

## Conditions for DIRECT - Term (renewable)

### Your policy

This is an insurance protection plan that provides coverage for a limited period of time.

**We** will pay benefits if the insured becomes **totally and permanently disabled** (before the age of 65), becomes **terminally ill**, or dies, during the term of the policy.

**You** cannot cash in this policy.

### 1 What your policy covers

If the insured becomes **totally and permanently disabled** (before the age of 65), becomes **terminally ill**, or dies, during the term of the policy, **we** will pay the sum assured.

The policy will end when **we** make this payment.

### 2 Our responsibilities to you

The **contract term** will give details of how long this policy applies for. If there is no claim on this policy during its term, when it ends, **we** will renew it for another five years at its prevailing sum assured. However, **we** will not renew this policy if the insured is 80 years and above at the time the policy is due for renewal.

**We** will work out the renewal premium based on the policy's **contract term**, sum assured and the age of the insured at the time the policy is renewed.

If **you** decide to reduce your sum assured to reduce the premiums **you** pay, **we** will only reduce it to an amount no less than \$50,000. If this policy has an attaching rider, **we** will also reduce its sum assured, so that the sum assureds of both policy and rider are the same.

### 3 Your responsibilities

**You** will pay your first premium at the time **you** apply for this policy. **You** will then pay future premiums when they are due. **You** will have 30 days as a period of grace to make these payments for this policy to continue. If **we** are due to pay any benefits during this period, **we** will take off any unpaid premiums from the benefits.

If **you** still have not paid the premium after the period of grace, this policy will end.

If this policy ends because **you** have not paid the premium, **you** can reinstate it within 36 months by paying the premiums **you** owe along with interest. This applies as long as **you** give **us** satisfactory proof of the insured's good health and there is no change in the risks covered by this policy. However, if **we** do not ask for the insured's health declaration or medical checks at the time of application, then **you** need not give **us** satisfactory proof of the insured's good health.

If **you** cancel your policy before the next premium is due, **we** will end your policy from the next premium due date and we will not refund any unused premium.

## 4 What you need to be aware of

### a Suicide

This policy is not valid if the insured commits suicide within one year from the **cover start date**.

**We** will refund the total premiums paid, without interest, from the **cover start date**.

### b Total and permanent disability benefit

Under the definition of **total and permanent disability** (TPD), the insured must be unable to carry out any occupation. **We** do not pay if the insured is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

**We** will not pay this benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

**We** will also not pay this benefit unless the insured is certified by a **registered medical practitioner** to have been **totally and permanently disabled** for at least six months in a row.

If the insured is also covered for TPD under any policies which have been issued in the past (whether issued by **us** or by any other insurer), the total TPD benefit due under all these policies cannot be more than S\$6.5 million (not

including bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$6.5 million (not including bonuses). The cover for death or **terminal illness** will be reduced by the TPD payment, and this remaining cover will continue as long as **you** pay premiums on it. **We** will work out the remaining cover and the reduced premium **you** will need to pay for this remaining cover.

### c Terminal illness benefit

If the insured is diagnosed with a **terminal illness** during the **contract term**, **we** will pay the sum assured. The policy will end when **we** make this payment.

**We** will not pay this benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

### d Effects of an accelerated payment

Whenever **we** make an **accelerated payment** on a rider that is attached to this policy, **we** will reduce the sum assured of this policy by the same amount that **we** pay under the rider. **We** will work out any future premiums or claims based on the reduced sum assured, if the sum assured does not reach zero. The policy will end when the sum assured reaches zero.

### e Making a claim

**We** must be told within six months after the diagnosis or the event giving rise to the claim.

## f Refusing to pay a claim

After **you** have been continuously covered for one year from the **cover start date**, **we** will pay your claim unless:

- it is a case of fraud;
- **you** fail to pay a premium;
- the insured has a **material pre-existing condition** which was not disclosed to **us** upon application of this policy; or
- the claim is excluded or not covered under the terms of the policy.

## g Transferring the legal right of the policy

**You** cannot assign (transfer) this policy unless **you** tell **us** in writing and **we** agree to the assignment.

## h Excluding third-party rights

Anyone not directly involved in this policy cannot enforce it under the Contracts (Rights of Third Parties) Act (Chapter 53B).

# 5 Definitions

**Accelerated payment** means any payment made by **us** under any rider, where such payment reduces the sum assured and any bonuses of the policy which the rider is attached to.

**Contract term** means the **contract term** (or term) shown in the policy schedule (or endorsement) to this policy.

**Cover start date** means the date:

- **we** issue the policy;
  - **we** issue an endorsement to include or increase a benefit; or
  - **we** reinstate the policy;
- whichever is latest.

**Material pre-existing condition** means any condition that existed before the **cover start date** which would have reasonably affected **our** decision to accept your application and for which:

- the insured had symptoms that would have caused any sensible person to get medical treatment, advice or care;
- treatment was recommended by or received from a medical practitioner; or
- the insured had medical tests or investigations.

**Registered medical practitioner** means a doctor who is qualified in western medicine and is legally licensed in Singapore or has the qualifications recognised by the Singapore Medical Council.

**Terminal illness**, and **terminally ill** mean an illness which, in the opinion of the **registered medical practitioner** involved and a **registered medical practitioner we** have appointed, is highly likely to lead to death within 12 months. However, **we** will exclude **terminal illness** in the presence of human immunodeficiency virus (HIV).

**Total and permanent disability**, and **totally and permanently disabled** mean the complete and continuous inability of the life insured at that time and at all times thereafter to engage in any business or occupation or perform any work of any kind for remuneration or profit, or **total physical loss**.

**Total physical loss** means:

- the total and irrecoverable loss of sight of both eyes;
- the loss by complete severance or total and irrecoverable loss of use of both limbs at or above the wrist or ankle; or
- the total and irrecoverable loss of sight of one eye and the loss by complete severance or total and irrecoverable loss of use of one limb at or above the wrist or ankle.

**We, us, our** means NTUC Income Insurance Co-operative Limited.

**You** means the policyholder shown in the policy schedule.