

**GENERAL PROVISIONS
NON-PARTICIPATING PLAN**

(I) CONTRACT

- (1) This Policy, which is a contract between You and Us, is made up of:
- (a) the Policy Schedule;
 - (b) General Provisions;
 - (c) Benefit Provisions;
 - (d) any attaching Rider(s);
 - (e) proposal form(s);
 - (f) any statement of medical information and other written statements or declarations made by You or any person covered under this Policy in connection with the proposal;
 - (g) any Endorsement(s) to this Policy; and
 - (h) any modifications to the benefits which have been accepted by You.

Any advice, leaflets or similar literature You receive about this assurance do not form part of this Policy.

- (2) This Policy's terms can be changed or waived only by an Endorsement signed by an authorised officer.

(II) DEFINITIONS

Unless We state differently elsewhere in this Policy:

“**Accelerated Payment**” means any payment made by Us under any benefits or Rider(s) attached to this Policy, where such payment reduces the Basic Sum Assured whether wholly or partially;

“**Age**” means age next birthday;

“**Assured**” refers to the person who owns this Policy, and is named in the Policy Schedule;

“**Basic Benefit**” refers to the basic benefit shown in the Policy Schedule;

“**Commencement Date**” refers to the date shown in the Policy Schedule and is the date from which Premium Due Dates are determined;

“**Coverage Expiry Date**” refers to the date(s) the benefit(s) under this Policy will cease, as shown in the Policy Schedule;

“**Endorsement(s)**” means the written document(s) that alter the terms and conditions of this Policy;

“**Grace Period**” means the period of 30 days from the Premium Due Date, except for the first Premium;

“**Indebtedness**” means any and all amounts You owe Us under this Policy;

“**Issue Date**” refers to the Issue Date shown in the Policy Schedule and/or Endorsement(s) and is the date when coverage of this Policy starts;

“**Life Assured**” refers to the person whose life this Policy insures, and is named in the Policy Schedule;

“**Medical Practitioner**” means a person with a degree in western medicine who is legally and duly qualified to practise medicine and/or surgery authorised in the geographical area of his practise but excluding the Life Assured, Assured, business partner or a family member of the Life Assured or Assured;

“**Policy Anniversary**” means each anniversary of the Commencement Date;

“**Policy Year**” means a year starting on the Commencement Date or on the Policy Anniversary;

“**Premium**” means the amount to be paid to Us to keep this Policy in force, as shown in the Policy Schedule and/or Endorsement(s);

“**Premium Due Date**” refers to the due date for payment of Premiums in accordance with the Premium Mode following the Commencement Date;

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“**Premium Expiry Date**” refers to the date(s) the Premium for benefit(s) under this Policy will cease to be payable, as shown in the Policy Schedule;

“**Premium Mode**” refers to the frequency the Premium is paid;

“**Reinstatement Date**” means the date the benefit under this Policy is reinstated as described in Clause (VII) REINSTATEMENT of this General Provisions herein;

“**Rider(s)**” means any extra benefit(s) that is attached to this Policy;

“**Sum Assured**” refers to the amount shown in the Policy Schedule;

“**We**”, “**Us**”, “**Our**” mean Tokio Marine Life Insurance Singapore Ltd.;

“**You**”, “**Your**” refer to the owner of this Policy named as Assured in the Policy Schedule.

For convenience, “**Sum Assured of the Basic Benefit**” shall be referred to as “**Basic Sum Assured**”.

(III) **PREMIUMS**

- (1) Payment of Premium can be made at Our office or through any other payment methods as may be approved by Us.
- (2) Only official receipts issued by Us, where applicable, are valid.
- (3) Your Premium is due on the Premium Due Date and You must pay Us the Premium within the Grace Period. During the Grace Period, this Policy continues to be in force. If You fail to make the Premium payment at the end of the Grace Period, this Policy will automatically terminate.
- (4) If Your Premium Mode is on a frequency other than annual mode, We will deduct the remaining instalments of the current Policy Year’s Premium from any payment We make upon each claim.

(IV) **CHANGES TO THE POLICY**

- (1) All requests for a change in this Policy must be applied to Us in writing.
- (2) You may apply to:
 - (a) increase the Sum Assured within the first 6 months after this Policy has been issued. However, this application will not be allowed if as at the date of such application, We have already withdrawn this insurance plan from sale;
 - (b) reduce the Sum Assured;
 - (c) change the Premium Mode and method; or
 - (d) include or exclude optional Rider(s).
- (3) All requests are subject to Our requirements and approval, including the payment of additional Premiums and such costs as We may deem necessary.

(V) **CHARGES**

- (1) All bank charges associated with the receipt of premiums from You and/or transfer of proceeds to You will be borne by You.
- (2) Any other charges, including but not limited to fees for currency conversion imposed by third parties, and credit card charges, in connection with any transactions under this Policy shall be borne by you.
- (3) Where there are variations to the above charges, we will give You reasonable written notice or where required by applicable regulations, such minimum period of written notice.

(VI) **CURRENCY**

The amounts to be paid by Us or to Us shall be in the currency shown on the Policy Schedule.

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(VII) REINSTATEMENT

- (1) If this Policy terminates due to non-payment of the Premium, You may request to reinstate by:
 - (a) applying to Us in writing within 2 years from the termination date of this Policy;
 - (b) paying all overdue Premiums and Indebtedness with interest at a rate to be determined by Us accrued under this Policy up to the Reinstatement Date; and
 - (c) providing satisfactory evidence of insurability at Your own expense.
- (2) Any application for reinstatement will be subject to Our approval and may be on different terms and conditions from those applicable before the termination of this Policy.

(VIII) CLAIMS PROCEDURES

- (1) You must inform Us in writing within 30 days (or as soon as reasonably possible) of any event that may give rise to a claim under this Policy.
- (2) We must receive completed claim forms, other documents and evidence as may be determined by Us, to enable Us to process Your claim. All costs of furnishing requested documents to Us are to be borne by You or the person who has the authority to exercise all rights under this Policy. However, in the event that We require medical examinations by Our appointed Medical Practitioner, We will bear such cost.
- (3) We will not be liable if You or the Life Assured fails to comply with the above conditions.

(IX) PROPER DISCHARGE

We will make payment under this Policy to such a person or persons who can give Us proper discharge to Our satisfaction and subject to Our discretion.

These persons may include:

- (a) You, the Assured;
- (b) administrator, if there is no will;
- (c) executor, if there is a will;
- (d) trustee, if there is a trust;
- (e) assignee, in event of an assignment is notified to Us; or
- (f) nominees or "proper claimants" under Section 61 of the Insurance Act (Cap. 142) including subsequent changes or replacements of its provisions.

(X) MISSTATEMENT OF AGE / SEX / SMOKER STATUS / COUNTRY OF RESIDENCE

- (1) If the Age (as shown in the Policy Schedule), sex, smoker status and/or country of residence of the Life Assured has been misstated and as a result, You underpaid the Premium, We will pay the benefits based on the ratio of the actual Premium paid to the correct Premium which should have been charged.
- (2) On the other hand, if You have overpaid the Premium, We will refund the amount overpaid without interest.
- (3) If, based on the correct Age, sex, smoker status and/or country of residence, the Life Assured would not have been eligible for cover under this Policy, this Policy is void. We will not pay any benefit and Our liability shall be limited to the refund of the total Premium paid without interest.

(XI) RESIDENCE, TRAVEL AND OCCUPATION

This Policy is free from restriction as to country of residence, travel and occupation unless We state differently elsewhere in this Policy.

(XII) SANCTIONS LIMITATION AND EXCLUSION CLAUSE

We shall not be deemed to provide cover and neither shall We be liable to pay any claim, provide any benefit under this Policy or be required to process any request made to the extent that the provision

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of such cover, payment of such claim, provision of such benefit or processing of such request would expose Us (or our parent company or holding company (in both instances, whether direct or indirect) or the subsidiaries of our parent or holding company) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the applicable jurisdiction, the European Union, United Kingdom or United States of America.

(XIII) SUICIDE

- (1) If the Life Assured dies by suicide, whether sane or otherwise, within one (1) year following the later of:
- (a) the Issue Date of this Policy, Our liability shall be limited to the refund of the total Premium paid without interest from the Issue Date, less (i) all medical and other expenses incurred in assessing the risk under this Policy; and (ii) all benefits previously paid under this Policy; or
 - (b) the last Reinstatement Date of this Policy, Our liability shall be limited to the refund of the total amount paid to Us from the last Reinstatement Date, without interest, less any benefit amounts previously paid from the last Reinstatement Date under this Policy, and this Policy terminates.
- (2) If the Life Assured dies by suicide, whether sane or otherwise, after one (1) year from the Issue Date or the last Reinstatement Date (where applicable) but within one (1) year from the date of any increase in the Basic Sum Assured, such increase will not be taken into account in computing the benefits payable under this Policy, and We will refund the Premium relating to such increase in Basic Sum Assured without interest.

(XIV) INCONTESTABILITY

We will not contest the validity of this Policy except for fraud or non-payment of Premium after it has been in force during the lifetime of the Life Assured for 2 years following the Issue Date or the last Reinstatement Date of this Policy, whichever is later.

(XV) ASSIGNMENT

You may assign this Policy to another party if You give Us prior written notice in a manner which is acceptable to Us. We will acknowledge the notice but We are not responsible for the validity or legal effect of the assignment.

(XVI) FREE-LOOK

This Policy may be cancelled by written request to Us within 14 days after You have received the Policy document in which case the premiums paid less medical and any other expenses incurred in assessing the risk under this Policy will be refunded. If this Policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, 7 days after the date of posting.

(XVII) NO THIRD PARTY RIGHTS

A person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any term of this Policy.

(XVIII) GOVERNING LAW

This Policy will be governed by and be construed in accordance with the laws of Singapore. You and We agree to submit to the exclusive jurisdiction of the Singapore courts.

(XIX) POLICY OWNERS' PROTECTION

This Policy¹ 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

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scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

¹ Excludes policies registered in Brunei

SPECIMEN

BENEFIT PROVISIONS
DIRECT- TM BASIC TERM

The terms of the General Provisions of this Policy will apply to this Benefit Provisions unless otherwise specified. Where the terms of this Benefit Provisions conflict with the terms of the General Provisions, the terms of this Benefit Provisions shall prevail for the benefit(s) in this Benefit Provisions.

Capitalised terms not defined herein will have the same meanings as assigned to them in the General Provisions of this Policy.

(I) DEFINITIONS

“**Terminal Illness**” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months. This diagnosis must be supported by a specialist and confirmed by Our appointed Medical Practitioner. Terminal Illness in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

(II) PREMIUM

The premium rates which are used to determine the Premium for the Basic Benefit are level and guaranteed until the Premium Expiry Date as shown in the Policy Schedule.

(III) BENEFITS

(1) Death Benefit

If the Life Assured dies while the Basic Benefit is in force, We will pay the Basic Sum Assured, less any Indebtedness.

(2) Terminal Illness Benefit

(a) If the Life Assured is diagnosed with Terminal Illness while the Basic Benefit is in force, We will pay the Basic Sum Assured, less any Indebtedness, upon proof of Terminal Illness satisfactory to Us.

(b) If the Life Assured is insured under any or more than one (1) policy and/or rider with Terminal Illness Benefit issued by Us, the maximum aggregate Terminal Illness Benefit We will pay in total is SGD4,500,000 under this Policy and all such policies and/or riders.

(c) Any payment of Terminal Illness Benefit is an Accelerated Payment.

(3) Guaranteed Renewal Privilege

This is only applicable if You have purchased a DIRECT- TM Basic Term (5 years).

(a) This Basic Benefit will be renewed without further medical evidence of the Life Assured, at the Coverage Expiry Date of this Basic Benefit.

(b) This Basic Benefit will be renewed for the same coverage period and Basic Sum Assured, subject to the following conditions:
(i) this Basic Benefit is in force on the Coverage Expiry Date;
(ii) We receive the required renewal premium for the Basic Benefit before the Coverage Expiry Date; and
(iii) the Life Assured is Age 80 or below at the point of renewal.

(c) The premium at each renewal will be based on the prevailing premium rate at the attained Age of the Life Assured and will stay level and guaranteed throughout each renewed coverage period.

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- (d) The same terms and conditions of acceptance of this Basic Benefit, will continue to be applicable at the point of each renewal, i.e. if the Basic Benefit is issued or reinstated on non-standard terms, the Basic Benefit will also be renewed for a further coverage period on non-standard terms.

(IV) EFFECTS OF AN ACCELERATED PAYMENT ON BASIC BENEFIT

- (1) If any Accelerated Payment is made, the Basic Sum Assured will be reduced by the amount of the Accelerated Payment made.
- (2) This Policy continues at a reduced Basic Sum Assured if there is any remaining Basic Sum Assured after any Accelerated Payment is made. Future Premium of the Basic Benefit will be adjusted based on the remaining Basic Sum Assured. You must continue to pay the adjusted Premium until the Premium Expiry Date.

(V) SURRENDER VALUE

This Policy does not have any surrender value.

(VI) TERMINATION

- (1) This Policy will automatically terminate on the earliest occurrence of any of the following:
 - (a) if this Policy is terminated in accordance with the terms and conditions of this Policy;
 - (b) death of the Life Assured;
 - (c) if any Premium for this Policy remains unpaid at the end of the Grace Period;
 - (d) reduction of the Basic Sum Assured to zero by Accelerated Payment(s);
 - (e) upon the Coverage Expiry Date of the Basic Benefit;
 - (f) Your written request and Our acceptance of the application to terminate this Policy; or
 - (g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.
- (2) If You continue paying the Premiums for this Basic Benefit after its termination, Our receipt of the Premiums will not amount to a continuation of this Basic Benefit. Our only liability is to refund the Premiums (without interest) You have paid for this Basic Benefit after it is terminated.

DIRECT- TOTAL AND PERMANENT DISABILITY RIDER PROVISIONS
DIRECT- TM BASIC TERM

The terms of the General Provisions of this Policy will apply to this Rider unless otherwise specified. Where the terms under this Rider conflict with the terms of the General Provisions, the terms under this Rider shall prevail for the benefit(s) in this Rider.

Capitalised terms not defined herein will have the same meanings as assigned to them in the General Provisions and the Benefit Provisions of this Policy.

This DIRECT- Total and Permanent Disability Rider (referred to as “**TPD Rider**” from hereon) is a compulsory rider for the Basic Benefit to which it is attached, and it cannot be terminated by You except under Clause (VIII) TERMINATION below.

(I) **DEFINITIONS**

“**Pre-Existing Condition**” means a condition or illness:

- (a) which existed or was existing;
- (b) where its cause existed or was existing;
- (c) where You and/or the Life Assured had knowledge of the condition or illness;
- (d) where the Life Assured had signs or symptoms of the condition or illness; or
- (e) where any laboratory test or investigation showed the likely presence of the condition or illness, before
 - (i) the Issue Date or the last Reinstatement Date of this TPD Rider, whichever is later; or
 - (ii) the date of any increase in the TPD Sum Assured.

“**Total and Permanent Disability**”, “**Totally and Permanently Disabled**” or “**TPD**” means any of the following:

- (a) The Life Assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and such disability must:
 - (i) have continued uninterrupted for at least 6 consecutive months (“**TPD Period**”) from the time when disability started; and
 - (ii) in the view of a Medical Practitioner appointed by Us, be deemed permanent with no possibility of improvement in the foreseeable future.
- (b) The Life Assured, due to accident or sickness, suffers loss and irrecoverable loss of use of:
 - (i) the entire sight in both eyes;
 - (ii) any 2 limbs at or above the wrist or ankle; or
 - (iii) the entire sight in one (1) eye and any one (1) limb at or above the wrist or ankle.

“**TPD Sum Assured**” refers to the Sum Assured for this TPD Rider, as shown in the Policy Schedule.

(II) **PREMIUM**

The premium rates which are used to determine the Premium for this TPD Rider are level and guaranteed until the Premium Expiry Date as shown in the Policy Schedule.

(III) **BENEFITS**

(1) **Total and Permanent Disability Benefit**

- (a) If the Life Assured becomes Totally and Permanently Disabled while this TPD Rider is in force, We will pay the TPD Sum Assured less any Indebtedness.
- (b) If the Life Assured is insured under any or more than one (1) policy and/or rider with disability benefit issued by Us, the maximum aggregate disability benefit We will pay in total is SGD4,500,000 under this Policy and all such policies and/or riders.
- (c) If during the TPD Period and prior to any payment of the TPD Benefit, this TPD Rider is terminated upon any event as set out under Clause (VIII) TERMINATION below (other than full payment of the Basic Benefit to which this TPD Rider is attached due to payment of death benefit

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or Accelerated Payment(s)), We will, subject to satisfactory proof of disability as per TPD definition, pay the TPD Benefit.

(d) Any payment of the TPD Benefit made under this TPD Rider is an Accelerated Payment.

(2) **Guaranteed Renewal Privilege**

If You exercise the Guaranteed Renewal Privilege of the Basic Benefit to which this TPD Rider is attached to, this TPD Rider will be renewed together with the Basic Benefit, without further medical evidence of the Life Assured, at the Coverage Expiry Date of this TPD Rider.

(a) This TPD Rider will be renewed for the same coverage period and TPD Sum Assured, subject to the following conditions:

- (i) this TPD Rider is in force on the Coverage Expiry Date;
- (ii) We receive the required premium for this TPD Rider before the Coverage Expiry Date;
- (iii) no TPD claim has been admitted under this TPD Rider; and
- (iv) the Life Assured is Age 64 or below at the point of renewal.

(b) For the avoidance of doubt, this TPD Rider expires on the Policy Anniversary on which the Life Assured is Age 65. Therefore, the coverage period of this TPD Rider upon the last renewal may be shorter than the original coverage term.

(c) The premium at each renewal will be based on the prevailing premium rate at the attained Age of the Life Assured and will stay level and guaranteed throughout each renewed coverage period.

(d) The same terms and conditions of acceptance of this TPD Rider will continue to be applicable at the point of each renewal, i.e. if this TPD Rider is issued or reinstated on non-standard terms, this TPD Rider will also be renewed for a further coverage period on non-standard terms.

(IV) **EFFECT ON TPD SUM ASSURED DUE TO A CHANGE IN BASIC SUM ASSURED**

(1) When You choose to increase the Basic Sum Assured, the TPD Sum Assured will automatically be adjusted to the increased Basic Sum Assured, subject to:

- (a) a maximum of SGD4,500,000 under this Policy and all such policies and/or riders issued by Us; and
- (b) Our approval.

(2) When there is a reduction in the Basic Sum Assured and if the reduced Basic Sum Assured to which this TPD Rider is attached is:

- (a) equal to or more than the TPD Sum Assured after the reduction, there will be no change to the TPD Sum Assured.
- (b) less than the TPD Sum Assured after the reduction, the TPD Sum Assured will automatically be adjusted to the reduced Basic Sum Assured.

(3) If the TPD Sum Assured is adjusted due to a change in Basic Sum Assured, any future Premium of this TPD Rider will be adjusted based on the adjusted TPD Sum Assured. You must continue to pay the adjusted Premium of this TPD Rider until the Premium Expiry Date of this TPD Rider.

(V) **SURRENDER VALUE**

This TPD Rider does not have any surrender value.

(VI) **REINSTATEMENT**

If the Basic Benefit to which this TPD Rider is attached is reinstated before the Life Assured attains Age 64, this TPD Rider must be reinstated together with the Basic Benefit, subject to the terms and conditions of reinstatement stated in the General Provisions of this Policy.

(VII) EXCLUSIONS

We will not pay the TPD benefit if any of such disability or loss sustained by the Life Assured is caused directly or indirectly, wholly or partly by any of the following:

- (a) any Pre-Existing Condition that was not communicated to Us before the Issue Date of this TPD Rider or the last Reinstatement Date of this TPD Rider, whichever is later;
- (b) any Pre-Existing Condition that was not communicated to Us before the date of any increase in the TPD Sum Assured;
- (c) any self-inflicted injury, whether the Life Assured is sane or otherwise;
- (d) any misuse or abuse of drugs and/or alcohol;
- (e) any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
- (f) any war, invasion, act of foreign enemies, hostilities (whether war is declared or otherwise), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

(VIII) TERMINATION

- (1) This TPD Rider will automatically terminate on the earliest occurrence of any of the following:
 - (a) if this TPD Rider is terminated in accordance with the terms and conditions of this TPD Rider;
 - (b) the Policy Anniversary on which the Life Assured is Age 65;
 - (c) upon the Coverage Expiry Date of this TPD Rider;
 - (d) termination of the Basic Benefit to which this TPD Rider is attached;
 - (e) a claim for TPD has been paid under this TPD Rider; or
 - (f) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.
- (2) If You continue paying the premiums for this TPD Rider after its termination, Our receipt of the premiums will not amount to a continuation of this TPD Rider. Our only liability is to refund the premiums (without interest) You have paid for this TPD Rider after it is terminated.

DIRECT- CRITICAL ILLNESS ACCELERATOR RIDER PROVISIONS
DIRECT- TM BASIC TERM

The terms of the General Provisions of this Policy will apply to this Rider unless otherwise specified. Where the terms under this Rider conflict with the terms of the General Provisions, the terms under this Rider shall prevail for the benefit(s) in this Rider.

Capitalised terms not defined herein will have the same meanings as assigned to them in the General Provisions and the Benefit Provisions of this Policy.

(I) DEFINITIONS

“Critical Illness” or “CI” refers to any of the illnesses listed in **Table 1** below and as defined in the **Critical Illness Definitions (Direct Purchase Insurance)**. Critical Illness was formerly known as “Dread Disease” and Dread Disease refers to the list of diseases/illnesses as defined in the applicable contract(s) with Us.

“CI Sum Assured” refers to the Sum Assured for this DIRECT- Critical Illness Accelerator Rider (referred to as “CI Rider” from hereon) as shown in the Policy Schedule.

“Pre-Existing Condition” means a condition or illness:

- (a) which existed or was existing;
- (b) where its cause existed or was existing;
- (c) where You and/or the Life Assured had knowledge of the condition or illness;
- (d) where the Life Assured had signs or symptoms of the condition or illness; or
- (e) where any laboratory test or investigation showed the likely presence of the condition or illness, before
 - (i) the Issue Date or the last Reinstatement Date of this CI Rider, whichever is later; or
 - (ii) the date of any increase in the CI Sum Assured.

(II) PREMIUM

The premium rates which are used to determine the Premium for this CI Rider are not guaranteed and may be adjusted based on future experience. If We wish to adjust the rates, We will give You reasonable written notice or where required by applicable regulations, such minimum period of written notice.

(III) BENEFITS

(1) Critical Illness Benefit

For the avoidance of doubt, the Life Assured is only covered for 30 Critical Illnesses listed below.

Table 1: 30 Covered Critical Illnesses

1.	Alzheimer’s Disease / Severe Dementia	16.	Irreversible Loss of Speech
2.	Irreversible Aplastic Anaemia	17.	Major Burns
3.	Severe Bacterial Meningitis	18.	Major Cancer
4.	Benign Brain Tumour	19.	Major Head Trauma
5.	Blindness (Irreversible Loss of Sight)	20.	Major Organ / Bone Marrow Transplantation
6.	Coma	21.	Motor Neurone Disease
7.	Coronary Artery By-Pass Surgery	22.	Multiple Sclerosis
8.	Deafness (Irreversible Loss of Hearing)	23.	Muscular Dystrophy
9.	End Stage Liver Failure	24.	Paralysis (Irreversible Loss of Use of limbs)
10.	End Stage Lung Disease	25.	Idiopathic Parkinson’s Disease
11.	Fulminant Hepatitis	26.	Primary Pulmonary Hypertension
12.	Heart Attack of Specified Severity	27.	Stroke with Permanent Neurological Deficit
13.	Open Chest Heart Valve Surgery	28.	Open Chest Surgery to Aorta
14.	HIV due to Blood Transfusion and Occupationally Acquired HIV	29.	Severe Encephalitis
15.	End Stage Kidney Failure	30.	Angioplasty and Other Invasive Treatment for Coronary Artery

- (a) If the Life Assured is diagnosed with any of the covered Critical Illnesses, except Angioplasty and Other Invasive Treatment for Coronary Artery, while this CI Rider is in force, We will pay the CI Sum Assured less any Indebtedness.
- (b) If the Life Assured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery while this CI Rider is in force, We will pay 10% of the CI Sum Assured, subject to a maximum amount of SGD25,000 per life, less any Indebtedness.

We will pay for only one (1) claim admitted for Angioplasty and Other Invasive Treatment for Coronary Artery under this CI Rider.

This CI Rider continues at a reduced CI Sum Assured, which will be payable upon subsequent claim for any Critical Illness other than Angioplasty and Other Invasive Treatment for Coronary Artery. Any future Premium of this CI Rider will be adjusted based on the remaining CI Sum Assured. You must continue to pay the adjusted Premium of this CI Rider until the Premium Expiry Date of this CI Rider.

- (c) If the Life Assured is diagnosed with more than one (1) Critical Illness while this CI Rider is in force, whether at the same time or at a different time, the total Critical Illness Benefit payable under this CI Rider will not exceed 100% of CI Sum Assured.
- (d) If the Life Assured is insured under any or more than one (1) policy and/or rider with Critical Illness/Dread Disease benefit issued by Us, the maximum aggregate benefit for Critical Illness and Dread Disease that We will pay in total is SGD2,500,000 under this Policy and all such policies and/or riders.
- (e) Any payment made under this CI Rider is an Accelerated Payment.

(2) **Guaranteed Renewal Privilege**

If You exercise the Guaranteed Renewal Privilege of the Basic Benefit to which this CI Rider is attached to, this CI Rider will be renewed together with the Basic Benefit, without further medical evidence of the Life Assured, at the Coverage Expiry Date of this CI Rider.

- (a) This CI Rider will be renewed for same coverage period and CI Sum Assured, subject to the following conditions:
 - (i) this CI Rider is in force on the Coverage Expiry Date;
 - (ii) We receive the required renewal premium for this CI Rider before the Coverage Expiry Date;
 - (iii) no Critical Illness claim, other than Angioplasty and Other Invasive Treatment for Coronary Artery, has been admitted under this CI Rider; and
 - (iv) the Life Assured is Age 60 or below at the point of renewal.
- (b) The premium at each renewal will be based on the prevailing premium rate at the attained Age of the Life Assured.
- (c) The same terms and conditions of acceptance of this CI Rider will continue to be applicable at the point of each renewal, i.e. if this CI Rider is issued or reinstated on non-standard terms, this CI Rider will also be renewed on non-standard terms.
- (d) For the avoidance of doubt, renewal of this CI Rider must be made together with renewal of the Basic Benefit to which it is attached.

(IV) **EFFECT ON CI SUM ASSURED DUE TO A CHANGE IN BASIC SUM ASSURED**

- (1) When You choose to increase the Basic Sum Assured, the CI Sum Assured will automatically be adjusted to the increased Basic Sum Assured, subject to:
 - (a) a maximum of SGD2,500,000 under this Policy and all such policies and/or riders issued by Us; and
 - (b) Our approval.
- (2) When there is a reduction in the Basic Sum Assured and if the reduced Basic Sum Assured to which this CI Rider is attached is:

- (a) equal to or more than the CI Sum Assured after the reduction, there will be no change to the CI Sum Assured;
 - (b) less than the CI Sum Assured after the reduction, the CI Sum Assured will automatically be adjusted to the reduced Basic Sum Assured.
- (3) If the CI Sum Assured is adjusted due to a change in Basic Sum Assured, any future Premium of this CI Rider will be adjusted based on the adjusted CI Sum Assured. You must continue to pay the adjusted Premium of this CI Rider until the Premium Expiry Date of this CI Rider.

(V) **SURRENDER VALUE**

This CI Rider does not have any surrender value.

(VI) **EXCLUSIONS**

We will not pay the Critical Illness benefit if the Life Assured is diagnosed with any Critical Illness that is caused directly or indirectly, wholly or partly by any of the following:

- (a) any Pre-Existing Condition that was not communicated to Us before the Issue Date of this CI Rider or the last Reinstatement Date of this CI Rider, whichever is later;
- (b) any Pre-Existing Condition that was not communicated to Us before the date of any increase in the CI Sum Assured;
- (c) any self-inflicted injury, whether the Life Assured is sane or otherwise; or
- (d) any misuse or abuse of drugs and/or alcohol.

(VII) **WAITING PERIOD**

We will not pay the Critical Illness benefit on any of the following, if:

- (a) the Life Assured is diagnosed with Major Cancer or Heart Attack of Specified Severity; or
- (b) Angioplasty and Other Invasive Treatment for Coronary Artery or Coronary Artery By-Pass Surgery is recommended on the Life Assured, within 90 days from the Issue Date of this CI Rider, last Reinstatement Date of this CI Rider or the date of any increase in the CI Sum Assured, whichever is later.

(VIII) **TERMINATION**

- (1) This CI Rider will automatically terminate on the earliest occurrence of any of the following:
- (a) if this CI Rider is terminated in accordance with the terms and conditions of this CI Rider;
 - (b) upon the Coverage Expiry Date of this CI Rider;
 - (c) termination of the Basic Benefit to which this CI Rider is attached;
 - (d) a claim for Critical Illness (other than Angioplasty and Other Invasive Treatment for Coronary Artery) has been paid under this CI Rider;
 - (e) Your written request and Our acceptance of the application to terminate this CI Rider; or
 - (f) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.
- (2) If You continue paying the premiums for this CI Rider after its termination, Our receipt of the premiums will not amount to a continuation of this CI Rider. Our only liability is to refund the premiums (without interest) You have paid for this CI Rider after it is terminated.

**CRITICAL ILLNESS DEFINITIONS
(DIRECT PURCHASE INSURANCE)**

(1) ALZHEIMER'S DISEASE / SEVERE DEMENTIA

Deterioration or loss of cognitive function as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured. This diagnosis must be supported by the clinical confirmation of an appropriate consultant and supported by our appointed doctor.

The following are excluded:

- (a) non-organic diseases such as neurosis and psychiatric illnesses; and
- (b) alcohol related brain damage.

(2) IRREVERSIBLE APLASTIC ANAEMIA

Chronic persistent and irreversible bone marrow failure, confirmed by biopsy, which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- (a) blood product transfusion;
- (b) bone marrow stimulating agents;
- (c) immunosuppressive agents; or
- (d) bone marrow or haematopoietic stem cell transplantation.

The diagnosis must be confirmed by a haematologist.

(3) SEVERE BACTERIAL MENINGITIS

Bacterial infection resulting in severe inflammation of the membranes of the brain or spinal cord resulting in significant, irreversible and permanent neurological deficit. The neurological deficit must persist for at least 6 weeks. This diagnosis must be confirmed by:

- (a) the presence of bacterial infection in cerebrospinal fluid by lumbar puncture; and
- (b) a consultant neurologist.

Bacterial Meningitis in the presence of HIV infection is excluded.

(4) BENIGN BRAIN TUMOUR

Benign brain tumour means a non-malignant tumour located in the cranial vault and limited to the brain, meninges or cranial nerves where all of the following conditions are met:

- (a) it has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit; and
- (b) its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques.

The following are excluded:

- (a) cysts;
- (b) abscess;
- (c) angioma;
- (d) granulomas;
- (e) vascular malformations;
- (f) haematomas; and
- (g) tumours of the pituitary gland, spinal cord and skull base.

(5) BLINDNESS (IRREVERSIBLE LOSS OF SIGHT)

Permanent and irreversible loss of sight in both eyes as a result of illness or accident to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test, or visual field of 20 degrees or less in both eyes. The blindness must be confirmed by an ophthalmologist.

The blindness must not be correctable by surgical procedures, implants or any other means.

(6) COMA

A coma that persists for at least 96 hours. This diagnosis must be supported by evidence of all of the following:

- (a) no response to external stimuli for at least 96 hours;
- (b) life support measures are necessary to sustain life; and
- (c) brain damage resulting in permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

For the above definition, medically induced coma and coma resulting directly from alcohol or drug abuse are excluded.

(7) CORONARY ARTERY BY-PASS SURGERY

The actual undergoing of open-chest surgery or Minimally Invasive Direct Coronary Artery Bypass surgery to correct the narrowing or blockage of one or more coronary arteries with bypass grafts. This diagnosis must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered medically necessary by a consultant cardiologist.

Angioplasty and all other intra arterial, catheter based techniques, 'keyhole' or laser procedures are excluded.

(8) DEAFNESS (IRREVERSIBLE LOSS OF HEARING)

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by audiometric and sound-threshold tests provided and certified by an Ear, Nose, Throat (ENT) specialist.

Total means "the loss of at least 80 decibels in all frequencies of hearing".

Irreversible means "cannot be reasonably restored to at least 40 decibels by medical treatment, hearing aid and/or surgical procedures consistent with the current standard of the medical services available in Singapore after a period of 6 months from the date of intervention."

(9) END STAGE LIVER FAILURE

End stage liver failure as evidenced by all of the following:

- (a) permanent jaundice;
- (b) ascites; and
- (c) hepatic encephalopathy.

Liver disease secondary to alcohol or drug abuse is excluded.

(10) END STAGE LUNG DISEASE

End stage lung disease, causing chronic respiratory failure. This diagnosis must be supported by evidence of all of the following:

- (a) FEV₁ test results which are consistently less than 1 litre;
- (b) permanent supplementary oxygen therapy for hypoxemia;
- (c) arterial blood gas analyses with partial oxygen pressures of 55mmHg or less (PaO₂ ≤ 55mmHg); and
- (d) dyspnea at rest.

The diagnosis must be confirmed by a respiratory physician.

(11) FULMINANT HEPATITIS

A submassive to massive necrosis of the liver by the Hepatitis virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:

- (a) Rapid decreasing of liver size as confirmed by abdominal ultrasound;
- (b) Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- (c) Rapid deterioration of liver function tests;
- (d) Deepening jaundice; and
- (e) Hepatic encephalopathy.

(12) HEART ATTACK OF SPECIFIED SEVERITY

Death of heart muscle due to ischaemia, that is evident by at least three of the following criteria proving the occurrence of a new heart attack:

- (a) History of typical chest pain;
- (b) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block;
- (c) Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above;
- (d) Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be done by Cardiologist specified by Us.

For the above definition, the following are excluded:

- (a) Angina;
- (b) Heart attack of indeterminate age; and
- (c) A rise in cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml

(13) OPEN CHEST HEART VALVE SURGERY

The actual undergoing of open-heart surgery to replace or repair heart valve abnormalities. The diagnosis of heart valve abnormality must be supported by cardiac catheterization or echocardiogram and the procedure must be considered medically necessary by a consultant cardiologist.

(14) HIV DUE TO BLOOD TRANSFUSION AND OCCUPATIONALLY ACQUIRED HIV

- (a) Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:
 - (i) The blood transfusion was medically necessary or given as part of a medical treatment;
 - (ii) The blood transfusion was received in Singapore after the Issue Date, date of endorsement or date of reinstatement of this Policy or Rider, whichever is the later; and
 - (iii) The source of the infection is established to be from the Institution that provided the blood transfusion and the Institution is able to trace the origin of the HIV tainted blood;
- (b) Infection with the Human Immunodeficiency Virus (HIV) which resulted from an accident occurring after the Issue Date, date of endorsement or date of reinstatement of this Policy or Rider, whichever is the later whilst the Insured was carrying out the normal professional duties of his or her occupation in Singapore, provided that all of the following are proven to our satisfaction:
 - (i) Proof that the accident involved a definite source of the HIV infected fluids;
 - (ii) Proof of sero-conversion from HIV negative to HIV positive occurring during the 180 days after the documented accident. This proof must include a negative HIV antibody test conducted within 5 days of the accident; and
 - (iii) HIV infection resulting from any other means including sexual activity and the use of intravenous drugs is excluded.

This benefit is only payable when the occupation of the insured is a medical practitioner, houseman, medical student, state-registered nurse, medical laboratory technician, dentist (surgeon and nurse) or paramedical worker, working in medical centre or clinic (in Singapore).

This benefit will not apply under either section (a) or (b) where a cure has become available prior to the infection. "Cure" means any treatment that renders the HIV inactive or non-infectious.

(15) END STAGE KIDNEY FAILURE

Chronic irreversible failure of both kidneys requiring either permanent renal dialysis or kidney transplantation.

(16) IRREVERSIBLE LOSS OF SPEECH

Total and irreversible loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist. All psychiatric related causes are excluded.

(17) MAJOR BURNS

Third degree (full thickness of the skin) burns covering at least 20% of the surface of the Life Assured's body.

(18) MAJOR CANCER

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 Major Cancer includes, but is not limited, to leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

(a) All tumours which are histologically classified as any of the following:

- i. Pre-malignant;
- ii. Non-invasive;
- iii. Carcinoma-in-situ (Tis) or Ta;
- iv. Having borderline malignancy;
- v. Having any degree of malignant potential;
- vi. Having suspicious malignancy;
- vii. Neoplasm of uncertain or unknown behavior; or
- viii. All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;

(b) Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;

(c) Malignant melanoma that has not caused invasion beyond the epidermis;

(d) All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;

(e) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;

(f) All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;

(g) All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;

(h) All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;

(i) Chronic Lymphocytic Leukaemia less than RAI Stage 3;

(j) All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and

(k) All tumours in the presence of HIV infection.

(19) MAJOR HEAD TRAUMA

Accidental head injury resulting in permanent neurological deficit to be assessed no sooner than 6 weeks from the date of the accident. This diagnosis must be confirmed by a consultant neurologist and supported by relevant findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques. "Accident" means an event of violent, unexpected, external, involuntary and visible nature which is independent of any other cause and is the sole cause of the head injury.

The following are excluded:

(a) Spinal cord injury; and

(b) Head injury due to any other causes.

(20) MAJOR ORGAN TRANSPLANTATION / BONE MARROW TRANSPLANTATION

The receipt of a transplant of:

- (a) human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
- (b) one of the following human organs : heart, lung, liver, kidney, pancreas, that resulted from irreversible end stage failure of the relevant organ.

Other stem cell transplants are excluded.

(21) MOTOR NEURONE DISEASE

Motor neurone disease characterised by progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurones which include spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis and primary lateral sclerosis. This diagnosis must be confirmed by a neurologist as progressive and resulting in permanent neurological deficit.

(22) MULTIPLE SCLEROSIS

The definite diagnosis of Multiple Sclerosis, and must be supported by all of the following:

- (a) investigations which unequivocally confirm the diagnosis to be Multiple Sclerosis; and
- (b) multiple neurological deficits which occurred over a continuous period of at least 6 months.

Other causes of neurological damage such as SLE and HIV are excluded.

(23) MUSCULAR DYSTROPHY

The unequivocal diagnosis of muscular dystrophy must be made by a consultant neurologist. The condition must result in the inability of the Life Assured to perform (whether aided or unaided) at least 3 of the 6 “Activities of Daily Living” for a continuous period of at least 6 months:

For the purpose of this definition, “aided” shall mean with the aid of special equipment, device and/or apparatus and not pertaining to human aid.

(24) PARALYSIS (IRREVERSIBLE LOSS OF USE OF LIMBS)

Total and irreversible loss of use of at least 2 entire limbs due to injury or disease persisting for a period of at least 6 weeks and with no foreseeable possibility of recovery. This condition must be confirmed by a consultant neurologist.

Self-inflicted injuries are excluded.

(25) IDIOPATHIC PARKINSON’S DISEASE

The unequivocal diagnosis of idiopathic Parkinson’s Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:

- (a) the disease cannot be controlled with medication; and
- (b) inability of the Life Assured to perform (whether aided or unaided) at least 3 of the 6 “Activities of Daily Living” for a continuous period of at least 6 months.

For the purpose of this definition, “aided” shall mean with the aid of special equipment, device and/or apparatus and not pertaining to human aid.

(26) PRIMARY PULMONARY HYPERTENSION

Primary Pulmonary Hypertension with substantial right ventricular enlargement confirmed by investigations including cardiac catheterisation, resulting in permanent physical impairment of at least Class IV of the New York Heart Association (NYHA) Classification of Cardiac Impairment.

The NYHA Classification of Cardiac Impairment:

Class I : No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnea, or anginal pain.

Class II : Slight limitation of physical activity. Ordinary physical activity results in symptoms.

Class III : Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.

Class IV : Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

(27) STROKE WITH PERMANENT NEUROLOGICAL DEFICIT

A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, intracerebral embolism and cerebral thrombosis resulting in permanent neurological deficit. This diagnosis must be supported by all of the following conditions:

- (a) Evidence of permanent clinical neurological deficit confirmed by a neurologist at least 6 weeks after the event; and
- (b) Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques consistent with the diagnosis of a new stroke.

The following are excluded:

- (a) Transient Ischaemic Attacks;
- (b) Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease;
- (c) Vascular disease affecting the eye or optic nerve;
- (d) Ischaemic disorders of the vestibular system; and
- (e) Secondary haemorrhage within a pre-existing cerebral lesion.

(28) OPEN CHEST SURGERY TO AORTA

The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition aorta, shall mean the thoracic and abdominal aorta but not its branches.

Surgery performed using only minimally invasive or intra-arterial techniques are excluded.

(29) SEVERE ENCEPHALITIS

Severe inflammation of brain substance (cerebral hemisphere, brainstem or cerebellum) and resulting in permanent neurological deficit which must be documented for at least 6 weeks. This diagnosis must be certified by a consultant neurologist and supported by any confirmatory diagnostic tests.

Encephalitis caused by HIV infection is excluded.

(30) ANGIOPLASTY & OTHER INVASIVE TREATMENT FOR CORONARY ARTERY

The actual undergoing of balloon angioplasty or similar intra arterial catheter procedure to correct a narrowing of minimum 60% stenosis, of one or more major coronary arteries as shown by angiographic evidence. The revascularisation must be considered medically necessary by a consultant cardiologist.

Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.

Payment under this condition is limited to 10% of the CI coverage, subject to a S\$25,000 maximum sum payable. This benefit is payable once only and shall be deducted from the CI coverage, thereby reducing the amount of the CI coverage which may be payable herein.

Diagnostic angiography is excluded.

The following two terms can be found in some of the above definitions, and their meanings are as follows:

1. Permanent neurological deficit

Permanent means expected to last throughout the lifetime of the Life Assured.

Permanent neurological deficit means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Life Assured. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

2. Activities of Daily Living (ADLs)

The six “Activities of Daily Living” are:

- (i) Washing the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (ii) Dressing the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (iii) Transferring the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (iv) Mobility the ability to move indoors from room to room on level surfaces;
- (v) Toileting the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (vi) Feeding the ability to feed oneself once food has been prepared and made available.

SPECIMEN