

## Promotion Terms and Conditions for Public Service Division

1. Income Insurance Limited (“Income”) is offering the following to a person who is the holder of any office of emolument in the service of the Singapore Government (including all Ministries, Governmental departments and Organs of State); or a Statutory Board, regardless of whether such person is emplaced on the permanent establishment or not (“Public Officers”):
  - a) A 10% discount on the first year premium of a new application for the Integrated Shield Plans (Enhanced IncomeShield Preferred, Advantage, Basic and IncomeShield Standard Plan) and Riders (Deluxe Care Rider and Classic Care Rider), excluding MediShield Life (the “Qualifying Policies”); and
  - b) A 5% discount on the renewal premium for 4 subsequent renewals of the Qualifying Policy (where applicable),  
(collectively, “the Discount”) subject to the terms and condition set out herein.
2. The Discount offered shall be applied on the prevailing premium rates (inclusive of GST) of the Qualifying Policies at the point of application and each renewal of the Qualifying Policies (where applicable).
3. The first application for the Qualifying Policies must be submitted and received by Income from 1 August 2023 to 31 July 2026 (inclusive of both dates) (the “Promotion Period”).
4. For the Discount to be applicable on the Rider(s), the Rider(s) must be taken up together with the Integrated Shield Plan.
5. The applicant will only be eligible for the Discount if the applicant is a Public Officer as at the date of application. If the applicant wishes to insure his spouse and/or child(ren) under the Qualifying Policy, the applicant must also be the named proposer under the Qualifying Policy.
6. If any of the insured persons under the Qualifying Policy have any pre-existing condition(s), their application for the Qualifying Policies shall be subject to medical underwriting. Notwithstanding these terms and conditions, any premium loading (if applicable) shall be payable by the applicant in full and no Discount shall be applied on such premium loading that is applicable in addition to the prevailing premium rates (inclusive of GST) of the Qualifying Policies.
7. All existing Income policyholders of any Qualifying Policies who change plan, add Rider(s) to their plan or have their existing policy terminated or lapsed to apply for the Qualifying Policy shall not be eligible for the Discount. For the purpose of this paragraph, existing Income policyholders means Income policyholders before 1 August 2023.

8. The applicant will be eligible for the Discount if the following are submitted to Income during the application and renewal of the Qualifying Policy (where applicable):
  - a) Application forms;
  - b) A copy of the Public Officer's Public Service card or electronic Civil Service card or a Singapore Armed Forces 11B Identity Card; and
  - c) The Public Officer's Declaration for Special Schemes grouping form or Certifying letter for public officers and dependants.
9. If online application is available, and the Public Officer is applying for the Qualifying Policy online, the Public Officer will be required to enter a valid promotional code to be eligible for the Discount.
10. This Discount does not affect or change any term of the policy contract for the Qualifying Policies and is not valid in conjunction with other discounts, incentives and promotions offered by Income, unless with the written consent by Income. Income's decision on all matters relating to this discount shall be final, conclusive and binding. No appeal will be entertained.
11. Under no circumstances shall Income be liable to any customer or party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.

### **Important Notes**

Enhanced IncomeShield and IncomeShield Standard Plan are available as a MediSave-approved Integrated Shield Plan for insured who is a Singapore Citizen or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), Enhanced IncomeShield or IncomeShield Standard Plan is not available as an Integrated Shield Plan.

You can find the usual terms and conditions of these plans at [www.income.com.sg/enhanced-incomeshield-policy-conditions.pdf](http://www.income.com.sg/enhanced-incomeshield-policy-conditions.pdf), [www.income.com.sg/incomeshield-standard-policy-conditions.pdf](http://www.income.com.sg/incomeshield-standard-policy-conditions.pdf), [www.income.com.sg/deluxe-care-rider-policy-conditions.pdf](http://www.income.com.sg/deluxe-care-rider-policy-conditions.pdf) and [www.income.com.sg/classic-care-rider-policy-conditions.pdf](http://www.income.com.sg/classic-care-rider-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 adviser. 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.

Information is correct as of 1 August 2023.