

SpecialCare (Down Syndrome) Product Summary

Premium Rates Table

The annual premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience.

Entry Age	Yearly premiums (S\$)	
	Plan 1	Plan 2
Age 15 days to 30 years old	\$201.70	\$358.58

Premium rate is inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

The Total Distribution Cost of this product is between 10.5% - 15.5% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to the policyholder; it has already been allowed for in calculating the premium.

Product Information

This is a personal accident policy and will protect the policyholder and the insured person financially when there is a death or an injury caused by an accident which happens during the policy period. The amount we will pay depends on the conditions and maximum benefit limits of the insured person's plan as set out in the Table of Cover below.

This policy is not a Medisave-approved policy and the policyholder may not use Medisave to pay the premium for this policy.

Table of cover¹

Benefits		Maximum benefit (S\$)	
		Plan 1	Plan 2
For you (policyholder)			
This only applies if the policyholder is not the insured person.			
Section 1	Accidental death and permanent disability of policyholder	Up to \$30,000 in each insured person's lifetime	Up to \$60,000 in each insured person's lifetime
Section 2	Waiver of premium due to accidental death of policyholder	Amount of premium, up to 5 years in each insured person's lifetime	
For the insured person			
Section 3	Final expenses	\$5,000 in each insured person's lifetime	
Section 4	Permanent disability of insured person	Up to \$30,000 each policy year	Up to \$60,000 each policy year
Section 5	Outpatient expenses due to accident	Up to \$200 for each accident, maximum \$2,000 each policy year	Up to \$300 for each accident, maximum \$3,000 each policy year
Section 6	Hospitalisation expenses due to accident	Up to \$1,200 for each accident, maximum \$5,000 each policy year	Up to \$2,500 for each accident, maximum \$7,500 each policy year
Section 7	Medical expenses due to infectious disease	Up to \$1,000 each incident	Up to \$2,000 each incident
Section 8	Daily hospital income	\$50 each day, up to 60 days for each accident	\$75 each day, up to 60 days for each accident
Section 9	Ambulance fee	Up to \$100 for each accident, maximum \$500 each policy year	
Section 10	Mobility aids	Up to \$500 each policy year	Up to \$1,000 each policy year
Section 11	Physiotherapy and psychiatric therapy	Up to \$100 per visit for each accident, maximum \$1,000 each policy year	Up to \$200 per visit for each accident, maximum \$2,000 each policy year
Section 12	Personal liability	Up to \$5,000 each policy year	
Additional benefits if the insured person suffers from 50% or more permanent disability (Based on the scale of compensation)			
Section 13	Modifying your home	Up to \$3,000 in each insured person's lifetime	Up to \$6,000 in each insured person's lifetime
Section 14	Training your caregiver	As charged (once for each accident)	
Lifetime limit		Up to \$100,000 in each insured person's lifetime	Up to \$150,000 in each insured person's lifetime

¹Note: Please refer to the Policy Conditions on details of policy coverage

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and the policyholder is advised to refer to the actual terms and conditions in the contract. Please consult your Financial Services Consultant should you require further explanation.

1. Eligibility

This policy is only available to the policyholder if:

- the policyholder and the insured person hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or birth certificate;
- he/she is the insured person's parent or legal guardian.
- the policyholder and the insured person live in Singapore or travel outside of Singapore for no more than 90 days during each policy year;
- the insured person is between 15 days and 30 years of age (we may continue cover for the insured person up to 75 years old and we may apply new terms depending on our decision); and
- the policyholder has fully paid his/her premium.

2. Free-Look Period

We will give the policyholder 14 days from the time they receive this policy to decide whether to continue with it. If the policyholder does not want to continue, he/she may write to us to cancel this policy and get a full refund of the premium paid. We consider that this policy has been delivered (and received) seven days after we post it.

3. Cancellation Clause

- a For policy cancellation, we will not refund any premium if a claim has been made under this policy.
- b If we cancel the policy
 - i) We can cancel this policy by giving the policyholder seven days' notice by post to their last-known address. We will consider that they have received this cancellation notice on the same day if we deliver the notice by hand, mail, fax or email.
 - ii) We will cancel this policy on the date the premium is due if we do not receive the premium due or we are not successful in taking the premium from the credit card or GIRO account the policyholder has chosen.

If we cancel this policy because the premium has not been paid, the policyholder may apply for a new policy. However, the policyholder's application will depend on us accepting it and the insured person's latest physical or medical conditions.

- c If the policyholder cancels the policy
 - i) Yearly payment or yearly recurring payment arrangement
 - The policyholder may cancel this policy by calling us or writing to us and cancellation will apply from the date we receive the notice of cancellation.
 - For cancellation after the 14-day free-look period, we will work out and refund the premium as follows if no claim has been made under this policy.

$\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of the policy}} \times 85\% \text{ of the premium paid}$
--

- We will not refund any premium below \$38.15 (after GST).

If we refund premiums, we will do so by cheque to the policyholder.

4. Terms of Renewal

This is a short-term accident and health policy and we are not required to renew this policy. We may end this policy by giving the policyholder seven days' notice in writing.

If this policy is renewed, we will provide the new terms and conditions (if these apply) for the next policy year before the start date of the next policy year.

If we did not receive any request to cancel the policy, we will take the premium using the last premium payment arrangement the policyholder has chosen.

This policy will apply for as long as we can successfully take the premium before the premium due date.

5. Non-Guaranteed Premium

The premium that the policyholder pays for this policy is non-guaranteed and can change. If we change the premium for this policy, we will write to the policyholder at their last known address, at least 30 days before the change is to take place, to tell the policyholder what the new premium is.

6. Claims Conditions

- a The policyholder must tell us as soon as possible, and in any case within 30 days, about any loss or damage which may give rise to a claim under this policy. We have the right to reject the claim if the policyholder tells us later than 30 days from the date of loss or damage.
- b The insured person or anyone acting for the insured person must not:
 - i) misrepresent or misdescribe any circumstance which affects the insured person's health condition, occupation, country of residence or pursuits or any information which may affect our decision to accept the insured person's application;
 - ii) make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
 - iii) make a statement to support a claim knowing the statement to be false in any way;
 - iv) send us a document to support a claim knowing the document to be forged or false in any way; or
 - v) make a claim for any loss or damage caused by the insured person's deliberate act or with the insured person's knowledge.
- c If the policyholder or the insured person can recover all or part of any expenses from other sources, we will only pay the policyholder the amount that cannot be recovered.

- d We pay all claims in Singapore dollars. If the insured person suffers a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the exchange rate which we will decide on the date of the loss.
- e The policyholder, the insured person or the policyholder's or the insured person's respective legal personal representatives must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, we may need before we assess the claim. We will not refund any expense which the policyholder or the insured person cannot provide original receipts or invoices for.

For further information, you can visit or contact Income via any of the following channels:

- (i) <http://www.income.com.sg/forms/claims/care.aspx?ext=.pdf>
- (ii) pcc@income.com.sg
- (iii) 6788 6616

7. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy conditions which can be found at www.income.com.sg/specialcare-downsyndrome-policy-conditions.pdf for the full list of exclusions.

This policy does not cover claims directly or indirectly caused by or arising from:

- a Sickness, disease (except for infectious disease as provided in the medical expenses due to infectious disease benefit of the policy), bacterial or viral infections even if contracted accidentally.
- b Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.
- c Any physical disability or defects which existed before the start of the policy, or any pre-existing medical conditions.
- d The policyholder or the insured person taking part in any dangerous activities or sports including caving, potholing, rock climbing or mountaineering which involves using ropes, any underwater activities involving using underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE (Building, Antenna, Span, Earth) jumping, paragliding, hang gliding, parachuting, white-water rafting, dragon boating, hunting, horse riding, polo, show jumping, mountain biking, ice or winter sports, hiking or trekking. This does not include a hot-air balloon ride carried out for leisure purposes under the supervision of a licensed guide or instructor.
- e Any infectious diseases which has been announced as:
 - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO);in the affected countries, from the date of announcement until the epidemic or pandemic ends.

8. Waiting period

This policy does not cover claims directly or indirectly caused by or arising from any infectious disease diagnosed within 14 days from the start date of this policy.

9. Change in circumstance

If there is any change in circumstances affecting the insured person's risk, the policyholder must give us immediate written notice and pay any extra premium that we may ask for. In particular, the policyholder must tell us about any change in the insured person's health condition, the country where the insured person is living in or the insured person's pursuits.

Disclaimer

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 policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.