

RENEWAL & TERMINATION

- Insurance once inception will automatically be renewed on 1 Oct every policy year until you attain the age of 54.
- The policy will also be terminated under the following circumstances:
 - you have made an admissible valid claim; or
 - you have reached the age of 55; or
 - you have formally instructed Aviva Ltd to terminate this insurance; or
 - the premium for this policy is not paid upon the expiry of the grace period; or
 - the premium for this policy cannot be deducted due to the following reasons:
 - insufficient or no funds in your payroll or NS allowance, or
 - your bank account has insufficient or no funds; and
 - your bank account is closed.
- This insurance is not valid if you are no longer employed. Thus, the onus is on you to notify Aviva Ltd to terminate the policy. Aviva Ltd is not liable for any premium refund if you fail to notify the company once you are gainfully employed.
- You may terminate this insurance at the end of the policy year. Policy year refers to 1 Oct of current year to 30 Sep of the following year. However, if you wish to terminate it prematurely within the policy year, Aviva Ltd reserves the right to impose short period premium rates where appropriate.

Duration the Cover is in force each Policy Year before it is terminated	Apportioned Premium Payable by Insured Employee (Short Period Rates)
Not exceeding 1 week	1 Month
Not exceeding 1 month	3 Months
Not exceeding 2 months	4 Months
Not exceeding 3 months	6 Months
Not exceeding 4 months	7 Months
Not exceeding 6 months	9 Months
Not exceeding 8 months	10 Months
Exceeding 8 months	12 Months

INQUIRIES & CLAIMS

For further inquiries and claim matters, please contact Aviva Ltd Customer Service Hotline at 6827 8000 from Monday to Friday (excluding Public Holidays), 9am to 5.30pm.

You may also email Aviva at saf_insurance@aviva-asia.com or visit www.aviva.com.sg.

Important Notes

- Disability means such a state of incapacity that the insured person is (i) totally unable, by reason of illness or accident, to follow his own occupation for twenty-four (24) months and thereafter any other occupation to which he is suited by reason of training, education or experience; and (ii) not following any occupation.
- Salary refers to the aggregate of the Rank Pay, Basic Pay supplement, Monthly Variable Component, Non-Pensionable Component and Non-Pensionable Variable Payment for SAF personnel.

The policy is underwritten by Aviva Ltd. This is published for general information only and does not regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact on your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct at time of publishing.

This Insurance Scheme is underwritten by :



Aviva Ltd

4 Shenton Way #01-01, SGX Centre 2, Singapore 068807

Tel : 6827 8000

www.aviva.com.sg

Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

Aug-09

GROUP DISABILITY INCOME INSURANCE



SAF Group Insurance Scheme

GROUP DISABILITY INCOME INSURANCE Group Policy 2000019 - 04

Has it ever crossed your mind that, if the worst were to happen, and you were injured or crippled by a medical condition, you might be unable to work for a long period? How will you continue to pay your monthly bills, take care of your family, and generally survive so that you still have savings and reserve funds for your future? In order to ensure that everything and everyone is taken care of, it is crucial to plan early to prepare for whatever unforeseen misfortunes that may occur.

With the SAF Group Disability Income Insurance, you will maximise your coverage, and be provided with a regular income should you suffer from a Disability¹. This will ensure that both you and your loved ones can comfortably meet the expenses of daily living.

KEY FEATURES

- Provides you with the security of continuing income in the event of disability¹ up to age 55
- Enjoy annual inflation adjusted escalation benefit at the rate of 3%
- 24-hour a day worldwide coverage
- Provides you with protection against illness or accidents arising from personal/social activities, including peacetime SAF training/activities

ELIGIBLE PERSONNEL

- SAF Regulars
- MINDEF DXOs
- Ops Ready NSmen
- Public officers posted to work in MINDEF
- DSTA staff working in SAF unit or MINDEF dept
- Spouse of the above

SUM ASSURED & PREMIUM RATES

- The annual sum assured is based on 50% of your monthly salary² multiplied by 12 times up to a maximum of S\$100,000.
- Sum assured can be adjusted according to your latest monthly basic salary, subject to underwriting approval by Aviva Ltd.
- You are advised to periodically review your sum assured when your salary increases or decreases so as to ensure that the coverage is constantly relevant to your current occupation.
- The monthly premium rate for every S\$10,000 sum assured is shown in the table below. The premium is automatically adjusted when your age next birthday (ANB) crosses into the next age band on 1 Oct of each year.

- The policy year commences on 1 Oct of current year to 30 Sep of the following year. You may sign up for the insurance at any point in the policy year and if accepted, your ANB and premium will be based on 1 Oct of the policy year.

Age Next Birthday (ANB) as of 1 Oct each year	Monthly Premium Payable* per S\$10,000 of Sum Assured (S\$)
Under 25	4.60
25 – 29	5.40
30 – 34	6.80
35 – 39	9.10
40 – 44	10.50
45 – 49	11.60
50 – 54	12.00

* Premium rates exclude prevailing GST

INSURANCE BENEFITS

To be entitled to an admissible claim, you must be gainfully employed at the time of the Disability¹ and must be medically certified by a registered medical practitioner.

- **Deferred Period**
Upon diagnosed as disabled, there is a deferred period of 6 months before Aviva can admit liability and commence payment of the monthly benefit.
- **Benefit Period**
Aviva will pay the insured person 1/12 of the annual sum assured, every month up to age 55. Benefit will cease when the insured person (a) is able to resume his/her own occupation or any other occupation, (b) is medically certified fit to resume his occupation or engage in any other occupation or (c) passed away whichever is earlier. In the event the disability is less than one month, Aviva shall pay a pro-rata portion based on daily rate of one-thirtieth (1/30) of the monthly benefit.
- **Escalation Benefit**
The benefit will increase by 3% on the thirteenth month and thereafter 3% every subsequent twelve months to take care of inflation. This benefit is only applicable for the same disability and which is continuously in nature.
- **Linked Benefit**
In the event if the same cause of disability recurs within six months when the insured person resumes his/her occupation, Aviva may at its discretion waive the requirement of the deferred period and resume payment of the monthly benefit immediately.

- **Proportionate/Rehabilitation Benefit**
The insured person may with the consent of Aviva Ltd resume his occupation or engages in any occupation, whether on a part-time or full-time basis, after a period of disability exceeding the Deferred Period, but as a result of the Disability suffers a loss in his pre-disability basic salary, the insured person will receive a reduced monthly benefit ("Proportionate Benefit") based on:

$$\frac{(\text{Pre-Disability Basic Salary} - \text{Present Basic Salary})}{\text{Pre-Disability Basic Salary}} \times \text{Disability Benefit}$$

Benefit will cease when the insured person reaches age 55 or passed away, whichever is earlier.

- **Limitation of Benefit**
In the event that the insured person is entitled to benefit under the scheme and at the same time is receiving income from workmen's compensation and/or similar insurances, the benefit payable per year together with those from workmen's compensation and/or other similar insurances shall not exceed the annual sum assured.

EXCLUSIONS

No benefit is payable in respect of any disability caused directly or indirectly, wholly or partly by:

- Attempted suicide or self-inflicted injury while sane or insane.
- Participation in sports or competitive racing of any kind other than on foot.
- Any pre-existing physical defect or infirmity.
- Pregnancy or childbirth or any illness or disease of any kind including, without limitation or diseases associated with Human Immunodeficiency Virus (HIV).
- The insured person being in or on entering into or descending from any aircraft (other than as a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of undertaking any trade or technical operation on the aircraft); **except for peacetime military training.**
- Any act of terrorism.
- War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, military service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order, including UN Peacekeeping and Humanitarian Mission Overseas.

MEDICAL DECLARATION

You are required to complete the health questionnaire regardless of your age. You may also be required to undergo specialist medical tests and/or provide medical evidences from your medical specialist at your own expense. Aviva Ltd will formally advise you when this need arises.