

EARLY PROTECT360 PLUS PRODUCT SUMMARY

Early Protect360 Plus is an affordable insurance plan that gives you protection against any of the nine (9) specified Early Stage and/or eight (8) Advanced Stage Critical Illnesses.

The Life Insurance Association Singapore (LIA) has standard Definitions for Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard Definitions (Version 2024). For Critical Illnesses that do not fall under Version 2024, the definitions are determined by Us.

The Key Benefits of this plan are:

Section A. Early Stage Critical Illness & Advanced Stage Critical Illness

We will pay up to 100% of the Benefit Limit if the Insured Person is diagnosed at the early and/or advanced stage with any of the covered Critical Illnesses listed below.

Early Stage Critical Illness:

1. Cancers
2. Cardiac Pacemaker Insertion
3. Pericardiectomy
4. Brain Aneurysm Surgery
5. Cerebral Shunt Insertion
6. Keyhole Coronary Bypass Surgery
7. Heart Valve Surgery
8. Large Asymptomatic Aortic Aneurysm
9. Surgical Removal of One Kidney

Advanced Stage Critical Illness:

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. Open-Heart Heart Valve Surgery
6. Surgery to Aorta
7. End-Stage Kidney Failure

We will pay 10% of the Benefit Limit, subject to a maximum amount of S\$25,000 if the Insured Person is diagnosed at the advanced stage with the following Critical Illness listed below:

8. Angioplasty & Other Invasive Treatment for Coronary Artery

Section B. Intensive Care Unit (ICU) Benefit

We will pay 20% of the Benefit Limit, subject to a maximum of S\$25,000 if the Insured Person has been admitted to the Intensive Care Unit (ICU) due to an illness or injury and treated with continuous life support devices for four (4) consecutive days or more in one Hospital admission.

Key Product Provisions:

The following are some key provisions from the Policy Contract. This is only a brief summary - please refer to the actual terms and conditions in the Policy Contract for full details. Please consult us should You require clarification or further explanation.

1. Payment of Premium

The premium due for this policy is payable on a monthly, annual or lump sum basis and the payment can be made via credit card.

The total distribution cost of this product is between 15% - 25% of the premium, which includes commissions, and service costs paid to the distribution channel. We assure you that the total distribution cost is not an additional cost to you, as it is already accounted for in the calculation of your premium. The distribution cost does not apply to the online direct channel.

Please also note that this policy is not a Medisave-approved policy and you may not use Medisave to pay the premium.

2. Free-Look Period

You have fourteen (14) days from the date of delivery of this policy to review and decide if You wish to continue with your coverage. If You choose to cancel it within this period, You may write to Us to cancel this policy and receive a refund of the premium paid, unless something has occurred for which a claim may be payable.

3. Waiting Period

No benefits will be payable if the Insured Person is diagnosed with the following Critical Illness within ninety (90) days from the Effective Day of the Policy:

- i. Major Cancer
- ii. Coronary Artery By-Pass Surgery
- iii. Heart Attack of Specified Severity
- iv. Angioplasty and Other Invasive Treatments for Coronary Artery

4. Cancellation Clause

We may cancel this policy at any time by giving You fourteen (14) days' notice in writing. You may also cancel this policy by giving Us in writing provided no claim has been made during the period of insurance. When cancellation occurs, You shall be entitled to a return of premium based on the short-period rates for the period the policy has been in force, as follows:

i. Monthly Premium Payment

There will be no refund on the Premium paid. Your Policy will continue to provide coverage up to the next date on which Your Premium is due.

ii. Annual Premium Payment

Period of Coverage (Not Exceeding)	Premium Refund (% of Annual Premium)
2 months	60%
3 months	45%
4 months	30%
5 months	15%
6 months	0%

iii. Lump-Sum Premium Payment

Period of Coverage (Not Exceeding)	Premium Refund (% of Lump Sum Premium)
1 year	60%
2 years	45%
3 years	30%
4 years	15%
5 years	0%

5. Termination

This policy will automatically terminate on the earliest occurrence of any of the following events:

- (i) The date the Insured Person reaches one hundred (100) years of age;
- (ii) Upon the death of the Insured Person;
- (iii) When the total benefit amount we have paid equals to the Benefit Limit;
- (iv) If the Insured Person ceases to be a Singapore Citizen, Singapore Permanent Resident, or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass or long-term visit pass and who is ordinarily residing in Singapore; or
- (v) When the Insured Person is away from Singapore for more than one hundred and eighty-three (183) days at any one time.

6. Terms of Renewal

Your policy will be reviewed and premium rates may change at the policy renewal date. It can be renewed by paying the required premiums, up until the Insured Person reaches the maximum age of ninety-nine (99) years old.

7. Non-Guaranteed Premium

The premium rates are not guaranteed and We may, at our sole discretion, change the premium rates, provided that We send you a written notification at least thirty (30) days in advance.

8. Claims Conditions

You must give us notice within thirty (30) days from diagnosis of a Critical Illness or occurrence of an Injury for which you intend to claim.

9. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as shown as exclusions in the Policy Contract. **You are advised to read the policy conditions, which can be found in the Policy Wording, for the full list of exclusions.**

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please refer to the Policy Contract for the full definitions and exclusions of the Critical Illnesses, which follow the LIA Version 2024 standard definitions. Only the terms, conditions and exclusions in the Policy Contract will be enforceable by you and us.