

Product Summary

SAF GROUP TERM LIFE INSURANCE **GROUP POLICY No. 2000002**

You have an important role to play in protecting our country. But in order to do that, you need to have peace of mind knowing that your loved ones will be taken care of should anything unforeseen and unfortunate happen to you.

The SAF Group Term Life Insurance is what you need. It gives you the right financial protection while you are protecting our country. And, you can continue with this comprehensive and affordable low cost life insurance up to age 65, even after you leave employment with SAF or ORD or no longer have NS liabilities. You also have the option to continue to be insured up to age 70 subject to the prevailing premium rates.

PRODUCT INFORMATION

KEY FEATURES

- Be insured up to a maximum coverage of \$600,000 for as little as \$2.52 a day
- Your spouse and children can also enjoy the same coverage for even lesser - \$1.97 a day. The premium rate is flat up to age 65
- Enjoy automatic renewal of \$600,000 coverage up to age 65; thereafter, \$100,000 coverage from age 66 to 70 subject to the prevailing premium rates terms and conditions
- Receive advance payment benefit of 50% of sum assured, subject to a maximum of \$100,000 if an insured person is medically certified highly probable to pass away within the next 12 months
- Receive extra Death Benefit of up to \$100,000 if death is directly due to SAF occupational activities or training, including such incidents during ops ready in-camp training.
- Receive daily hospital cash benefit
- Enjoy partial cash rebate of premium during good years
- Your insured spouse can continue with the insurance if you were to pass away prematurely
- Coverage includes event of war (including UN Peacekeeping / Humanitarian Missions and Acts of Terrorism) subject to the group risks limitations negotiated by MINDEF.

ELIGIBLE PERSONNEL

- SAF regulars (Regulars) and full-time National Servicemen (NSF)
- Defence Executive Officers (DXO)
- Public Officers working in MINDEF
- SAF Operational Ready National Servicemen (NSman)
- DSTA staff working in SAF unit or MINDEF dept
- Military domain expert personnel and SAF volunteer

ELIGIBLE DEPENDANTS

Spouse and children (at least age 14 days' old) of the above insured employees

AGE CEILING

- You and your spouse must take up this cover before age 55 and coverage can be continued up to age 70
- Your children can also be insured from 14 days' old. For a female child, the coverage will cease at age 25 or when she marries, whichever is earlier. For a male child, the coverage will cease at age 20.

SUM ASSURED AND PREMIUM RATES

- The prevailing monthly premiums as stated in the table will be applicable up to age 65. However it is subject to changes as negotiated by SAF/MINDEF periodically.

The table below is a guide. You may choose to take up any amount of sum assured in multiples of \$10,000 up to a maximum of \$600,000

- You can also increase your coverage before age 55. Please contact Aviva for advice and application form

Sum Assured	Monthly Premium Rate	
	Employee	Dependent
\$100,000	\$12.80	\$10.00
\$150,000	\$19.20	\$15.00
\$200,000	\$25.60	\$20.00
\$250,000	\$32.00	\$25.00
\$300,000	\$38.40	\$30.00
\$350,000	\$44.80	\$35.00
\$400,000	\$51.20	\$40.00
\$450,000	\$57.60	\$45.00
\$500,000	\$64.00	\$50.00
\$550,000	\$70.40	\$55.00
\$600,000	\$76.80	\$60.00

**Dependant refers to spouse and children*

This insurance will automatically be extended up to age 70, subject to a maximum of \$100,000 if you do not opt out before age 66. Medical examination is waived if you continue the insurance beyond age 65.

Sum Assured	Monthly Premium for Employee/ Spouse				
	66^	67^	68^	69^	70^
\$50,000	\$54.50	\$60.00	\$66.50	\$73.50	\$81.50
\$100,000	\$109	\$120	\$133	\$147	\$163

^Age next birthday as at 1st October

INSURANCE BENEFITS FOR AGE 65 AND BELOW

Life Insurance Coverage

- Death due to natural causes and illness Sum Assured
- Total and Permanent Disablement (TPD)² due to illness 120% of Sum Assured

Personal Accident Coverage

- Death due to a non-SAF related accident Sum Assured + \$25,000
- Extra Death Benefit of up to \$100,000 for **Death directly due to SAF training or during SAF occupational activities including Ops Ready In-Camp Training** Sum Assured + Extra 100% of Sum Assured¹
- TPD² due to an accident 120% of Sum Assured + \$25,000
- Accidental Total and Permanent Dismemberment³

If the insured person suffers Permanent Dismemberment within 365 days of an accident, Aviva will pay the insured person according to the compensation schedule, up to an amount not exceeding the total sum assured for any accident.

Compensation schedule (% of sum insured) due to Total and Permanent Dismemberment arising from an accident of specified body part(s) is as follows:

Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of sight in both eyes	100%
Loss of arm – at shoulder	100%
– between shoulder and elbow	100%
– at elbow	100%
– between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg – at hip	100%
– between knee and hip	100%
– at knee	100%
– between knee and ankle	100%
Loss of – whole eye	100%
– sight in one eye	100%
– sight in one eye, except perception of light	50%
– lens of one eye	50%
Loss of – right hand	60%
– left hand	50%

Loss of	– right thumb	20%
	– left thumb	15%
Loss of one phalanx of	– right thumb	15%
	– left thumb	10%
Loss of one phalanx of	– right index finger	12%
	– left index finger	7.5%
Loss of any other finger on	– right hand	6%
	– left hand	5%
Loss of one phalanx of any other finger		4%
Loss of	– a big toe	5%
	– any other toe	3%
Loss of all toes on either foot		20%
Loss of hearing in	– both ears	75%
	– one ear	15%
Loss of speech		50%

Up to a maximum of 100% of the sum assured is payable if the insured person suffers multiple Total and Permanent Dismemberments arising from the same accident.

INSURANCE BENEFITS FOR AGE 66 TO AGE 70

Death (Excluding Suicide)

- Natural causes and illnesses Sum Assured
- Accidental causes 150% of Sum Assured

ADDITIONAL BENEFITS

- **Advance Payment of 50% of Sum Assured** (limited to \$100,000) in the event that an insured person is diagnosed with a terminal disease and is medically certified that it is highly probable that he will pass away within the next 12 months from the date of diagnosis. The balance of the sum assured will be paid to the proper claimant as Death Benefit.
- **Cash Rebate in Good Years**
 - SAF/MINDEF may, during good years, offer you partial rebate or refund of premium at its sole discretion
 - The amount of rebate varies and is pro-rated based on the premium paid for the preceding policy year i.e. 1 Oct to 30 Sep
 - To be eligible, your insurance must not be terminated or lapsed
- **Daily Hospital Cash Benefit**
 - \$10⁴ daily for every \$50,000 sum assured
 - Payable after the 10th day of continuous hospital stay, up to a maximum of 30 days per hospital stay
 - Self-inflicted injuries and maternity reasons are not payable
- **Continuation of Coverage for Spouse**

In the event of Death of the insured employee, the insured spouse can continue with the insurance at the prevailing employee's premium rate up to the age limit stated as long as there is a valid bank GIRO account to pay the premiums.

OPTIONAL SUPPLEMENTARY MAJOR ILLNESS INSURANCE

- You, your spouse and children if already insured with the term life cover, can opt to sign up for the supplementary major illness insurance up to \$300,000 which is payable in the event a person is diagnosed to be suffering from any one of the 30 major illnesses, such as Stroke, Heart Attack, Critical Cancer, etc.

PAYMENT OF PREMIUM

- If you are an SAF regular, NSF or DXO, the first few months' premiums will be deducted from your salary or NS allowance. Thereafter, the monthly premium must be deducted from your bank GIRO account.
- If you are a DSTA staff, Public Officer or NSman, the premiums will be paid through Interbank GIRO. An advance cheque payment of 3 months' premium is to be paid while waiting for your bank to approve your Interbank GIRO application.
- Premiums for your dependants' coverage (if any) will have to be paid in the same manner under one account.
- After each calendar year, you will receive a consolidated premium statement for the preceding year to facilitate income tax reporting.

KEY PRODUCT PROVISIONS

EXCLUSIONS

- Death due to suicide within the first 12 months from the date of inception or reinstatement of a lapsed insurance.
- Death due to suicide for insurance coverage from age 66 to age 70.
- TPD and Accidental Permanent Dismemberment arising from the following:
 - Suicide or attempted suicide or self-inflicted injury while sane or insane;
 - Participation in sports or competitive racing of any kind other than on foot;
 - Pregnancy or childbirth or any illness or disease including venereal diseases, AIDS and all illnesses or diseases associated with HIV;
 - The Insured Person being in or on or entering into or descending from any aircraft (other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of trade or technical operation on the aircraft). This exclusion does not apply to SAF personnel during operational and peacetime military training;
 - Any pre-existing physical defect or infirmity.

GROUP RISK LIMITATIONS

- In the event of claims arising from any number of insured persons in a single conveyance, Aviva's maximum aggregate liability shall be limited to \$10,000,000 for each land conveyance, \$18,000,000 for each sea conveyance and \$20,000,000 for each air conveyance. If the claims are a result of Acts of Terrorism and/or War Risk;

such claims shall be further subject to the limits of this special coverage.

- In the event of claims arising from any number of insured persons as result of Acts of Terrorism, Aviva's maximum liability shall be limited to 0.5% of the aggregate insured sum of the whole group policy.
- In the event of War (including UN Peacekeeping / Humanitarian Missions and Acts of Terrorism arising thereof), resulting in claims from any number of insured persons, Aviva's maximum liability shall be limited to 0.25% of the aggregate insured sum of the whole group policy.

MEDICAL DECLARATION

- If you are a PES A or B new enlistee or new employee, the first \$100,000 will be granted to you automatically from Day 1 of enlistment if you do not opt out. You may take up higher coverage of up to \$600,000 within the first 3 days of enlistment or employment without having to complete the Health Questionnaire in the application form.
- If your age next birthday is 45 or older (first-time applicant or increasing your coverage), you will have to undergo a simple medical examination by a registered medical practitioner in Singapore (at your own expense). Please contact Aviva for the Medical Examination Form and the panel of clinics that charge a discounted fee.
- If you have been treated by a specialist clinic or hospital, you may be required to obtain the relevant medical report(s) (at your own expense) to support your application.
- Aviva will notify you in writing for addition medical evidence (if necessary).

*Prevailing terms and conditions apply

RENEWAL & TERMINATION OF COVERAGE

- Insurance coverage for all insured members will automatically be renewed every policy year, until they and/or their spouse has attained age 70 and/or their children have attained age 20 (male) and 25 (female). If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse's insurance coverage will be invalid. You are advised to notify Aviva to terminate.
- Your policy will automatically be terminated when:
 - a) you have made an admissible claim of 50% or more, or
 - b) premium cannot be deducted due to the following reasons:
 - (i) insufficient or no funds in your payroll or NS allowance, or
 - (ii) your bank account has insufficient or no funds; and
 - (iii) your bank account is closed.
 - c) you have not paid your premium timely.
- You may terminate the 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 during the policy year, Aviva 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
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	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, please contact the Aviva Limited Customer Service Hotline at **6827 8000** from Monday to Friday (excluding Public Holidays), 8.45am to 5.30pm.

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

Important Notes

1. The extra death benefit is subject to a maximum of \$100,000. In the event that the sum insured is \$25,000 and below, the extra death benefit shall be \$25,000.
2. Total And Permanent Disablement (TPD) refers to a state of disability such that there is neither at the time it is first sustained nor at any time after that, any work, occupation or profession that the insured person can ever sufficiently do or follow to earn or obtain any wages, compensation or benefit.
3. Total and Permanent Dismemberment or "Loss" for the purpose of this policy means total, permanent and irrecoverable loss of use or entire physical loss caused by physical separation and must be medically certified within 365 days from date of accident.
4. No Daily Hospital Cash Benefit shall be payable for sum assured less than \$50,000 or part thereof.

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 a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable, if any, may be less than the total premium paid. 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.