

Product Summary

SAF SUPPLEMENTARY MAJOR ILLNESS INSURANCE **Group Policy 2000002**

There is a common saying that health is wealth. When you are healthy, you are able to earn through employment. But when a major illness strikes, you will face real difficulties, and may not be able to work for a while. And many expenses which you never thought of will drain your savings or finances, including high medical costs. To make matters worse, your other insurance policies may have limitations in your time of need.

Here is where the Supplementary Major Illnesses Insurance can really help. By maximizing your term life coverage to include major illnesses, you'll have the added financial protection that you require, so that, while you seek medical treatment and are recovering, you and your loved ones will not have to suffer from financial difficulties.

PRODUCT INFORMATION

KEY FEATURES

- Receive added financial protection against 30 common major illnesses
- Compensation will not reduce the sum assured of the group term life policy
- Coverage includes peacetime SAF Training or operation duties

WHAT IS MAJOR ILLNESS COVER?

This is a rider to the SAF group term life insurance. It provides you with added financial protection against 30 common major illnesses, by compensating you in addition to the coverage under the SAF group term life insurance.

The 30 common major illnesses are:

- Stroke
- Heart Attack
- Critical Cancer
- Kidney Failure
- Coronary Artery By-Pass Surgery
- Paralysis
- Major Organ Transplant
- Multiple Sclerosis
- Blindness
- Coma
- Muscular Dystrophy
- Fulminant Viral Hepatitis
- Primary Pulmonary Arterial Hypertension
- Major Burns
- Heart Valve Surgery
- Deafness
- Aorta Surgery
- Loss of Speech
- Alzheimer's Disease
- Terminal Illness
- Motor Neurone Disease
- AIDS Due to Blood Transfusion

- Parkinson's Disease
- Chronic Liver Disease
- Chronic Lung Disease
- Major Head Trauma
- Aplastic Anaemia
- Apallic Syndrome
- Progressive Systemic Scleroderma
- Benign Brain Tumour

ELIGIBLE PERSONNEL

- Insured person of the SAF Group Term Life Insurance
- Spouse and children who are insured under the SAF Term Life Insurance
- Applicant must be below age 55

SUM ASSURED & PREMIUM RATES

- Subject to underwriting, the maximum sum assured of this rider plan must not exceed the sum assured of the SAF Group Term Life Insurance
- The monthly premium rate payable is revised on 1 Oct each year based on your age next birthday. The prevailing premium rates listed in the table below are subject to change as negotiated by SAF/MINDEF
- The monthly premium for this supplementary insurance will also be paid using the same payment method and account as the group term life insurance.

Monthly Premium based on ANB as of 1 Oct each year (\$\$)						
Coverage	50,000	100,000	150,000	200,000	250,000	300,000
Under 46	5.00	10.00	15.00	20.00	25.00	30.00
46	11.25	22.50	33.75	45.00	56.25	67.50
47	14.58	29.17	43.75	58.33	72.92	87.50
48	17.08	34.17	51.25	68.33	85.42	102.50
49	19.17	38.33	57.50	76.67	95.83	115.00
50	20.83	41.67	62.50	83.33	104.17	125.00
51	22.50	45.00	67.50	90.00	112.50	135.00
52	24.17	48.33	72.50	96.67	120.83	145.00
53	26.25	52.50	78.75	105.00	131.25	157.50
54	28.33	56.67	85.00	113.33	141.67	170.00
55	30.42	60.83	91.25	121.67	152.08	182.50
56	32.50	65.00	97.50	130.00	162.50	195.00
57	34.17	68.33	102.50	136.67	170.83	205.00
58	36.25	72.50	108.75	145.00	181.25	217.50
59	38.33	76.67	115.00	153.33	191.67	230.00
60	40.42	80.83	121.25	161.67	202.08	242.50
61	43.75	87.50	131.25	175.00	218.75	262.50
62	47.08	94.17	141.25	188.33	235.42	282.50
63	50.42	100.83	151.25	201.67	252.08	302.50
64	53.75	107.50	161.25	215.00	268.75	322.50
65	57.08	114.17	171.25	228.33	285.42	342.50

KEY PRODUCT PROVISIONS

HOW DOES THE PLAN PAY?

If the insured person is diagnosed to be suffering from one of the 30 major illnesses as defined by the terms and conditions of this supplementary insurance, group policy 2000002, the sum assured will be payable subject to the following clauses:

i) Waiting Period

Within the first 60 days from the date the policy was first inception or reinstated, Aviva will not pay if the insured person was diagnosed for Critical Cancer, Coronary Artery By-pass Surgery and Heart Attack. However, if these conditions are caused solely and directly due to an accident, the sum assured is payable.

ii) Survival Period

Upon diagnosis of any one of the 30 major illnesses, the insured person must survive for 30 days before a claim can be admitted.

EXCLUSIONS

No benefit shall be payable directly or indirectly, wholly or partly caused by or arising from or contributed by any one of the following:

- Pre-existing Condition or Illness (whether or not the insured person is aware) or the cause or the symptoms, which exist or is evident prior to the date the insurance was inception or reinstated.
- AIDS or infection by any HIV; except as defined in the group policy contract as a benefit under "Aids due to Blood Transfusion".
- Suicide or any attempted suicide or self-inflicted injuries, whether sane or insane.
- Invasion, riot, civil commotion or rebellion, war (declared or undeclared) or act of war or terrorism. If the cause is due to peacetime SAF Training or operational duties, the claim is payable.
- Drug taking, unless under the direction of a Registered Medical Practitioner.
- Over indulgence in alcohol

RENEWAL & TERMINATION

- Insurance coverage for all insured persons will automatically be renewed every policy year (1 October each year), until they have attained age 65 and/or their children have attained age 20 (male) and 25 (female). If you have attained the maximum age stated, the insurance will only be terminated at the end of the prevailing policy year i.e. 30 September.
- Your policy will also be terminated under the following circumstances:
 - a) Death of the insured person; or
 - b) Total and Permanent Disablement of the insured person; or
 - c) There is a valid claim of 50% or more of the sum assured under the Group Term Life insurance policy; or
 - d) A formal instruction is given to Aviva Ltd to terminate this insurance cover; or
 - e) The premium for this policy is not paid upon expiry of the grace period; or
 - f) The insurance cover of the Dependent spouse of an insured person under this Policy will be terminated if he/she is divorced from that insured Person; or
 - g) The basic cover i.e. SAF Group Term Life Insurance has been terminated.
- In the event of an admissible claim under this rider plan, your basic coverage on the group term life insurance policy can be continued as long as the premium is paid timely.
- You may terminate this rider 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 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 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 Aviva website at www.aviva.com.sg.

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