

Conditions for TermLife Solitaire

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 **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 **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 the same **contract term** and sum assured.

However, in any one of the situations shown below, **we** will only renew it for a shorter term that is a multiple of five years, subject to a minimum term of 10 years. This means the renewal term will neither go beyond the original **contract term**, nor the **anniversary** immediately after the insured's 100th birthday.

- If the original **contract term** is not in multiple of five years.

- If the original **contract term** is in multiple of five years, but the **anniversary** immediately after the insured's 100th birthday falls within the next **contract term**.

We will continue to renew the policy this way until the insured is 75 years or older at the time the policy is due for renewal. **We** will stop renewing the policy then.

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

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 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.

c Effects of an accelerated payment

When **we** make an **accelerated payment** on a rider that is attached to this policy, **we** will reduce the sum assured of this policy and other accelerated riders attached to this policy by the same amount that **we** pay under such rider.

If there is an **accelerated payment** on this policy during the **contract term**, when it ends, **we** will renew this policy for the same **contract term** subject to clause 2 above, at the reduced sum assured.

We will work out any future premiums or claims based on the reduced sum assured, if the sum assured does not reach zero. This policy will end when the sum assured reached zero.

d Making a claim

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 **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.

f 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.

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

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.

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

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).

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

You means the policyholder shown in the policy schedule.