

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 Heritage Solitaire

Your policy

This is a participating single premium whole-life insurance protection plan. Its value will increase by **us** adding regular bonus.

We will pay benefits if the insured becomes **terminally ill** or dies during the term of this policy.

This policy includes a non-participating compulsory rider, Heritage Solitaire – Protection Benefit. It pays part of the **minimum protection value** as set out in Table 2, and an extra lump sum if death is caused by an **accident** (before the **anniversary** immediately after insured reaches the age of 70).

The sum assured in this policy refers to the ‘Sum Assured’ of Heritage Solitaire as shown in the policy schedule or any future endorsement that **we** issue, whichever is later.

You may cash in this policy. However, this policy is designed to provide the best value in the long term, so **you** should consider this carefully. **We** recommend that **you** get financial advice.

1 What your policy covers

a Terminal illness (TI) and death benefit

During the term of this policy, if the insured becomes **terminally ill** or dies, **we** will pay the benefit shown in Table 1.

Table 1

Age of the insured when claim event happens	Benefit
Before the anniversary immediately after the insured reaches the age of 80	<ul style="list-style-type: none">• 100% of sum assured and 100% of bonuses; or• Minimum protection value according to Table 2; whichever is higher.
On or after the anniversary immediately after the insured reaches the age of 80	100% of sum assured and 100% of bonuses.

Table 2

Age of the insured at policy entry date (age last birthday)	Minimum protection value
0 – 45	320% of sum assured
46 – 50	280% of sum assured
51 – 55	250% of sum assured
56 – 60	210% of sum assured
61 – 65	180% of sum assured
66 – 70	150% of sum assured
71 – 75	115% of sum assured

This policy will end when **we** make this payment. **We** will not pay any further benefits.

b Accidental death benefit

If the death was a result of an **accident** (before the **anniversary** immediately after insured reaches the age of 70), **we** will pay an additional 25% of the **minimum protection value**, on top of the death benefit, as long as the insured was not taking part in a **restricted activity** at the time of the **accident**. If the insured was taking part in a **restricted activity** at the time of the **accident**, **we**

will only pay an additional 15% of the **minimum protection value**, on top of the death benefit.

We will pay this benefit only if the death happens within 365 days of the **accident**.

This policy will end when **we** make this payment. **We** will not pay any further benefits.

2 Our responsibilities to you

a Cash value

We may review and revise the way **we** work out the **cash value**.

You may choose to cash in this policy fully or partially. Your policy will end after **you** cash in this policy fully.

If **you** choose to cash in this policy partially, the sum assured, after the partial cash in, will be reduced but cannot be less than S\$250,000 or any other amount **we** may tell **you** about. **We** will also work out any future claims based on the reduced sum assured.

b Loans

You may take a loan depending on **our** terms and conditions. To avoid doubt, the Heritage Solitaire – Protection Benefit is not eligible for the loan.

We will take all loans and their interest from any amount **we** may be due to pay under this policy. If at any time the amount of the loans and interest is more than the **cash value**, this policy will end.

You may repay all or part of the loan at any time. The interest charged on the loan will be based on the rate agreed at the time **you** took out the loan.

We may change the interest rate at any time by giving **you** 30 days' notice.

c Bonus

You have bought a participating policy from **us** and it forms part of the Life Participating Fund. This policy will share in the profits and losses from this fund as **we** add bonuses. There are two types of bonuses.

- **We** add an 'annual' or 'reversionary' bonus to this policy each year. Once **we** have added an annual bonus, **we** cannot remove it.
- The 'terminal' or 'special' bonus is an extra bonus which **we** pay at the time of making a claim or if **you** cash in this policy.

To avoid doubt, the Heritage Solitaire – Protection Benefit does not form part of the Life Participating Fund, and no bonus is payable on the benefit.

These bonuses are not guaranteed. They are recommended by **our** appointed actuary and approved by **our** board of directors. This policy will become eligible for bonuses after two years from the **policy entry date**.

Under this policy, **you** cannot cash in any bonuses on their own.

3 What you need to be aware of

a Suicide

The 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 TI 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.

c Accidental death benefit

We will not pay this additional **accidental** benefit if **accidental** 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;
- treatments 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;
- 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**; or

- an **act of terrorism**. However, **we** will pay S\$10,000 or 10% of the sum assured, whichever is lower, on top of the amount **we** pay for death benefit.

d 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 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.

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;
- the insured has a **material pre-existing condition** which **you** did not tell **us** about when **you** applied for this policy; or
- the claim is excluded or not covered under the terms of this policy.

f Transferring the legal right of this 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 (Chapter 53B).

4 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.

Act of terrorism means an act (which may or may not include using or threatening to use force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Anniversary means the last day of every 12 months from the **policy entry date** for this basic policy.

Cash value means the amount available when **you** cancel a policy that has a savings feature before **we** pay a benefit under it (for example, for death), or it becomes due for payment (maturity), for example, an endowment policy. **We** work out the amount of the **cash value**.

Cover start date means the date:

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

Minimum protection value means a percentage of the sum assured shown in the policy schedule.

Policy entry date means the 'Policy entry date' shown in the policy schedule.

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.

Severe disability means the inability to perform at least three of the following activities of daily living, even with the aid of special equipment and always needing the help of another person throughout the entire activity.

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
- Transferring – the ability to move from a bed to an upright chair or wheelchair and vice versa.
- Mobility – the ability to move indoors from room to room on level surfaces.
- Toileting – the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
- Feeding – the ability to feed oneself once food has been prepared and made available.

Terminal illness (TI), and **terminally ill** mean an illness which, in the opinion of the **registered medical practitioner** involved and a **registered medical practitioner** we have appointed, is highly likely to lead to death within 12 months. However,

we will exclude **TI** in the presence of human immunodeficiency virus (HIV).

Total and permanent disability (TPD), and **totally and permanently disabled**, mean any of the below.

- If the insured is under 65 years old, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or the inability to take part in any paid work for the rest of a person's life.
- If the insured is 65 years old and above (but before the **anniversary** immediately after the insured reaches the age of 70 years old), **TPD**, and **totally and permanently disabled** mean **total physical loss**, or **severe disability**.

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 NTUC Income Insurance Co-operative Limited.

You means the policyholder shown in the policy schedule.