

## **Product Summary for SAFRA Living Care**

### **Product Information**

This is a group term life policy. It provides the following benefits upon the occurrence of the specified events as set out in the table of cover below.

<b>Coverage</b>	<b>SAFRA Living Care</b>
Death due to an accident within 60 days from the date we receive the application form with premiums (this benefit will end on the date we inform you on the rejection of application for cover or on the start date of cover, whichever is earlier.)	Sum assured less the premiums for one full policy year
Death after start of cover	Sum assured
Total and permanent disability before the age of 65	Sum assured
Hospital cash benefit (each stay in the hospital must be for at least six hours in a row unless the insured member's stay in the hospital is for a surgical operation, or the hospital bills for daily room and board charges.)	Daily hospital cash benefit of \$10.00 for every \$10,000 of the sum assured up to 365 days for each period of hospital stay in Singapore
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<sup>^</sup> covered under SAFRA Living Care 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](http://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 be SAFRA members. You, your husband or wife and child must also meet the following eligibility conditions:

- You are aged 16 to 70.
- Your husband and wife is aged 16 to 70 and must be legally married to you and not separated or divorced from you.
- Your child is aged 5 to 21 years and must be your unmarried 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 member and registered principal member of SAFRA, are covered under the same plan.

The oldest you and your husband or wife can apply for this policy is age 55. The oldest your child can apply for the policy is age 15.

**b) Sum Assured**

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

The maximum sum assured for you and your husband or wife is \$200,000 each (up to age 65), and \$100,000 each (age 66 to 70). The maximum sum assured for your child is \$200,000.

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 a registered principal member of SAFRA, 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.

**c) Premiums**

The premiums that you pay are based on the sum assured and insured member's age next birthday. Premium rates will change when the insured member 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 member 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 member'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 member's cover, whichever is later.

**e) Terms of Renewal**

The policy will be renewed automatically for the same terms, conditions, exclusions, plan type 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 member'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 member'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 member's good health and insurability at the insured member's expense, confirm that the insured member 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 member's cover ends if any of the following events happens:

- SAFRA or we end the master policy;
- the insured member stops being eligible for cover;
- we do not receive the premium for the insured member's cover;
- SAFRA or you end this policy;
- the insured member dies or becomes totally and permanently disabled as diagnosed by a registered medical practitioner, whichever applies; or
- unless we are due to pay only part of the benefit for critical illness, it will end on the date the insured member 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.

Where the premiums are paid:

- monthly, the insured member will continue to be covered for the entire month for which the premiums had been paid;
- annually, the insured member will continue to be covered for the entire policy year for which the premiums had been paid,

and any additional premium paid in advance will be refunded.

There is no cash-in value available when the insured member'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 after start of cover**  
This benefit is not payable if the insured member commits suicide or attempted suicide, whether sane or insane, within 12 months from the start date or reinstatement date of the insured member's cover, whichever is later.
- **Total and permanent disability**  
This benefit is not payable if the insured member becomes totally and permanently disabled due to self-inflicted injury within 12 months from the start date or reinstatement date of the insured member's cover, whichever is later.

- **Hospital cash benefit**

This benefit is not payable if the insured member has to stay in hospital for any illness or injury which is caused directly or indirectly, totally or partly, by:

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military or popular uprising, riot, strike, insurrection, rebellion, revolution, military or usurped power, terrorism, martial law or use of nuclear/radiological, biological or chemical weapon which creates massive destruction in any terrorist related activities;
- being under the influence of intoxicating liquor or any narcotic or drug;
- suicide, attempted suicide, provoked assault, intentional self-injury or illness or any attempt thereof, or engaging in any brawl;
- psychological or mental condition;
- venereal disease, childbirth, pregnancy, abortion, or miscarriage or termination of pregnancy and their sequelae;
- infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment;
- birth defects, including hereditary conditions and disorders, and congenital sickness, anomalies or abnormalities;
- any illness or injury which occurs before the expiry of 30 days from the start date or reinstatement date of the insured member's cover, whichever is later;
- taking part in flying or other aerial activities except as a fare-paying passenger on a regular scheduled passenger flight of a commercial aircraft;
- acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV;
- hijack, murder, assault or felony;
- any form of racing, whether on wheels or boats, except on foot;
- any pre-existing condition unless declared to and accepted by us;
- cosmetic surgery or medical treatment for the prevention of illness, promotion of health or enhancement of bodily function or appearance; or
- dental condition which requires consultation, diagnosis or treatment by a dentist or dental surgeon unless necessitated by accidental injuries to sound natural teeth during the cover.

- **Critical illness**

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

- self-inflicted injury or illness;
- influence or misuse of drugs and/or alcohol;
- an episode of coronary artery or ischaemic heart disease that occurred prior to the start date of the insured member's cover; or
- any pre-existing condition relating directly or indirectly to any of the critical illnesses as specified in the list of critical illnesses in Appendix 3 of the Key Features and Benefits of Insurance Coverage unless declared to and accepted by us.

**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.

You must provide adequate medical evidence and we may ask you to be examined by a registered medical practitioner that we have appointed at your cost. Any disability claim must be supported by acceptable clinical, radiological, histological and laboratory evidence and confirmed by a registered medical practitioner.

**l) Survival Period**

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

**m) Change of Term and Conditions**

Any changes to the master policy we agree with SAFRA which is endorsed on the master policy will apply to all insured members covered under the policy.

**n) Refusing to Pay a Claim**

After the insured member has been continuously covered for one year from the cover start date or reinstatement date, we will pay the claim unless:

- it is a case of fraud;
- the insured member fails to pay a premium;
- the insured member has a material pre-existing condition which the insured member did not tell us about when the insured member applied for this policy if health declaration is required;
- the insured member fails to tell us any significant information or information which is true, correct and complete which would have reasonably affected our decision to accept the insured member's application; or
- the claim is excluded or not covered under the terms of this policy.

If you have any enquiries, you may contact us at 6788 1777 or email us at [healthcare@income.com.sg](mailto: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](http://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 SAFRA 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Appendix 1****Table of premiums and sum assured**

Sum assured	Monthly premium for sum assured (age next birthday)							
	6 to 17 years	18 to 30 years	31 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years	66 to 70 years
\$10,000	\$1.80	\$2.00	\$2.10	\$4.20	\$5.10	\$8.00	\$18.40	\$38.00
\$20,000	\$3.60	\$4.00	\$4.20	\$8.40	\$10.20	\$16.00	\$36.80	\$76.00
\$30,000	\$5.40	\$6.00	\$6.30	\$12.60	\$15.30	\$24.00	\$55.20	\$114.00
\$40,000	\$7.20	\$8.00	\$8.40	\$16.80	\$20.40	\$32.00	\$73.60	\$152.00
\$50,000	\$9.00	\$10.00	\$10.50	\$21.00	\$25.50	\$40.00	\$92.00	\$190.00
\$60,000	\$10.80	\$12.00	\$12.60	\$25.20	\$30.60	\$48.00	\$110.40	\$228.00
\$70,000	\$12.60	\$14.00	\$14.70	\$29.40	\$35.70	\$56.00	\$128.80	\$266.00
\$80,000	\$14.40	\$16.00	\$16.80	\$33.60	\$40.80	\$64.00	\$147.20	\$304.00
\$90,000	\$16.20	\$18.00	\$18.90	\$37.80	\$45.90	\$72.00	\$165.60	\$342.00
\$100,000	\$18.00	\$20.00	\$21.00	\$42.00	\$51.00	\$80.00	\$184.00	\$380.00
\$110,000	\$19.80	\$22.00	\$23.10	\$46.20	\$56.10	\$88.00	\$202.40	-
\$120,000	\$21.60	\$24.00	\$25.20	\$50.40	\$61.20	\$96.00	\$220.80	-
\$130,000	\$23.40	\$26.00	\$27.30	\$54.60	\$66.30	\$104.00	\$239.20	-
\$140,000	\$25.20	\$28.00	\$29.40	\$58.80	\$71.40	\$112.00	\$257.60	-
\$150,000	\$27.00	\$30.00	\$31.50	\$63.00	\$76.50	\$120.00	\$276.00	-
\$160,000	\$28.80	\$32.00	\$33.60	\$67.20	\$81.60	\$128.00	\$294.40	-
\$170,000	\$30.60	\$34.00	\$35.70	\$71.40	\$86.70	\$136.00	\$312.80	-
\$180,000	\$32.40	\$36.00	\$37.80	\$75.60	\$91.80	\$144.00	\$331.20	-
\$190,000	\$34.20	\$38.00	\$39.90	\$79.80	\$96.90	\$152.00	\$349.60	-
\$200,000	\$36.00	\$40.00	\$42.00	\$84.00	\$102.00	\$160.00	\$368.00	-

Sum assured	Yearly premium for sum assured (age next birthday)							
	6 to 17 years	18 to 30 years	31 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years	66 to 70 years
\$10,000	\$20.80	\$23.10	\$24.20	\$48.50	\$58.80	\$92.30	\$212.30	\$438.40
\$20,000	\$41.60	\$46.20	\$48.40	\$97.00	\$117.60	\$184.60	\$424.60	\$876.80
\$30,000	\$62.40	\$69.30	\$72.60	\$145.50	\$176.40	\$276.90	\$636.90	\$1,315.20
\$40,000	\$83.20	\$92.40	\$96.80	\$194.00	\$235.20	\$369.20	\$849.20	\$1,753.60
\$50,000	\$104.00	\$115.50	\$121.00	\$242.50	\$294.00	\$461.50	\$1,061.50	\$2,192.00
\$60,000	\$124.80	\$138.60	\$145.20	\$291.00	\$352.80	\$553.80	\$1,273.80	\$2,630.40
\$70,000	\$145.60	\$161.70	\$169.40	\$339.50	\$411.60	\$646.10	\$1,486.10	\$3,068.80
\$80,000	\$166.40	\$184.80	\$193.60	\$388.00	\$470.40	\$738.40	\$1,698.40	\$3,507.20
\$90,000	\$187.20	\$207.90	\$217.80	\$436.50	\$529.20	\$830.70	\$1,910.70	\$3,945.60
\$100,000	\$208.00	\$231.00	\$242.00	\$485.00	\$588.00	\$923.00	\$2,123.00	\$4,384.00
\$110,000	\$228.80	\$254.10	\$266.20	\$533.50	\$646.80	\$1,015.30	\$2,335.30	-
\$120,000	\$249.60	\$277.20	\$290.40	\$582.00	\$705.60	\$1,107.60	\$2,547.60	-
\$130,000	\$270.40	\$300.30	\$314.60	\$630.50	\$764.40	\$1,199.90	\$2,759.90	-
\$140,000	\$291.20	\$323.40	\$338.80	\$679.00	\$823.20	\$1,292.20	\$2,972.20	-
\$150,000	\$312.00	\$346.50	\$363.00	\$727.50	\$882.00	\$1,384.50	\$3,184.50	-
\$160,000	\$332.80	\$369.60	\$387.20	\$776.00	\$940.80	\$1,476.80	\$3,396.80	-
\$170,000	\$353.60	\$392.70	\$411.40	\$824.50	\$999.60	\$1,569.10	\$3,609.10	-
\$180,000	\$374.40	\$415.80	\$435.60	\$873.00	\$1,058.40	\$1,661.40	\$3,821.40	-
\$190,000	\$395.20	\$438.90	\$459.80	\$921.50	\$1,117.20	\$1,753.70	\$4,033.70	-
\$200,000	\$416.00	\$462.00	\$484.00	\$970.00	\$1,176.00	\$1,846.00	\$4,246.00	-