

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 Daily Cash Rider

1 What your rider covers

This rider provides the daily cash benefit and the get-well benefit on top of the **benefits** covered under **your policy**.

This rider applies as well as **your policy**. Our responsibility to pay the **benefits** under this rider will only arise if **you** are eligible to make a claim under **your policy**.

We pay the following **benefits** under this rider.

1.1 Daily cash benefit

Daily cash benefit means the daily cash benefit set out in the table below.

Daily cash benefit		
Enhanced Preferred or Plan P	Enhanced Advantage or Plan A	Enhanced Basic, Plan B, Standard Plan, Enhanced C or Plan C
\$150 a day	\$100 a day	\$50 a day

If the **insured** needs **hospitalisation** as a direct result of an **accident** or an **illness**, we pay in any **policy year** a **daily cash benefit** for the number of full days that they are in **hospital** as long as:

- a the start date of the **hospitalisation** is before the end of the **policy year** in which the **insured** reaches the age of 85;
- b the start date of the **hospitalisation** is 30 days after the **start date of this rider** or last **reinstatement date** (if any) of this rider (unless this is the result of an **accident**);

- c we will not pay more than one day's worth of the **daily cash benefit** for each day of **hospitalisation**; and
- d the total number of days of **hospitalisation** arising from the same **accident** or **illness** from the same confirmed diagnosis, whether the **hospitalisation** covers one or more **policy years**, is not more than 365 days. Out of this, any **stay in a community hospital** must not be for more than 45 days. If the **insured** has been discharged from **hospital** for a continuous period of more than 90 days, any future **hospitalisation** for the same **accident** or **illness** from the same confirmed diagnosis will be treated as arising from a separate or different **accident** or **illness**.

If the **insured** is in **hospital** for only part of a day, we will pay half of the daily cash benefit for that day (based on the rates in the table above). Whether we class the **hospitalisation** as a full day or part of a day will depend on whether the **hospital** charges the room rate for a full day or for half a day, for the day in question.

1.2 Get-well benefit

Get-well benefit is shown in the table below.

Get-well benefit		
Enhanced Preferred or Plan P	Enhanced Advantage or Plan A	Enhanced Basic, Plan B, Standard Plan, Enhanced C or Plan C
\$300	\$250	\$100

If the **insured** is entitled to the **daily cash benefit** under clause 1.1, we will also pay a **get-well benefit** up to one payment for the same

accident or **illness** from the same confirmed diagnosis. This applies as long as:

- a if the **insured** has been discharged from **hospital** for more than 90 days, any future **hospitalisation** for the same **accident** or **illness** from the same confirmed diagnosis will be treated as arising from a separate or different **accident** or **illness**; and
- b apart from **hospitalisation** as a result of an **accident**, the start date of any **hospitalisation** is 30 days after the **start date of this rider** or last **reinstatement date** (if any) of this rider.

We do not pay the **get-well benefit** if:

- the **insured** dies during the **hospitalisation**;
or
- the **hospitalisation** is for less than 48 hours.

2 Our responsibilities to you

Our responsibilities to **you** are only for the cover and period shown in this endorsement or **renewal certificate** (as the case may be) and depend on the terms, conditions and limits of this rider.

3 Your responsibilities

3.1 Premium

The amount of **premium for the rider** which **you** have to pay to **us** to receive the **benefits** in clause 1 is set out above. If this rider is added to **your policy** during a **policy year**, the **premium for this rider** for that **policy year** will be pro-rated. **You** must pay the **premium for the rider** every year.

We give **you** 60 days' grace from the **renewal date of this rider** to pay the **premium for this rider**. During this **period of grace**, this rider will stay in force. **You** must first pay any outstanding **premium for this rider**, **premium for your policy** or amounts **you** owe **us** before **we** pay any claim under this rider.

If **you** still have not paid the **premium for this rider** after the **period of grace**, this rider will be cancelled. This cancellation will apply from the **renewal date of this rider**.

You are responsible for making sure that the **premium for this rider** is paid up to date.

3.2 Refunding the premium when this rider ends

We will refund the unused pro-rated portion of the **premium for this rider** to **you** in cash when this rider ends.

3.3 Change in premium

The **premium for this rider** that **you** pay can change from time to time. If **we** change the **premium for this rider**, **we** will write to **you** at **your** last known address, at least 30 days before the change is to take place, to tell **you** what **your** new **premium for this rider** is. **We** will change the **premium for this rider** only if the change applies to all policies within the same class.

4 What you need to be aware of

4.1 Cancelling the rider

You may cancel this rider by giving **us** at least 30 days' notice in writing. **We** will tell **you** the

date it will end. Cancelling **your** rider will not affect the validity of **your policy**.

4.2 Ending the rider

This rider will end automatically and immediately:

- a if **your policy** is cancelled or ends or has lapsed for any reason, even if the **period of grace** has not come to an end; or
- b at the end of the **policy year** in which the **insured** reaches the age of 85.

4.3 Reinstating the rider

If this rider is cancelled because **you** have not paid the **premiums**, **you** may apply to reinstate **your** rider.

You can do this if **we** agree and **you** meet all of the following conditions.

- a **You** must pay all **premiums for the rider you** owe before **we** will reinstate **your policy**.
- b **We** will not pay for any **stay in hospital** which happens between the date this rider ends and the date immediately before the **reinstatement date** of this rider.
- c If there is any change in the **insured's** medical or physical condition, **we** may add exclusions or charge an extra **premium for this rider** from the **reinstatement date**.

To avoid doubt, if **we** accept any **premium for this rider** after this rider has ended, it does not mean **we** will not enforce **our** rights under this rider or create any liability for **us** in terms of any claim. **Our** responsibility to pay will only arise after **we** have reinstated this rider.

4.4 The terms and conditions of your policy

Unless they are changed by this rider:

- a all other terms and conditions of **your policy** will not change and will apply to this rider, if it applies; and
- b words defined in the definitions section of the conditions of **your policy**, if used in this rider, will have the same meanings.

If there is any inconsistency between the terms and conditions of this rider and **your policy**, the terms and conditions of this rider will apply.

4.5 Exclusions

All exclusions under **your policy** will apply to this rider except that the exclusions in clauses 4.18(e), (g) and (h) of **your policy** will be deleted and replaced with the following.

- (e) Birth defects, including hereditary disorders, and congenital sickness or abnormalities (including those covered under congenital abnormalities benefit, if it applies).
- (g) Psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction (including those covered under inpatient psychiatric treatment benefit, if it applies).
- (h) Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, or any form of related **stay in hospital** or treatment (including those covered under pregnancy complications benefit, if it applies).

5 Definitions

For the purposes of this rider, **we** have added the following definitions.

Illness means a physical condition marked by a pathological change from the normal healthy state.

Hospitalisation means the **insured** has to stay in a **hospital** in Singapore for which room and board charges are made by the **hospital**.