.

You must inform us of any changes to the identities, status/constitution/establishment, particulars and identification documents of the relevant person(s) as soon as reasonably practicable but no later than 30 days of any change.
J. Difference in opinions
In the event of any differences in opinions between our registered medical practitioner and your registered medical practitioner, our registered medical practitioner’s opinion shall prevail.

K. Legal proceedings
No action in law or in equity shall be brought to recover this policy prior to the expiration of 60 days after notice of claim has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of time within which such notice of claim is required by this policy.

What is not covered

Exclusions
This policy does not cover claims directly or indirectly caused by or arising from;
   a) Suicide or attempted suicide, whether sane or insane;
   b) Self-inflicted injury; or
   c) any pre-existing condition.

Our responsibilities to you

A. Claims conditions
   We will pay the benefits under this policy provided the following requirements are met:
   a) You are only claiming for either the death, or total permanent disability benefit under this policy. The total benefit payable under this policy shall not exceed the sum assured as stated in the schedule. Coverage under this policy will cease after we pay the total and permanent disability benefit, or death benefit, whichever is earlier.
   b) You (or your legal personal representative) must inform us in writing within 90 days, giving us full details and providing the proof of loss, documents we need including claim form.
   c) You must provide adequate medical evidence and the claim must be supported with acceptable clinical, radiological, histological and laboratory evidence, and confirmed by a registered medical practitioner.
   d) Any information required by us for assessing the claim shall be furnished by you at your expense.

Failure to furnish notice within the time provided in this policy shall invalidate the claim unless you (or your legal personal representative) shows that it was not reasonably possible to give such notice within such required time and that notice was subsequently given as soon as reasonably possible.
All payment of claims made under this policy shall be made by cheque to you, your legal representative or proper claimant as the case may be in accordance with the terms of the policy.

The receipt by you, your legal personal representative or proper claimant as the case may be of the sum assured payable under this policy, shall in all cases be deemed final and complete discharge of all our liability under this policy.
Your responsibilities

A. Cancellation of policy
   We may cancel this policy by giving you 30 days’ prior written notice. Once the notice period has expired, all cover, including benefits, under this policy shall terminate.

   We may also cancel the cover if you fail to comply with the terms and conditions of this policy.

B. Premium
   This is complimentary cover provided under Income Support Scheme 3. No premium shall be payable by you under this policy.

C. Termination of cover
   The cover under this policy shall terminate and all benefits shall cease:
   (a) on the date this policy is terminated, or expired; or
   (b) at the end of the policy year during which you attain the maximum age of coverage as stated in this policy, whichever is earlier.

D. Policy Owners’ Protection Scheme
   This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this 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).

E. Dealing with disputes
   Any dispute or matter arising under, out of or in connection with this policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) to be dealt with.

   But if the dispute cannot be referred to or dealt with by FIDReC, then it shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

   The seat of the arbitration shall be Singapore. The language of the arbitration shall be English. The Tribunal shall consist of one (1) arbitrator. Either party may propose to the other the name or names of one or more persons to be an arbitrator, and if no agreement is reached within thirty (30) days after receipt by one party of such a proposal from the other, the arbitrator shall be appointed by the Chairman of the Singapore International Arbitration Centre. We will not be legally responsible under this policy unless you have first received an award under arbitration.