



Expect — a — *bundle of joy*

Maternity 360

TERM LIFE INSURANCE

360° protection.
For mum and baby.

A mother's love for her child is powerful. Despite the aching feet and sleepless nights, there is no denying an expectant mother's glow and joy as you anticipate the arrival of your baby. With Maternity 360, a single premium plan specifically designed to provide comprehensive coverage for you and your baby over 3 years, you can savour every moment of your pregnancy and motherhood.

Why is it good for me?

- 1** **360° protection plan** for you and your baby
 - **Pregnancy complications benefit¹**
 - **Congenital illnesses benefit²**
 - **Hospital care benefit^{3,4}**
 - **Outpatient phototherapy benefit⁵**
- 2** **Simplified application benefit⁶** for your newborn
- 3** **Exclusive Maternity 360 treats**

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360° protection plan for you and your baby

From as early as 13 weeks into your pregnancy, you can sign up for Maternity 360 which covers you for pregnancy complications¹ and death⁷. For a 30 year old expectant mother, you only need to pay a single premium of \$390.55 for a sum assured of \$5,000 and this plan will be valid for 3 years from the policy start date.

When your child is born, it also covers him or her for congenital illnesses² and death⁸. Maternity 360 even has an outpatient phototherapy benefit⁵ should your baby require phototherapy treatment due to severe neonatal jaundice.

For greater peace of mind, this plan provides both you and your child with hospital care benefit^{3,4}. You can also enjoy continuous coverage even if you have claimed for more than one insured event⁹.

Simplified application benefit for your newborn

With Maternity 360, you can ensure a good start for your child's future. You can sign up for a new insurance policy⁶ offered under this benefit for your newborn with just a simple health declaration.

Exclusive Maternity 360 treats

Every mother and her child deserve to enjoy the finer things in life. Discover exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

Benefit Table

Coverage for mother

Category of insured events	Cover limit
Pregnancy complications benefit ¹	100% of sum assured
Hospital care benefit ³	1% of sum assured for each day of hospital stay, up to 30% of sum assured
Death benefit ⁷	100% of sum assured

Coverage for child

Category of insured events	Cover limit
Congenital illnesses benefit ²	100% of sum assured
Hospital care benefit ⁴	1% of sum assured for each day of hospital stay, up to 30% of sum assured
Outpatient phototherapy benefit ⁵	1% of sum assured for each day the phototherapy machine is rented, up to 10% of sum assured
Death benefit ⁸	100% of sum assured

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Insured events for mother

10 types of pregnancy complications¹ covered

- Abruptio placentae
- Acute fatty liver of pregnancy
- Amniotic fluid embolism
- Choriocarcinoma and malignant hydatidiform mole
- Disseminated intravascular coagulation
- Ectopic pregnancy
- Placenta increta or percreta
- Postpartum haemorrhage requiring hysterectomy
- Pre- eclampsia or eclampsia
- Still birth

Hospital care benefit³

- Inpatient psychiatric treatment
- Post-natal anaemia
- Puerperal pyrexia
- Pulmonary embolism
- Repair of 4th degree perineal tear
- Septic pelvic thrombophlebitis
- Surgical site infection following caesarian section
- Uterine infection or transfusion due to retained placenta following childbirth

Insured events for child

23 types of congenital illnesses² covered

- Absence of two limbs
- Anal atresia
- Atrial septal defect
- Biliary atresia
- Cerebral palsy
- Cleft lip and cleft palate
- Club foot
- Congenital blindness
- Congenital cataract
- Congenital deafness
- Congenital diaphragmatic hernia
- Congenital hypertrophic pyloric stenosis
- Development dysplasia of the hip
- Down's syndrome
- Infantile hydrocephalus
- Patent ductus arteriosus
- Retinopathy of prematurity
- Spina bifida
- Tetralogy of fallot
- Tracheo-esophageal fistula or esophageal atresia
- Transposition of the great vessels
- Truncus arteriosus
- Ventricular septal defect

Hospital care benefit⁴

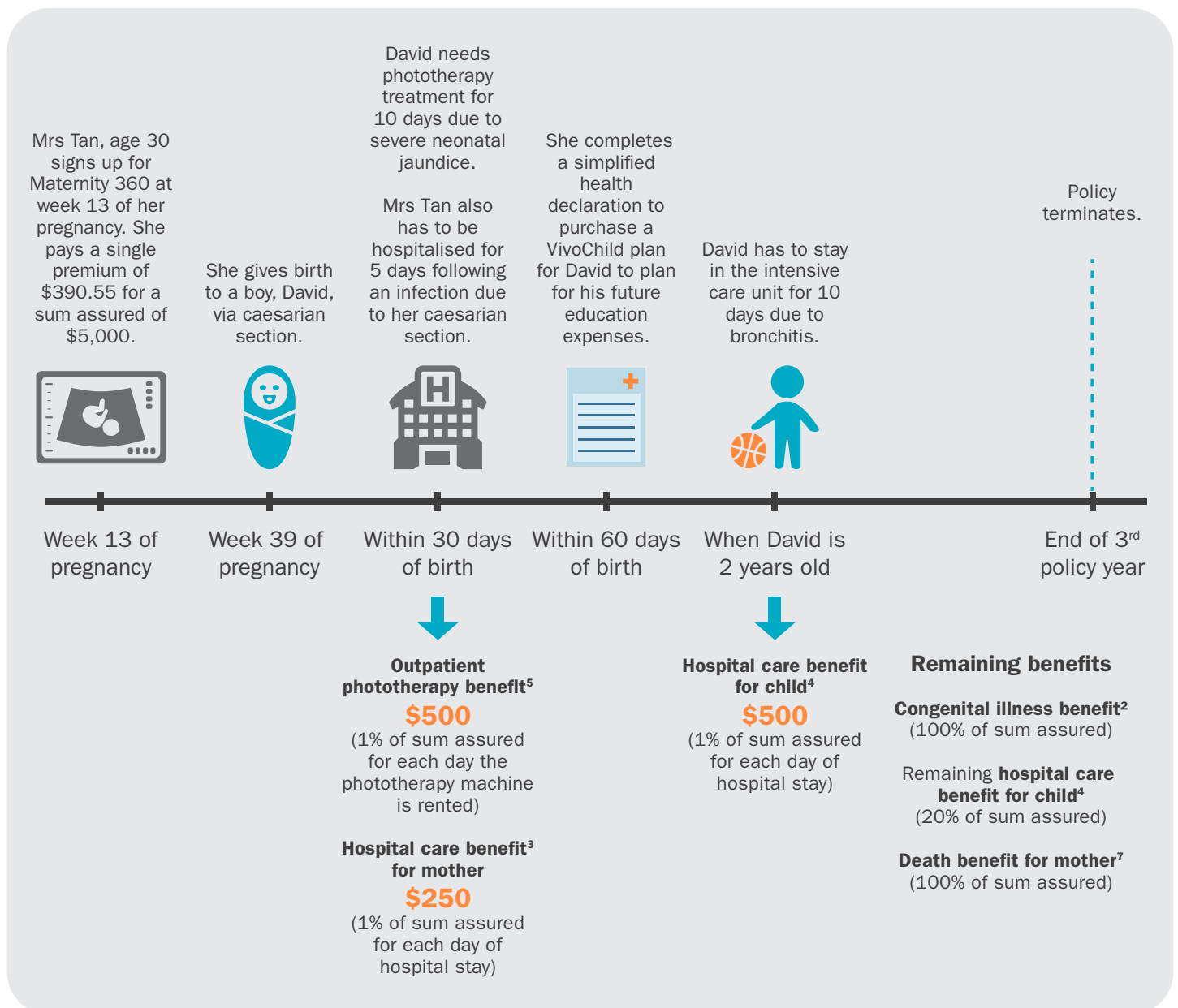
- Bronchitis (including other lower respiratory tract infection)
- Dengue haemorrhagic fever
- Hand, foot and mouth disease
- Incubation immediately after birth for more than 3 consecutive days
- Phototherapy or blood transfusion for severe neonatal jaundice
- Pneumonia
- Premature birth

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How Maternity 360 protects you and your baby

Mrs Tan, age 30, is 13 weeks pregnant and looking for a plan which provides comprehensive coverage for herself as well as her baby. She signs up for Maternity 360 with a sum assured of \$5,000.



The figures used are for illustrative purposes only.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2016, Income had over \$32.9 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 The total amount paid under this pregnancy complications benefit will not exceed 100% of the sum assured. This benefit will end when we make this payment. Please refer to the policy contract for further details and definitions of the insured events.
- 2 We will pay 100% of the sum assured if the insured child is live-born and is diagnosed with any of the insured events under the congenital illnesses benefit in the child's benefit table. The total amount paid under this congenital illness benefit will not exceed 100% of the sum assured. This benefit will end when we make this payment. Please refer to the policy contract for further details and definitions of the insured events.
- 3 If the insured mother has to stay in a hospital due to any of the insured events under the hospital care benefit in the mother's benefit table and the hospitalisation is within 42 days after the birth of insured child, we will pay 1% of the sum assured for each day she is in the hospital, up to a maximum of 30 days and the stay must be during the contract term. To avoid doubt, if the stay in hospital is due to multiple medical conditions, we will only pay 1% of the sum assured for each day the insured mother stays in the hospital. The total amount paid under this hospital care benefit will not exceed 30% of the sum assured. This benefit will end upon payment of 30% of the sum assured. Please refer to the policy contract for further details and definitions of the insured events.
- 4 If the insured child stays in the intensive care unit or high dependency unit of a hospital due to any of the insured events under hospital care benefit for the child, we will pay 1% of the sum assured for each day the insured child is in the hospital, up to a maximum of 30 days and the stay must be during the contract term. To avoid doubt, if the stay in hospital is due to multiple medical conditions, we will only pay 1% of the sum assured for each day the insured child stays in the intensive care unit or high dependency unit of a hospital. For phototherapy or blood transfusion for severe neonatal jaundice and premature birth, we will only cover up to 30 days from birth. The total amount paid under this hospital care benefit will not exceed 30% of the sum assured. This benefit will end upon payment of 30% of the sum assured. Please refer to the policy contract for further details and definitions of the insured events.
- 5 If the insured child needs phototherapy treatment due to severe neonatal jaundice, we will pay 1% of the sum assured for each day of rental of the phototherapy machine, up to a maximum of 10 days. This benefit is valid only up to 30 days from birth. The total amount paid under this outpatient phototherapy benefit will not exceed 10% of the sum assured. This benefit will end upon payment of 10% of the sum assured. Please refer to the policy contract for further details and definitions of the insured events.
- 6 We will decide the type of new policy to be offered and all the following conditions must be met.
 - The insured mother must take up the new policy within 60 days after the birth of her child; and
 - The insured mother may buy more than one policy, but the cover for death, total and permanent disability and dread disease for all policies, whichever is highest, must not be more than \$150,000.

This benefit can be transferred to the father or legal guardian of the insured child, to take up the new policy for the insured child.

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IMPORTANT NOTES

- 7 We will pay 100% of the sum assured if the insured mother dies during the term of the policy. All benefits for the insured mother will end when we make this payment. Please refer to the policy contract for further details and definitions of the insured events.
- 8 We will pay 100% of the sum assured if the insured child is live-born and dies within 30 days after birth. All benefits for the insured child will end when we make this payment. Please refer to the policy contract for further details and definitions of the insured events.
- 9 This policy will end when all benefits for the insured mother and the insured child end; or at the end of contract term, whichever is earlier.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/maternity-360-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. This plan does not have any cash value.

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).

Information is correct as of 1 June 2017