

Product Summary for Corporatised Entities Group Insurance Scheme (CEGIS)

Product Information

This is a group term life policy. There are two parts to the coverage: Term life coverage and critical illnesses coverage (optional rider). It provides the following benefits upon the occurrence of the specified events as set out in the table of cover below.

Coverage	Benefit	Corporatised Entities Group Insurance Scheme
Term life coverage	Death	Sum assured
	Death due to an accident	Sum assured and a further 25% of the sum assured
	Total and permanent disability before the age of 65	Sum assured and a further monthly payout of 1% of the sum assured for the next 24 months or until the insured reaches the age of 65 or until the insured dies, whichever is earliest
	Permanent and partial disability within 365 days from the date of the accident before the age of 65	Percentage of the sum assured described in the table of compensation in Appendix 2 of the Key Features and Benefits of Insurance Coverage
Critical illnesses coverage (optional rider)	37 critical illnesses	Sum assured For angioplasty and other invasive treatment for coronary artery, payment is limited to 10% of the sum assured, subject to a maximum of \$25,000

The list of critical illnesses[^] covered under the critical illness rider are:

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End Stage Kidney Failure
6. Irreversible Aplastic Anaemia
7. End Stage Lung Disease
8. End Stage Liver Failure
9. Coma
10. Deafness (Irreversible Loss of Hearing)
11. Open Chest Heart Valve Surgery
12. Irreversible Loss of Speech
13. Major Burns
14. Major Organ / Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy
17. Idiopathic Parkinson's Disease
18. Open Chest Surgery to Aorta
19. Alzheimer's Disease / Severe Dementia
20. Fulminant Hepatitis
21. Motor Neurone Disease
22. Primary Pulmonary Hypertension
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV

24. Benign Brain Tumour
25. Severe Encephalitis
26. Severe Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment for Coronary Artery
28. Blindness (Irreversible Loss of Sight)
29. Major Head Trauma
30. Paralysis (Irreversible Loss of Use of Limbs)
31. Terminal Illness
32. Progressive Scleroderma
33. Persistent Vegetative State (Apallic Syndrome)
34. Systemic Lupus Erythematosus with Lupus Nephritis
35. Other Serious Coronary Artery Disease
36. Poliomyelitis
37. Loss of Independent Existence

Please refer to the Key Features and Benefits of Insurance Coverage for the full definitions of the critical illnesses and the circumstances in which a claim can be made.

^ The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

Key Product Provisions

The following are some key provisions found in the Key Features and Benefits of Insurance Coverage of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the Key Features and Benefits of Insurance Coverage. You should consult a qualified adviser if you require further explanation.

a) Eligibility

You, your husband or wife and child must meet the following eligibility conditions:

- You are aged over 16 to below 70 and an employee of a corporatised organisation.
- Your husband or wife is aged over 16 to below 70 and must be legally married to you and not separated or divorced from you.
- Your child is aged over 12 months to below 25 years and must be your natural or legally adopted child.
- You, your husband or wife and child must be a Singaporean, Singapore Permanent Resident or foreigner who is working or residing in Singapore to apply for the policy.
- Your husband or wife and child will be eligible to apply for the policy only if you, as the main insured and an employee of a corporatised organisation, are covered under the plan.

The oldest you and your husband or wife can apply for this policy is age 65. The oldest your child can apply for this policy is age 17.

b) Sum Assured

You can choose the sum assured in multiples of \$10,000.

For term life coverage, the maximum sum assured for you and your husband or wife is \$300,000 each. The maximum sum assured for your child is \$100,000.

For critical illnesses coverage (optional rider), the maximum sum assured for you and your husband or wife is \$200,000 each. The maximum sum assured for your child is \$100,000.

The sum assured for your husband or wife and child should not be higher than your sum assured unless your sum assured has been reduced by Income due to underwriting reasons. If you end your policy or is no longer an employee of a corporatised organisation, the cover for you, your husband or wife and child will end. The cover for your husband or wife will also end if you are separated or divorced from your husband or wife.

The sum assured of an insured for critical illnesses coverage must not be more than the sum assured for term life coverage. The sum assured for your husband or wife and child for critical illnesses coverage must not be more than your sum assured for critical illnesses coverage unless your sum assured has been reduced by Income due to underwriting reasons.

c) Premiums

The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band. Premium rates are not guaranteed and may be reviewed from time to time. Please refer to Appendix 1 of the product summary for the premium rates.

d) Waiting Period

For critical illness benefit, we will not pay if the insured has been diagnosed for the first time by a registered medical practitioner as suffering from major cancer, coronary artery bypass surgery, heart attack of specified severity, angioplasty and other invasive treatment for coronary artery and other serious coronary artery disease within 90 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later.

For the other remaining critical illnesses, we will not pay if the diagnosis for the first time by a registered medical practitioner is made within 30 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later.

e) Terms of Renewal

The policy will be renewed automatically at the same terms, conditions, exclusions and sum assured if there is no claim during the term of the policy and premium is paid.

f) Free-Look Period

You can cancel the insured's cover by giving us a written request within 14 days from receiving the certificate of insurance. If you cancel the policy, we will refund any premiums paid, less any medical fees paid in assessing the risk under this policy. If we send the certificate of insurance by post, we assume it has been delivered and received in the ordinary course of the post, seven days after the date it is posted.

g) Grace Period

There is a 30 days grace period to pay the premiums due on your policy. During the grace period, the insured's cover will stay in force. If the premiums are not paid after the grace period, the policy will automatically end on the day the grace period ends.

If any benefits are due to be paid during this period, we can take off any premiums that you owe from the benefit.

You are responsible for paying us all premiums due or amounts owed for the period before the end of the insured's cover even if the insured's cover has ended.

h) Reinstatement Period

If the policy ends because you have not paid the premium, you can reinstate it no later than 12 months after the cover has ended. This applies as long as you pay all the premiums due, you provide us satisfactory proof of the insured's good health and insurability at the insured's expense, confirm that the insured is still eligible for the cover, there is no adverse material change in the risks covered and you agree to other terms and conditions we consider are necessary.

i) Cancellation Clause

The insured's term life coverage ends if any of the following events happens:

- the master policyholder or we end the master policy;
- the insured stops being eligible for cover;
- you end your employment with the master policyholder;
- we do not receive the premium for the insured's cover;
- the master policyholder or you end this policy;
- the insured dies or becomes totally and permanently disabled as diagnosed by a registered medical practitioner, whichever applies;
- for claims for partial and permanent disability arising from one or more accidents, we have paid a minimum total amount of 100% of the sum assured; or
- the insured's contract term ends.

This will apply when the earliest of these events happens.

If you end your term life coverage, your husband or wife and child's term life coverage will also end.

The insured's critical illnesses coverage ends if any of the following events happens:

- the termination of the insured's term life coverage;
- we do not receive the premium for the insured's cover;
- the master policyholder or you end this policy;
- unless we are due to pay only part of the benefit for critical illness, it will end on the date the insured is diagnosed by a registered medical practitioner as suffering from any of the critical illnesses as shown in the list of critical illnesses in Appendix 3 of the Key Features and Benefits of Insurance Coverage.

This will apply when the earliest of these events happens.

To avoid any doubt, an insured's term life coverage will not end when the critical illnesses coverage ends.

At the end of the insured's cover, we will not refund the premiums paid for the month the cover ends.

There is no cash-in value available when the insured's cover ends.

j) Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Key Features and Benefits of Insurance Coverage. You are advised to read the Key Features and Benefits of Insurance Coverage for the full list of exclusions. The following is a list of some of the exclusions for this plan. The exclusions for this plan include, but are not limited to, the following conditions:

- **Death**

This benefit is not payable if the insured commits suicide or attempted suicide, whether sane or insane, within 12 months from the start date or reinstatement date of the insured's cover, whichever is later.

- **Total and permanent disability**

This benefit is not payable if the insured becomes totally and permanently disabled due to self-inflicted injury within 12 months from the start date or reinstatement date of the insured's cover, whichever is later.

- **Critical illness**

This benefit is not payable if the insured's critical illness is caused directly or indirectly, totally or partly, by:

- an episode of coronary artery or ischaemic heart disease that happens before the start date of the insured's critical illnesses coverage;
- any pre-existing condition relating directly or indirectly to any of the critical illnesses as specified in the list of critical illness in Appendix 3 of the Key Features and Benefits of Insurance Coverage or where the insured received medical treatment or sought medical advice before the start date or reinstatement date of the insured's critical illnesses coverage unless declared to and accepted by us;
- the influence or misuse of drugs or alcohol; or
- self-inflicted injury or illnesses.

- **Other conditions applicable to death, total and permanent disability and permanent and partial disability**

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or use of nuclear/radiological, biological or chemical weapon which creates massive destruction in any terrorist related activities;
- radioactivity or from the use, existence or escape of any nuclear fuel, material or waste;
- self-inflicted injury or illness or any attempt while sane or insane;
- the influence or misuse of drugs or alcohol;
- participation in a riot, assault or felony;
- racing on any kind except on foot;
- travelling in any kind of aircraft except as a fare paying passenger on a regular scheduled flight with a commercial airline; or
- in respect of cover for a child of an insured employee, in the course of the child rendering full-time national service.

k) Claims

We must be told within 90 days after the diagnosis or the event giving rise to the claim. You (or your legal representative) must tell us in writing, giving full details and providing the proof we need. You must give us the documents we need with the claim form.

l) Survival Period

No critical illness benefit under this policy shall be payable if the insured dies within 30 days of being diagnosed as suffering from a critical illness.

m) Change of Term and Conditions

We may vary terms of the master policy by giving at least 3 months to the master policyholder before the change is to take place. Any endorsement to the master policy will apply to all insureds covered under the policy.

n) Refusing to Pay a Claim

After you or the insured have been continuously covered for one year from the cover commencement date or reinstatement date, we will pay the claim unless:

- it is a case of fraud;
- you fail to pay a premium;
- you or the insured has a material pre-existing condition which you or the insured did not tell us about when you applied for this policy or rider if health declaration is required;
- you or the insured fails 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.

If you have any enquiries, you may contact us at 6332 1133 or email us at healthcare@income.com.sg.

Disclaimer

You can ask for a copy of Your Guide to Life Insurance or Your Guide to Health Insurance from us or download a copy at www.lia.org.sg.

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the Key Features and Benefits of Insurance Coverage for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the master policy contract will be enforceable by the master policyholder and Income.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Appendix 1

Table of premiums and sum assured

Term life coverage

Sum assured	Monthly premium for sum assured (age next birthday)					
	2 to 18 years	19 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years
\$10,000	\$0.70	\$0.80	\$1.20	\$2.10	\$3.00	\$3.80
\$20,000	\$1.40	\$1.60	\$2.40	\$4.20	\$6.00	\$7.60
\$30,000	\$2.10	\$2.40	\$3.60	\$6.30	\$9.00	\$11.40
\$40,000	\$2.80	\$3.20	\$4.80	\$8.40	\$12.00	\$15.20
\$50,000	\$3.50	\$4.00	\$6.00	\$10.50	\$15.00	\$19.00
\$60,000	\$4.20	\$4.80	\$7.20	\$12.60	\$18.00	\$22.80
\$70,000	\$4.90	\$5.60	\$8.40	\$14.70	\$21.00	\$26.60
\$80,000	\$5.60	\$6.40	\$9.60	\$16.80	\$24.00	\$30.40
\$90,000	\$6.30	\$7.20	\$10.80	\$18.90	\$27.00	\$34.20
\$100,000	\$7.00	\$8.00	\$12.00	\$21.00	\$30.00	\$38.00
\$110,000	\$7.70	\$8.80	\$13.20	\$23.10	\$33.00	\$41.80
\$120,000	\$8.40	\$9.60	\$14.40	\$25.20	\$36.00	\$45.60
\$130,000	\$9.10	\$10.40	\$15.60	\$27.30	\$39.00	\$49.40
\$140,000	\$9.80	\$11.20	\$16.80	\$29.40	\$42.00	\$53.20
\$150,000	\$10.50	\$12.00	\$18.00	\$31.50	\$45.00	\$57.00
\$160,000	\$11.20	\$12.80	\$19.20	\$33.60	\$48.00	\$60.80
\$170,000	\$11.90	\$13.60	\$20.40	\$35.70	\$51.00	\$64.60
\$180,000	\$12.60	\$14.40	\$21.60	\$37.80	\$54.00	\$68.40
\$190,000	\$13.30	\$15.20	\$22.80	\$39.90	\$57.00	\$72.20
\$200,000	\$14.00	\$16.00	\$24.00	\$42.00	\$60.00	\$76.00
\$210,000	\$14.70	\$16.80	\$25.20	\$44.10	\$63.00	\$79.80
\$220,000	\$15.40	\$17.60	\$26.40	\$46.20	\$66.00	\$83.60
\$230,000	\$16.10	\$18.40	\$27.60	\$48.30	\$69.00	\$87.40
\$240,000	\$16.80	\$19.20	\$28.80	\$50.40	\$72.00	\$91.20
\$250,000	\$17.50	\$20.00	\$30.00	\$52.50	\$75.00	\$95.00
\$260,000	\$18.20	\$20.80	\$31.20	\$54.60	\$78.00	\$98.80
\$270,000	\$18.90	\$21.60	\$32.40	\$56.70	\$81.00	\$102.60
\$280,000	\$19.60	\$22.40	\$33.60	\$58.80	\$84.00	\$106.40
\$290,000	\$20.30	\$23.20	\$34.80	\$60.90	\$87.00	\$110.20
\$300,000	\$21.00	\$24.00	\$36.00	\$63.00	\$90.00	\$114.00

Term life coverage

Sum assured	Monthly premium for sum assured (age next birthday)				
	66 years	67 years	68 years	69 years	70 years
\$10,000	\$6.20	\$7.80	\$9.80	\$12.30	\$15.40
\$20,000	\$12.40	\$15.60	\$19.60	\$24.60	\$30.80
\$30,000	\$18.60	\$23.40	\$29.40	\$36.90	\$46.20
\$40,000	\$24.80	\$31.20	\$39.20	\$49.20	\$61.60
\$50,000	\$31.00	\$39.00	\$49.00	\$61.50	\$77.00
\$60,000	\$37.20	\$46.80	\$58.80	\$73.80	\$92.40
\$70,000	\$43.40	\$54.60	\$68.60	\$86.10	\$107.80
\$80,000	\$49.60	\$62.40	\$78.40	\$98.40	\$123.20
\$90,000	\$55.80	\$70.20	\$88.20	\$110.70	\$138.60
\$100,000	\$62.00	\$78.00	\$98.00	\$123.00	\$154.00
\$110,000	\$68.20	\$85.80	\$107.80	\$135.30	\$169.40
\$120,000	\$74.40	\$93.60	\$117.60	\$147.60	\$184.80
\$130,000	\$80.60	\$101.40	\$127.40	\$159.90	\$200.20
\$140,000	\$86.80	\$109.20	\$137.20	\$172.20	\$215.60
\$150,000	\$93.00	\$117.00	\$147.00	\$184.50	\$231.00
\$160,000	\$99.20	\$124.80	\$156.80	\$196.80	\$246.40
\$170,000	\$105.40	\$132.60	\$166.60	\$209.10	\$261.80
\$180,000	\$111.60	\$140.40	\$176.40	\$221.40	\$277.20
\$190,000	\$117.80	\$148.20	\$186.20	\$233.70	\$292.60
\$200,000	\$124.00	\$156.00	\$196.00	\$246.00	\$308.00
\$210,000	\$130.20	\$163.80	\$205.80	\$258.30	\$323.40
\$220,000	\$136.40	\$171.60	\$215.60	\$270.60	\$338.80
\$230,000	\$142.60	\$179.40	\$225.40	\$282.90	\$354.20
\$240,000	\$148.80	\$187.20	\$235.20	\$295.20	\$369.60
\$250,000	\$155.00	\$195.00	\$245.00	\$307.50	\$385.00
\$260,000	\$161.20	\$202.80	\$254.80	\$319.80	\$400.40
\$270,000	\$167.40	\$210.60	\$264.60	\$332.10	\$415.80
\$280,000	\$173.60	\$218.40	\$274.40	\$344.40	\$431.20
\$290,000	\$179.80	\$226.20	\$284.20	\$356.70	\$446.60
\$300,000	\$186.00	\$234.00	\$294.00	\$369.00	\$462.00

Critical illnesses coverage

Sum assured	Monthly premium for sum assured (age next birthday)					
	2 to 18 years	19 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years
\$10,000	\$0.70	\$1.40	\$3.60	\$5.90	\$8.10	\$13.20
\$20,000	\$1.40	\$2.80	\$7.20	\$11.80	\$16.20	\$26.40
\$30,000	\$2.10	\$4.20	\$10.80	\$17.70	\$24.30	\$39.60
\$40,000	\$2.80	\$5.60	\$14.40	\$23.60	\$32.40	\$52.80
\$50,000	\$3.50	\$7.00	\$18.00	\$29.50	\$40.50	\$66.00
\$60,000	\$4.20	\$8.40	\$21.60	\$35.40	\$48.60	\$79.20
\$70,000	\$4.90	\$9.80	\$25.20	\$41.30	\$56.70	\$92.40
\$80,000	\$5.60	\$11.20	\$28.80	\$47.20	\$64.80	\$105.60
\$90,000	\$6.30	\$12.60	\$32.40	\$53.10	\$72.90	\$118.80
\$100,000	\$7.00	\$14.00	\$36.00	\$59.00	\$81.00	\$132.00
\$110,000	\$7.70	\$15.40	\$39.60	\$64.90	\$89.10	\$145.20
\$120,000	\$8.40	\$16.80	\$43.20	\$70.80	\$97.20	\$158.40
\$130,000	\$9.10	\$18.20	\$46.80	\$76.70	\$105.30	\$171.60
\$140,000	\$9.80	\$19.60	\$50.40	\$82.60	\$113.40	\$184.80
\$150,000	\$10.50	\$21.00	\$54.00	\$88.50	\$121.50	\$198.00
\$160,000	\$11.20	\$22.40	\$57.60	\$94.40	\$129.60	\$211.20
\$170,000	\$11.90	\$23.80	\$61.20	\$100.30	\$137.70	\$224.40
\$180,000	\$12.60	\$25.20	\$64.80	\$106.20	\$145.80	\$237.60
\$190,000	\$13.30	\$26.60	\$68.40	\$112.10	\$153.90	\$250.80
\$200,000	\$14.00	\$28.00	\$72.00	\$118.00	\$162.00	\$264.00

Critical illnesses coverage

Sum assured	Monthly premium for sum assured (age next birthday)				
	66 years	67 years	68 years	69 years	70 years
\$10,000	\$17.00	\$21.30	\$26.60	\$33.30	\$41.60
\$20,000	\$34.00	\$42.60	\$53.20	\$66.60	\$83.20
\$30,000	\$51.00	\$63.90	\$79.80	\$99.90	\$124.80
\$40,000	\$68.00	\$85.20	\$106.40	\$133.20	\$166.40
\$50,000	\$85.00	\$106.50	\$133.00	\$166.50	\$208.00
\$60,000	\$102.00	\$127.80	\$159.60	\$199.80	\$249.60
\$70,000	\$119.00	\$149.10	\$186.20	\$233.10	\$291.20
\$80,000	\$136.00	\$170.40	\$212.80	\$266.40	\$332.80
\$90,000	\$153.00	\$191.70	\$239.40	\$299.70	\$374.40
\$100,000	\$170.00	\$213.00	\$266.00	\$333.00	\$416.00
\$110,000	\$187.00	\$234.30	\$292.60	\$366.30	\$457.60
\$120,000	\$204.00	\$255.60	\$319.20	\$399.60	\$499.20
\$130,000	\$221.00	\$276.90	\$345.80	\$432.90	\$540.80
\$140,000	\$238.00	\$298.20	\$372.40	\$466.20	\$582.40
\$150,000	\$255.00	\$319.50	\$399.00	\$499.50	\$624.00
\$160,000	\$272.00	\$340.80	\$425.60	\$532.80	\$665.60
\$170,000	\$289.00	\$362.10	\$452.20	\$566.10	\$707.20
\$180,000	\$306.00	\$383.40	\$478.80	\$599.40	\$748.80
\$190,000	\$323.00	\$404.70	\$505.40	\$632.70	\$790.40
\$200,000	\$340.00	\$426.00	\$532.00	\$666.00	\$832.00