

Important:

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer to the actual policy and any endorsement issued to you.

Conditions for DIRECT Star Term (renewable)

Your policy

This is an insurance protection plan that provides coverage for a limited period of time.

We will pay benefits if the insured becomes **totally and permanently disabled** (before the age of 65), becomes **terminally ill**, or dies, during the term of the policy.

You cannot cash in this policy.

1 What your policy covers

If the insured becomes **totally and permanently disabled** (before the age of 65), becomes **terminally ill**, or dies, during the term of the policy, **we** will pay the sum assured.

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

2 Our responsibilities to you

The policy term will give details of how long this policy applies for. If your policy has not ended as a result of a claim during its term, **we** will renew it for another five years at its prevailing sum assured. However, **we** will not renew this policy if the insured is 80 years and above at the time the policy is due for renewal.

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

If **you** decide to reduce your sum assured to reduce the premiums **you** pay, **we** will only reduce it to an amount no less than S\$50,000. If this policy has an attaching rider, **we** will also reduce its sum assured, so that the sum assureds of both policy and rider are the same.

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 and its riders (if any) will end.

If this policy and its riders (if any) end because **you** have not paid the premium, **you** can reinstate this policy and its riders (if any) 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. However, if **we** do not ask for the insured's health declaration or medical checks at the time of application, then **you** need not give **us** satisfactory proof of the insured's good health.

If **you** cancel this policy and its riders (if any) before the next premium is due, **we** will end this policy and its riders (if any) from the next premium due date and we will not refund any unused premium.

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 Total and permanent disability benefit

Under the definition of **total and permanent disability (TPD)**, if the insured is under 65 years old, he or she must be unable to carry out any occupation. **We** do not pay if the insured is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

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

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

We will also not pay this benefit unless the insured is certified by a **registered medical practitioner** to have been **totally and permanently disabled** for at least six months in a row.

If the insured is also covered for **TPD** under any policies which have been issued in the past (whether issued by **us** or by any other insurer),

the total **TPD** benefit due under all these policies cannot be more than S\$6.5 million (including premiums waived due to **TPD** but excluding bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$6.5 million (including premiums waived due to **TPD** but excluding bonuses). The cover for death or **terminal illness** will be reduced by the **TPD** payment, and this remaining cover will continue as long as **you** pay premiums on it. **We** will work out the remaining cover and the reduced premium **you** will need to pay for this remaining cover.

c Terminal illness benefit

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

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

d Effects of an accelerated payment

When **we** make an **accelerated payment** on a rider that is attached to this policy, **we** will reduce the sum assured of this policy by the same amount that **we** pay under the rider.

If there is an **accelerated payment** on this policy during the policy term, when it ends, **we** will renew this policy for the same policy term (depending on what **we** say in clause 2 above) at the reduced sum assured.

We will work out any future premiums or claims based on the reduced sum assured, as long as the sum assured does not reach zero. The policy will end when the sum assured reaches zero.

e Making a claim

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

If this policy provides for accidental death or accidental **total and permanent disability (TPD)** benefit, **we** must be told within thirty days after the insured's death or **TPD**. If **you** tell **us** after the thirty days, **we** will not pay the claim for accidental death or accidental **TPD** benefit.

To make a claim for other benefits, **we** must be told within six months after the diagnosis or the event giving rise to the claim. If **you** tell **us** after the six months, **we** will not pay the claim for the other benefits.

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

f 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** which **you** did not tell **us** about when **you** applied for this 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 this policy or rider.

g Transferring the legal right of the policy

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

h 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

Accelerated payment means any payment made by **us** under any rider, where such payment reduces the sum assured and any bonuses of the policy which the rider is attached to.

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.

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).

Terminal illness, and **terminally ill**, means “any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the insured is expected to live for no more than 12 months.” The **specialist** medical practitioner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the insured is expected to live for no more than 12 months despite all possible medical intervention. **We** reserve the right to appoint an independent medical **specialist** who is an expert in the condition to confirm the diagnosis and prognosis. **Terminal Illness** in the presence of HIV infection is excluded.

Total and permanent disability (TPD), and **totally and permanently disabled** mean the complete and continuous inability of the life insured at that time and at all times thereafter to engage in any business or occupation or perform any work of any kind for remuneration or profit, or **total physical loss**.

Total physical loss means:

- the total and irrecoverable loss of sight of both eyes;
- the loss by complete severance or total and irrecoverable loss of use of both limbs at or

above the wrist or ankle; or

- the total and irrecoverable loss of sight of one eye and the loss by complete severance or total and irrecoverable loss of use of one limb at or above the wrist or ankle.

We, us, our means Income Insurance Limited.

You means the policyholder shown in the policy schedule.