



## Conditions for Cancer Protect

### Your rider

Cancer Protect is an insurance protection plan that provides cover against cancer and **accidental** death for a limited period of time.

**We** will pay benefits if the insured becomes diagnosed with an early or advanced stage of **major cancer**, or dies due to an **accidental** cause. If death is not caused by an **accident**, **we** will pay a small benefit.

**You** cannot cash in this policy.

## 1 What your policy covers

### a Early stage of major cancer benefit

If the insured is diagnosed with early stage of **major cancer** during the term of the policy, **we** will pay 25% of the sum assured. The policy will then continue.

**We** will only pay this benefit once. **We** will not pay it again even if you renew the policy.

### b Advanced stage of major cancer benefit

If the insured is diagnosed with an advanced stage of **major cancer** during the term of the policy, this table shows the benefits **we** will pay in the different circumstances.

Circumstance	Benefit
<b>We</b> have already paid a claim on an early stage of <b>major cancer</b> benefit	100% of sum assured
<b>We</b> have not paid a claim on an early stage of <b>major cancer</b> benefit	125% of sum assured

This policy will end when **we** made this payment.

### c Accidental death benefit

If the insured dies during the term of the policy as a result of an **accident**, **we** will pay 100% of the sum assured. However, the insured must be 69 or under, and not be taking part in a **restricted activity** at the time of the **accident**. The cause of their **accidental** death must not be excluded. Otherwise **we** will pay a reduced benefit.

This table shows the benefits **we** will pay in the different circumstances of **accidental** death.

Age at accidental death	Insured's activity at time of the accident		Cause of accidental death is excluded
	Normal activity	Restricted activity	
69 or under	100% of sum assured	30% of sum assured	100% of premium paid if death happens within one year from <b>cover start date</b> . Otherwise, S\$5,000.
70 or above	100% of premium paid if death happens within one year from <b>cover start date</b> . Otherwise, S\$5,000.		100% of premium paid if death happens within one year from <b>cover start date</b> . Otherwise, S\$5,000.

#### Example 1

An insured person died from an **accident** at age 69. He was taking part in a **restricted activity** at

the time of the **accident**. **We** will pay 30% of the sum assured. The policy will end when **we** make this payment.

### Example 2

An insured person died from an **accident** at age 70, within one year from the **cover start date**. **We** will refund the total premiums paid, and end the policy. The policy will end when **we** make this payment.

**We** will pay the **accidental** death benefit only if death happens within 365 days of the **accident**. The policy will end when **we** make this payment.

### d Non-accidental death benefit

If the insured dies (not as a result of an **accident**) during the term of the policy, **we** will pay:

- 100% of the total premiums paid if death happens within one year from the cover start date; or
- S\$5,000 if death happens after one year from the cover start date.

The policy will end when **we** make this payment.

## 2 Our responsibilities to you

### a Renewal

The **contract term** will give details of how long this policy applies for. If there is no event giving rise to a claim (except that of an early stage of **major cancer**), **we** will renew it for the same **contract term** and sum assured. However, if the policy is renewed on or after the insured's 65th birthday, **we** will renew it up to the **anniversary** immediately after the insured reaches the age of 84. After this, **we** will stop renewing the policy and it will end.

**We** will work out the renewal premium based on the policy's **contract term**, sum assured and the age of the insured at the time the policy is renewed.

### b Reducing the policy's sum assured

If **you** decide to reduce your policy's sum assured so you can pay a reduced premium in the future, **you** can only choose to reduce the sum assured to S\$80,000 or S\$50,000. **You** cannot choose to reduce to any other amounts, or to an amount lower than S\$50,000.

## 3 Your responsibilities

**You** will pay your first premium at the time **you** apply for this policy. **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 policy 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 policy will end.

If this policy ends because **you** have not paid the premium, **you** can reinstate it within 36 months by paying the premiums **you** owe along with interest. This applies as long as **you** give **us** satisfactory proof of the insured's good health and there is no change in the risks covered by this policy.

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

The premium that **you** pay for this policy is not guaranteed. **We** will give **you** six months' notice before **we** make any change.

## 4 What you need to be aware of

### a Suicide

This policy is not valid if the insured commits suicide within one year from the **cover start date**.

**We** will refund the total premiums paid, without interest, less any amounts **we** have paid **you**, and any amount **you** owe **us**, from the **cover start date**.

### b Early or advanced stage of major cancer benefit

**We** only cover the cancers **we** define in this policy. The full definition of an early stage or advanced stage of **major cancer** covered and the circumstances in which **you** can claim are given in this policy.

**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**.

**We** will not pay this benefit if your claim arises from:

- deliberate misuse of drugs or alcohol;
- acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- an early stage of **major cancer**, or an advanced stage of **major cancer** where the insured did not survive for 30 days after its diagnosis; or
- an early stage of **major cancer**, where the insured suffered symptoms of, had investigations for, or was diagnosed with,

the disease any time before or within 90 days from the **cover start date**.

- an advanced stage of **major cancer**, where the insured was diagnosed with the disease within 90 days from the **cover start date**.

### c Accidental death benefit

**We** will not pay the benefit if 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;
- treatment 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; or
- 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**.

#### **d Making a claim**

To make a claim for **accidental** death benefit, **we** must be told within 30 days after the insured's death.

For all other claims, **we** must be told within six months after the diagnosis or the event giving rise to the claim.

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 one year 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**; or
- The claim is excluded or not covered under the terms of the policy.

#### **f Transferring the legal benefit of the policy**

**You** cannot assign (transfer) this policy unless **you** tell **us** in writing and **we** agree to the assignment.

#### **g Excluding third-party rights**

Anyone not directly involved in this policy cannot enforce it under the Contracts (Rights of Third Parties) Act 2001.

## **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.

**Contract term** means the **contract term** (or term) shown in the policy schedule (or endorsement) to this policy.

**Cover start date** means the date:

- **we** issue the policy;
- **we** issue an endorsement to include or increase a benefit; or
- **we** reinstate the policy;

whichever is latest.

**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.

**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.
- 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.

**We, us, our** means Income Insurance Limited.

**You** means the policyholder shown in the policy schedule.

**Plain English Campaign’s Crystal Mark does not apply to the following definitions:**

**6 Definition of an early and advanced stage of major cancer**

<p><b>Major cancer</b></p>	<p><b>Early stage</b></p> <ul style="list-style-type: none"> <li>• Carcinoma-in-situ (CIS) Carcinoma-in-situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</li> </ul> <p>The diagnosis of the Carcinoma-in-situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (where there is severe dysplasia without Carcinoma-in-situ) does not meet the required definition and are specifically excluded. Carcinoma-in-situ of the skin (both Melanoma &amp; Non-melanoma) and Carcinoma-in-situ of the biliary system are specifically excluded. This coverage is available to the first occurrence of CIS only.</p> <ul style="list-style-type: none"> <li>• Early prostate cancer Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or prostate cancers described using another equivalent classification.</li> <li>• Early thyroid cancer Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of thyroid that is less than 2cm in diameter.</li> <li>• Early bladder cancer Bladder cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of bladder.</li> <li>• Early chronic lymphocytic leukaemia Chronic lymphocytic leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.</li> </ul>
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**Advanced Stage**

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:  
Pre-malignant;  
Non-invasive;  
Carcinoma-in-situ (Tis) or Ta;  
Having borderline malignancy;  
Having any degree of malignant potential;  
Having suspicious malignancy;  
Neoplasm of uncertain or unknown behavior; or  
All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.