

Conditions for Silver Protect

Your policy

Silver Protect is an insurance protection plan that provides coverage for cancers. It also offers additional benefits for **accidental** death, **accidental** fractures and cancer **hospice** care.

We will pay benefits if the insured becomes diagnosed with an early or advanced stage of **major cancers**, or dies due to an **accidental** cause. If death is not caused by an **accident**, **we** will pay a small benefit.

We will also pay benefits in the event of a fracture resulting from an **accident**, or if the insured is diagnosed with **terminal cancer** and is recommended by a **registered medical practitioner** for **hospice** care services in Singapore.

You cannot cash in this policy.

1 What your policy covers

a Early stage of major cancers benefit

If the insured is diagnosed with an early stage of **major cancers** during the term of the policy, **we** will pay 25% of the sum assured. The policy will then continue.

We will only pay this benefit once. **We** will not pay it again even if **you** renew the policy.

b Advanced stage of major cancers benefit

If the insured is diagnosed with an advanced stage of **major cancers** during the term of the policy, this table shows the benefits **we** will pay in the different circumstances.

Circumstance	Benefit
We have already paid a claim on an early stage of major cancers benefit	100% of sum assured
We have not paid a claim on an early stage of major cancers benefit	125% of sum assured

Once **we** make this payment, the early stage of **major cancers** benefit, and the advanced stage of **major cancers** benefit will end. **We** will start the premium waiver benefit so that the policy will continue. The policy will end upon death of the insured or at the end of the policy term, whichever is earlier.

c Premium waiver benefit

When **we** start the premium waiver benefit, **you** will stop making premium payments on the remaining term of the policy.

The policy will continue to apply for the remaining unclaimed benefits (as if premiums have been paid) during this period even though **you** are not paying the premiums. The policy will end upon death of the insured or at the end of the policy term, whichever is earlier.

d Accidental death benefit

If the insured dies during the term of the policy as a result of an **accident**, **we** will pay 100% of the sum assured. However, the insured must not be taking part in a **restricted activity** at the time of the **accident**. The cause of their **accidental** death must not be excluded. Otherwise **we** will pay a reduced benefit.

This table shows the benefits **we** will pay in the different circumstances of **accidental** death.

Insured's activity at time of the accident		Cause of accidental death is excluded
Normal activity	Restricted activity	
100% of sum assured	30% of sum assured	100% of premium paid if death happens within one year from cover start date . Otherwise, \$5,000.

Example 1

An insured person died from an **accident**. He was taking part in a restricted activity at the time of the **accident**. **We** will pay 30% of the sum assured. The policy will end when **we** make this payment.

Example 2

An insured person died from an **accident** within one year from the **cover start date**. The cause of his death is excluded. **We** will refund the total premiums paid. The policy will end when **we** make this payment.

We will pay the **accidental** death benefit only if death happens within 365 days of the **accident**. The policy will end when **we** make this payment.

e Non-accidental death benefit

If the insured dies (not as a result of an **accident**) during the term of the policy, **we** will pay:

- 100% of the total premiums paid if death happens within one year from the **cover start date**; or
- \$5,000 if death happens after one year from the **cover start date**.

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

f Cancer hospice care benefit

If the insured is diagnosed by his attending **registered medical practitioner** with **terminal cancer**, and the **registered medical practitioner** has decided that **hospice** and palliative care is appropriate for the insured and makes a referral for the insured to be admitted to an inpatient **hospice** facility, **we** will pay 15% of the sum assured upon the insured's successful admission to the **hospice**.

However, if the insured who is diagnosed with **terminal cancer** was referred by his attending **registered medical practitioner** to a home care or day care **hospice** facility, **we** will pay 5% of the sum assured. If the insured subsequently gets admitted to a **hospice**, **we** will pay another 10% of the sum assured.

The maximum amount **we** will pay under the cancer **hospice** care benefit is 15% of the sum assured. This benefit will end when **we** make this payment.

The attending **registered medical practitioner** must have recommended in writing that the insured needs to be admitted to a **hospice**, or that the insured requires home care or day care services from a **hospice**.

The insured must be admitted to the **hospice** or engaged the home or day care services of the **hospice** during the term of the policy.

g Accidental fractures benefit

During the term of the policy, if the insured sustains an **accidental** fracture, this table shows the benefits **we** will pay depending on the site of the fracture.

Site of fracture requiring surgical intervention	Benefit
Fracture of the hip, pelvis, thigh, or lower leg	20% of sum assured
Fracture of the skull	
Fracture of the elbow or arm (including wrist and Colles type fracture of the lower arm)	10% of sum assured

The fracture must involve surgical intervention where regional or general anaesthesia is administered. **We** do not pay if the fracture intervention is through a cast or immobilisation.

We also do not pay for hair line fractures.

We will pay this benefit only if the surgery happens within 30 days of the **accident**.

The most **we** will pay under this benefit is 20% of the sum assured. Once 20% of the sum assured is paid, this benefit will end. **We** will not pay this benefit again even if **you** renew the policy. However, if there is a balance of 10% of the sum assured unclaimed and the policy is due for renewal, it will be renewed with only the remaining 10% of this benefit.

Example 1

An insured person fractured his elbow requiring surgical intervention. **We** will pay 10% of the sum assured. He had another **accident** and fractured his **arm** requiring surgical intervention. **We** will pay 10% of the sum assured. As the maximum benefit of 20% is paid, this benefit will end. If the policy is renewed, **we** will not pay this benefit again.

Example 2

An insured person fractured his elbow requiring surgical intervention. **We** will pay 10% of the sum assured. **We** will renew the policy with the remaining 10% of the sum assured. The insured person had another **accident** and fractured his skull. As **we** had already paid 10% for the earlier fracture, **we** will only pay the remaining 10% of the sum assured. Since the full benefit of 20% is paid, this benefit will end. If the policy is renewed, **we** will not pay this benefit again.

2 Our responsibilities to you

a Renewal

The **contract term** will give details of how long this policy applies for. If there is no event giving rise to a claim (except that of an early stage of **major cancers** and fracture resulting from an **accident**), **we** will renew it for the same **contract term** and sum assured. However, if the policy is renewed on or after the insured's 65th birthday, **we** will renew it up to the **anniversary** immediately after the insured reaches the age of 84. After this, **we** will stop renewing the policy and it will end.

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.

b Reducing the policy's sum assured

If **you** decide to reduce your policy's sum assured so **you** can pay a reduced premium in the future, **you** can only choose to reduce the sum assured to \$80,000 or \$50,000. **You** cannot choose to reduce to any other amounts, or to an amount lower than \$50,000.

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.

The premium that **you** pay for this policy is not guaranteed. **We** will give **you** six months' notice before **we** make any change.

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 Early or advanced stage of major cancers and cancer hospice care benefit

We only cover the cancers **we** define in this policy. The full definition of an early stage or advanced stage of **major cancers** covered and the circumstances in which **you** can claim are given in this policy.

You must provide adequate medical evidence and **we** may ask the insured to have a medical examination by a **registered medical practitioner** **we** have appointed. Every diagnosis must be supported by acceptable clinical, radiological, histological and laboratory evidence and confirmed by a **registered medical practitioner**.

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

- deliberate misuse of drugs or alcohol;
- acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- an early stage of **major cancers** benefit, or an advanced stage of **major cancers** benefit where the insured did not survive for 30 days after its diagnosis; or
- an early stage of **major cancers**, where the insured suffered symptoms of, had investigations for, or was diagnosed with, the disease any time before or within 90 days after the **cover start date**.
- an advanced stage of **major cancers** or **terminal cancer**, where the insured was diagnosed with the disease within 90 days after the **cover start date**.

c Accidental death and accidental fractures benefit

We will not pay the benefit if death or fracture is caused directly or indirectly by:

- deliberate acts such as self-inflicted injuries, suicide or attempted suicide;

- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- illnesses, psychological conditions or eating disorders;
- heat stroke;
- a bad reaction to drugs or medication;
- the effects of viruses (for example, dengue), bacteria or diseases;
- the negative effects or complications of medical and surgical care;
- treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- radiation or contamination from radioactivity;
- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- military, air force or naval operations, except when carried out in peacetime;
- warlike operations (whether war is declared or not), war, invasion, riot or any similar event; or
- an **accident** which happens outside of Singapore, if the insured has been outside Singapore for more than 180 days in a row at the time of the **accident**.

d Making a claim

To make a claim for **accidental** death benefit or **accidental** fractures benefit, **we** must be told within 30 days after the insured's death or surgery.

For all other claims, **we** must be told within six months after the diagnosis or the event giving rise to the claim.

e Refusing to pay a claim

After the insured has 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**; or
- the claim is excluded or not covered under the terms of the policy.

f Transferring the legal benefit of the policy

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

g 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

Accident and **accidental** mean an unexpected incident that results in an injury or death. The injury or death must be caused entirely by being hit by an external object that produces a bruise or wound, except for injury or death caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes or gas.

Anniversary means the last day of every 12 months from the entry date for the basic policy.

Arm means the segment of the upper limb between the shoulder joint and elbow joint.

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.

Hospice means a licensed institution in Singapore that is designed to give supportive care to people in the final phase of a **terminal illness** where the focus is on comfort and quality of life, rather than cure. Nursing or convalescent homes or similar establishments like rehabilitation centres do not fall under this definition.

Lower leg means the segment of the lower limb between the knee and ankle.

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.

Restricted activity means any of the following activities.

- Duties as firefighters, police force personnel, fishermen, armed security guards, aircrew, ship crew, marine salvage crew, oil riggers, dock workers, drivers, despatch riders, driving instructors, bodyguards and bouncers.
- Any activities involving explosives, heavy machinery, woodworking, dangerous gases or substances, using underwater breathing apparatus, work on construction or demolition sites, work at heights above 10 metres, work in

underground tunnels, oil and gas rigs or offshore work.

- Military, air force or naval operations in peacetime, including training and exercises for national servicemen or reservists in peacetime.
- Motorcycling whether as rider or pillion rider.
- Professional sports, any form of race (except racing on foot, cycling or swimming), action or adventure sports that involve speed, height at above 10 metres, highly specialized gear, stunts or using underwater breathing apparatus. This definition includes rock climbing, mountaineering, parachuting, white-water rafting, horse riding, winter sports and scuba diving.

Terminal cancer means the conclusive diagnosis of metastatic cancer where the **registered medical practitioner** certifies that the cancer will lead to the Insured's death within 12 months, even with optimal treatment. **Terminal cancer** in the presence of HIV infection is excluded.

Terminal illness means the conclusive diagnosis of an illness where the **registered medical practitioner** certifies that the illness will lead to the Insured's death within 12 months, even with optimal treatment. **Terminal illness** in the presence of HIV infection is excluded.

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

You means the policyholder shown in the policy schedule.

Plain English Campaign's Crystal Mark does not apply to the following section.

6 Definition of an early and advanced stage of major cancers

Major cancers	<p>Early stage</p> <ul style="list-style-type: none">• Carcinoma-in-situ (CIS) Carcinoma-in-situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.<p>The diagnosis of the Carcinoma-in-situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p><p>In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (where there is severe dysplasia without Carcinoma-in-situ) does not meet the required definition and are specifically excluded. Carcinoma-in-situ of the skin (both Melanoma & Non-melanoma) and Carcinoma-in-situ of the biliary system are specifically excluded. This coverage is available to the first occurrence of CIS only.</p>• Early prostate cancer Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or prostate cancers described using another equivalent classification.• Early thyroid cancer Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of thyroid that is less than 2cm in diameter.• Early bladder cancer Bladder cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of bladder.• Early chronic lymphocytic leukaemia Chronic lymphocytic leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.
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Advanced stage

- Major cancers

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
Pre-malignant;
Non-invasive;
Carcinoma-in-situ;
Having borderline malignancy;
Having any degree of malignant potential;
Having suspicious malignancy;
Neoplasm of uncertain or unknown behavior; or
Cervical Dysplasia CIN-1, CIN-2 and CIN-3;
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3; and
- All tumours in the presence of HIV infection.