
Main Clauses

Section A: Benefits

1. Death Benefit

- 1.1 If the life assured dies while this policy is in force, we will pay 5% of the **Basic Sum Assured** in one lump sum and the policy will terminate.
- 1.2 If the life assured dies, we will deduct from the benefit any remaining **Premium** payments needed to complete the policy year, up to the next **Policy Anniversary**, before we pay the balance.

2. Cancer Benefit

- 2.1 If the life assured is diagnosed for the first time with Early Stage, Intermediate Stage or Late Stage of **cancer**, we will pay the higher of:
 - (a) 100% of the **Basic Sum Assured** in a lump sum, and
 - (b) Total **Annualised Premium(s)** paid up to the **Policy Anniversary** following the claim event date, after deducting any amount owed under this policy.
- 2.2 Upon payout under 2.1, this policy will terminate. If the life assured subsequently dies, we will not pay any **Death Benefit**.
- 2.3 If there are 2 or more claims made under the different stages of the same cancer at the same time, we will only pay for the more severe stage of cancer which is admitted.
- 2.4 If the life assured is diagnosed with 2 or more cancers under any stage in 1 event, we will only pay the first claim which is admitted.

Section B: Conditions on Claims

3. Conditions on Claims

- 3.1 If the life assured dies, we require you or the claimant to submit a form with proof of the life assured's death within 6 months of the date of death.
- 3.2 All medical reports and any other evidence we require for any claim must be provided at your expense or the claimant's.
- 3.3 If there is a claim under this policy, we will not refund any part of the **Premiums** that have been paid.
- 3.4 We will not be liable if you fail to comply with any of the above conditions.

Section C: Exclusions

4. Exclusions

4.1 Death Benefit

We will not pay any benefit for death due to suicide that occurs within 12 months from any of the following dates:

- (i) The **Date of Issue**;
- (ii) the date of reinstatement of this policy (if applicable)

4.2 Cancer Benefit

We will not pay any benefit for:

- (a) any cancer at any stage, if the diagnosis of the cancer or undergoing of such medical procedure which is regarded as a cancer, was made within 90 days from any of the following:
 - (i) The **Date of Issue**;
 - (ii) The date of reinstatement of this policy (if applicable)
- (b) any cancer, caused directly or indirectly by, or which results from, any of the following:
 - (i) A **Pre-existing Condition**;
 - (ii) Alcohol or drug abuse;
 - (iii) Any congenital anomaly or defect;
 - (iv) A provoked assault;
 - (v) Donation of any of the life assured's organs;
 - (vi) Any sexually-transmitted disease including, but not limited to, Human Immunodeficiency Virus.

Section D: Termination

5. Termination

The policy will terminate on the earliest of the following dates:

- (a) When the life assured dies;
- (b) When the policy lapses;
- (c) When the policy has not been paid at the end of the grace period, as set out in paragraph 13;
- (d) On the **Date of Expiry**;
- (e) When the **Death Benefit** is fully paid;
- (f) When the **Cancer Benefit** is fully paid; or
- (g) When we receive your written request for termination of this policy.

Section E: General Provisions

6. Modifying this Contract of Insurance

6.1 This policy may only be modified if we agree to the change in writing. The information provided by you and the life assured will be considered true and to the best of your knowledge, unless they are fraudulent. Any endorsement made by us will take effect from the date they are made.

6.2 We may determine the way this policy is modified by issuing an endorsement to this policy document.

6.3 Alteration of **Basic Sum Assured**

- (a) You may write to us to alter the **Basic Sum Assured** after the **Date of Commencement**, subject to the following conditions:
 - (i) Increasing the **Basic Sum Assured** is only permitted within the first year of the **Date of Issue** and only if we receive proof of insurability of the life assured acceptable to us; and
 - (ii) Decreasing the **Basic Sum Assured** may be requested anytime throughout the policy term.
- (b) We have the absolute discretion to reject or approve such an application and will write to you regarding the result. If approved:
 - (i) the **Premium** for this policy shall be revised to correspond with the **Basic Sum Assured**;
 - (ii) we will issue an endorsement to this policy to reflect the revised **Basic Sum Assured**, the revised **Premium**, and the effective date of the change; and
 - (iii) any increased benefit and revised **Premium** will take effect from the **Date of Commencement**, whereas any reduced benefit and revised **Premium** will take effect from the next **Policy Anniversary**.
- (c) We will not refund any **Premiums** paid prior to the effective date of reduction in **Basic Sum Assured**.

7. Residence, Occupation and Travel

This policy does not have restrictions on your residence, occupation, and travel.

8. Free Look

8.1 This policy may be cancelled by writing to us within 14 days after you receive the policy document. We will refund the **Premiums** paid, less any costs incurred by us in assessing the risks for this policy, including but not limited to, any medical fees incurred.

8.2 If this policy document is sent by post, we will deem it as delivered and received 7 days after the date of posting.

Section E: General Provisions

9. Indisputability

We will neither reject claims nor dispute the validity of this policy after 2 years from the **Date of Issue** and/or date of reinstatement (if applicable) of this policy, whichever is later, provided the life assured survives till the end of this 2-year period, unless there is/are:

- (a) fraud;
- (b) significant non-disclosure and/or misrepresentation of important fact that would have impacted acceptance of coverage;
- (c) non-payment of **Premiums**; or
- (d) claims which would have been denied if arising from exclusions or are otherwise not covered under this policy.

10. Premiums

- 10.1 You have to pay all **Premiums** on or before the due date without any reminder from us.
- 10.2 This policy will continue to be in force as long as the **Premiums** are paid annually in advance.
- 10.3 If a claim is made on this policy, we will deduct from the claim proceeds any future instalments that are outstanding for that policy year's **Premium**.
- 10.4 If we receive your written request to terminate this policy, we will not refund any **Premiums**, unless the termination is made during the free look period.

11. Revision of Premiums

- 11.1 We may revise the rates of **Premium** at any time if the revised rates apply to all policies of this insurance type. We will notify you of the revision at least 45 days before the **Premium** due date and the new rates will apply from the **Premium** due date.
- 11.2 The revised rates will be determined based on the age next birthday of the life assured at the **Date of Commencement**.

12. Confirmation of Age

- 12.1 You must prove to us the date of birth of the life assured before we are required to pay any benefit under this policy.
- 12.2 If the life assured's age is younger than the actual age, we will adjust the benefit to match what the **Premium** paid would have covered at the actual age. If the life assured's age is older than the actual age, we will refund any extra **Premium** paid.

Section E: General Provisions

13. Grace Period

- 13.1 You have 30 days from the **Premium** due date to pay the renewal **Premium**.
- 13.2 If the life assured dies during the grace period before the **Premium** is paid, this policy remains valid. However, we will deduct from the payout any unpaid **Premiums** needed to complete 1 full year's **Premium**.
- 13.3 If there are unpaid **Premiums** at the end of the grace period, the policy will end and be invalid. We will not refund any **Premiums** paid.

14. Suicide

If the life assured dies by suicide within 1 year from the **Date of Issue** or the most recent reinstatement date, whichever is later, this policy will be invalid and no benefit will be paid. We will refund all **Premiums** paid to you or, if you and the life assured are the same person, to your estate, even if the policy has been assigned.

15. Reinstatement

If this policy lapses during the grace period, you may reinstate it within 6 months from the date of lapsing, provided:

- (a) you provide satisfactory evidence of insurability to us and you cover the costs of any medical reports or tests that we require;
- (b) you inform us of any change in the health of the life assured or any circumstances that may affect the health of the life assured up to the date of reinstatement of this policy;
- (c) you pay any:
 - (i) unpaid **Premiums** and
 - (ii) any accumulated interest charged by us up to the date of reinstatement of this policy.

16. Notice of Assignment

If you assign this policy or use it as security for a loan, we will only recognise it if you inform us in writing delivered to our head office or branch offices. We are not responsible for the validity of this assignment or charge by acknowledging the notice.

Section E: General Provisions

17. Notices and Correspondence

17.1 Any request, notice, instruction, or correspondence required under this policy whether to us or you must be in writing and:

- (a) delivered personally or
- (b) sent by courier, post, or
- (c) electronic mail addressed to you or us (as appropriate), or
- (d) by any other means as accepted or used by us.

Your mailing address is the one you have stated in the proposal or any other address that you have informed us of in writing.

17.2 Our notice, request, instruction, or correspondence is presumed to be received:

- (a) in the case of a letter, on the 7th day after posting if posted to a local address, and on the 14th day after posting, if posted to an overseas address;
- (b) in the case of personal delivery or delivery by courier, on the day of delivery;
- (c) in the case of electronic mail, on the business day immediately following the day of despatch; or
- (d) in the case of other means as accepted or used by us, on the day that we decide is reasonable to receive the notice, request, instruction, or correspondence.

18. Governing Law

This policy will be governed by the laws of Singapore. The courts of Singapore have exclusive jurisdiction for any disputes arising out of this policy.

19. Exclusion of the Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce its terms.

Section F: How to Read Your Policy

20. Definitions and Interpretations

20.1 The following are the definitions of terms used in this policy unless we indicate otherwise:

Annualised Premium(s)	The total amount of basic regular Premium(s) you need to pay for a policy year based on the prevailing premium frequency which you have selected.
Basic Sum Assured	The amount of coverage stated in The Schedule. This amount can change occasionally according to the terms of your policy.
Cancer Benefit	The benefit as shown in Clause 2, based on medical conditions and/or medical procedures as set out in Endorsement No. 919 (Cancer Definitions).
Date of Commencement	The Date of Commencement of this policy as shown in The Schedule.
Date of Expiry	The Date of Expiry as shown in The Schedule.
Date of Issue	The Date of Issue of this policy as shown in The Schedule.
Death Benefit	The benefit as shown in Clause 1.
Early Stage	Medical conditions and/or medical procedures as set out in Endorsement No. 919 (Cancer Definitions) under Early Stage.
Intermediate Stage	Medical conditions and/or medical procedures as set out in Endorsement No. 919 (Cancer Definitions) under Intermediate Stage.
Late Stage	Medical conditions and/or medical procedures as set out in Endorsement No. 919 (Cancer Definitions) under Late Stage.
Medical Practitioner	A surgeon or physician who is: (a) qualified by a degree in western medicine; (b) legally and duly qualified to practise medicine and surgery; and (c) authorised in the geographical area of his practice. The person must not be you, the life assured, or the spouse, parent, sibling, child, or other relative of either yourself or the life assured.
Policy Anniversary	Any anniversary of the Date of Commencement while this policy remains in force.
Pre-existing Condition	Any condition that existed before the Date of Issue or the date of any reinstatement (if applicable) of this policy for which: (a) there were symptoms which would cause an ordinarily prudent person to seek diagnosis, care, or treatment; or (b) medical advice or treatment was recommended by or received from a Medical Practitioner ; and/ or (c) the life assured has undergone medical tests or investigations.

Section F: How to Read Your Policy

Premium(s)	The premium amount, including premium loading (if any) and premium discount (if any) you pay at each premium due date.
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- 20.2 Words referring to one gender apply to both genders.
- 20.3 Words in the singular shall include the plural and vice versa.
- 20.4 The headings in this policy do not affect the interpretation of this policy.
- 20.5 Any reference to a government or statutory authority includes any authority or organisation that takes over or replaces such authority.
- 20.6 A reference to any legislative or regulatory instrument includes any amendment, consolidation, modification or reprint of it or any legislative, or regulatory instrument replacing it.
- 20.7 Any reference to clauses refers to the numbered sections in Sections A to D of the policy and any reference to paragraphs is to the numbered or titled sections in Section E of this policy.

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