



Protection — for — *your loved one*

SpecialCare (Down Syndrome)

GENERAL INSURANCE

The first insurance plan in Singapore for individuals with Down syndrome.

At Income, we recognise that being a caretaker for a loved one with Down syndrome can be a huge challenge and responsibility – your dependant relies on you physically, emotionally and financially. SpecialCare (Down Syndrome)¹ is a personal accident policy which costs as little as \$0.54² per day, protecting not just your loved one, but you as well, giving you the support that you need.

Why is it good for me?

- 1 **Coverage for outpatient and hospitalisation expenses** due to accident
- 2 **Payout for permanent disability due to accident and daily hospital income benefit for up to 60 days** for each accident³
- 3 **Coverage for physiotherapy and psychiatric therapy expenses** after an accident
- 4 Peace of mind with **24-hour global protection⁴** against injuries due to accident and 21 infectious diseases⁵
- 5 **Personal liability benefit** to protect the individual covered under the policy

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Peace of mind

We understand that accidents are part and parcel of life. You can enjoy peace of mind with SpecialCare (Down Syndrome) as we will provide the individual covered under this policy with comprehensive coverage to ease your financial burden:

- We pay up to \$3,000⁶ for outpatient expenses and up to \$7,500⁷ for hospitalisation expenses due to accident in each policy year.
- Receive a payout of up to \$60,000⁸ for permanent disability due to accident.
- Receive a daily hospital income benefit for each day of hospitalisation, up to a maximum of 60 days for each accident³.
- We pay up to \$2,000⁹ in each policy year for physiotherapy or psychiatric therapy expenses after an accident.
- We cover up to \$1,000¹⁰ in each policy year for mobility aids required after an accident.

24-hour global protection⁴

Rest assured that your loved ones are protected as the coverage extends globally with 24-hour protection⁴ against injuries due to accident and 21 infectious diseases⁵.

Caring for parents or legal guardians of individuals with Down syndrome

SpecialCare (Down Syndrome) provides coverage not just for the individual but also for you, the parent or legal guardian, so you can continue to take care of your loved one without worries. There will be a payout of up to \$60,000¹¹ should you become permanently disabled or pass on due to an accident. In the event of death of the parent or legal guardian due to an accident, we will also waive the amount of the premiums¹² for the next 5 years so that the individual can remain covered under the policy.

Personal liability benefit

The policy provides personal liability benefit of up to \$5,000 in each policy year in the event that the individual covered under the policy causes an accidental injury to someone or accidentally damages someone's property while in Singapore.

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Yearly premium table

Entry age	Yearly premium	
	Plan 1	Plan 2
Age 15 days to 30 years old	\$198.00	\$352.00

Premium rate is inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Table of coverage

Benefits	Maximum benefit limits	
	Plan 1	Plan 2
For the policyholder		
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
Waiver of premium ¹² due to accidental death of policyholder	Amount of premium, up to 5 years in each insured person's lifetime	
For the insured person		
Final expenses	\$5,000 in each insured person's lifetime	
Permanent disability of insured person	Up to \$30,000 each policy year	Up to \$60,000 each policy year
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
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
Medical expenses due to infectious disease ⁵	Up to \$1,000 each incident	Up to \$2,000 each incident
Daily hospital income ³	\$50 each day, up to 60 days for each accident	\$75 each day, up to 60 days for each accident
Ambulance fee	Up to \$100 for each accident, maximum \$500 each policy year	
Mobility aids	Up to \$500 each policy year	Up to \$1,000 each policy year
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
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)		
Modifying your home	Up to \$3,000 in each insured person's lifetime	Up to \$6,000 in each insured person's lifetime
Training your caregiver	As charged (once for each accident)	
Lifetime limit ¹³	Up to \$100,000 in each insured person's lifetime	Up to \$150,000 in each insured person's lifetime

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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 2015, Income had over \$32.4 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



CALL 6786 1788



CLICK www.income.com.sg



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

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IMPORTANT NOTES

- 1 This plan is available to you if you and the insured person hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or birth certificate.
- 2 This premium rate is applicable under Plan 1.
- 3 We will pay the daily hospital income benefit if the insured person is hospitalised within 90 days from the date of accident.
- 4 You and the insured person will be covered while in Singapore and while outside of Singapore for no more than 90 days during each policy year.
- 5 Please refer to the policy contract for the list of 21 infectious diseases. We do not cover any infectious disease which has been announced as:
(a) an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
(b) a pandemic by the World Health Organisation (WHO), from the date of such announcement until the epidemic or pandemic ends.
We will pay up to the limit shown in the table of coverage or up to 90 days from the date of diagnosis of the infectious disease, whichever comes first. However, we will not pay if infectious disease is diagnosed within 14 days from the policy start date.
- 6 This benefit limit is applicable under Plan 2. We will pay for outpatient expenses up to \$300 each accident or up to 90 days from the date of accident, whichever comes first.
- 7 This benefit limit is applicable under Plan 2. We will pay for hospitalisation expenses up to \$2,500 each accident or up to 90 days from the date of accident, whichever comes first.
- 8 This benefit limit is applicable under Plan 2. It is subject to the scale of compensation as shown in the policy contract. We will pay this benefit if the insured person is permanently bedridden or permanently disabled within 12 months from the date of the accident.
- 9 This benefit limit is applicable under Plan 2. We will pay for physiotherapy or psychiatric therapy expenses up to \$200 per visit for each accident. This is provided that the insured person needs the physiotherapy or psychiatric therapy within 90 days from the date of accident as confirmed by a medical practitioner.
- 10 This benefit limit is applicable for cost of rental or purchase of mobility aids under Plan 2. We will pay if the insured person suffers an injury and within 12 months from the date of the accident, requires the use of the aids to move around and the aids are prescribed by a medical practitioner.
- 11 This benefit limit is applicable under Plan 2. It is subject to the scale of compensation as shown in the policy contract. We will pay this benefit if the policyholder dies or becomes permanently disabled within 12 months from the date of the accident. The benefit only applies to policyholders who are not the insured person, and not above 75 years old at the start date of the policy.
- 12 Premium will be waived for 5 years starting from the next policy year if policyholder dies within 12 months from the date of accident. This is also provided that we accept the renewal of the policy. This benefit only applies to policyholders who are not the insured person, and not above 75 years old at the start date of the policy.
- 13 The lifetime limit applies to claims made under the SpecialCare (Down Syndrome) policy, from the start date of the first SpecialCare (Down Syndrome) policy up to the time when you choose to cancel the policy or when we have fully paid the final expenses benefit.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/specialcare-downsyndrome-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. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

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 26 January 2017