

Important:

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer the actual policy and any endorsement issued to you upon payment of premium for the policy.

Conditions for TRIBE-Term Life

Your Policy

This is an insurance protection plan that provides cover for a limited period of time.

We will pay the benefits if the insured becomes **totally and permanently disabled**, or dies, during the **policy term**.

You cannot cash in this **policy**.

Any declaration **you** have given on behalf of the **insured person**, made through TRIBE by Income online application or over email to hello.tribe@income.com.sg at the time of **your** application, will form the basis of the contract.

The **policy schedule** and any further **endorsements** are all part of the **policy**.

1 Who is eligible

This **policy** is only available to **you** if:

- (i) **you**
 - are a Singapore Citizen or Singapore Permanent Resident;
 - are **age** between 18 years old and 61 years old; and
 - have fully paid **your** premium.
- (i) the **insured person**
 - is yourself or **your** legally married spouse,
 - is a Singapore Citizen or Singapore Permanent Resident; and
 - is **age** between 18 years old and 61 years old.

2 What your policy covers

If the **insured person** becomes **totally and permanently disabled**, or dies, during the term of this policy, **we** will pay the **sum assured**. This **policy** will end:

- i. when **we** make this payment; or
- ii. if no such payment has been made, upon expiry of the **policy term**,

unless specifically provided under this **policy** that this **policy** shall end on an earlier date.

The **sum assured** for the **insured person** under this **policy** shall not exceed S\$200,000.

3 What you need to be aware of

A Suicide

This **policy** is not valid if the **insured person** commits suicide.

We will refund the premiums paid, without interest, if this **policy** is still **in force** at the time of death due to the suicide.

B Total and permanent disability (TPD) benefit

Under the definition of **TPD**, the **insured person** must be unable to carry out any occupation. **We** do not pay if the **insured person** is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

If there is **total physical loss**, **we** will pay.

We will not pay this benefit if **your** claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger; or
- the effects of alcohol, drug or any dependence.

We will also not pay this benefit unless the **insured person** is certified by a **registered medical practitioner** to have been **totally and permanently disabled** for at least six months in a row.

If the **insured person** is also covered for **TPD** under any policies which have been issued in the past (whether issued by **us** or by any other insurer), the total **TPD** benefit due under all these policies cannot be more than S\$6.5 million (not including bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$6.5 million (not including bonuses). The cover for death will be reduced by the **TPD** payment, and this remaining cover will continue up to the date of expiry of the **policy term**.

C Premium

The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to **your** last email address registered in the TRIBE by Income online application, at least 30 days before the change is to take place, to notify **you** of the new premium.

Premium due date

- The first premium is due and payable on the day upon completion of the online application made through TRIBE by Income.
- The subsequent premiums are due on the same day in the following calendar months of this **policy**.

Examples:

- First premium is paid on 3rd September. Subsequent premiums will be due on 3rd October, 3rd November etc.
- First premium is paid on 31st December, subsequent premiums will be due on 31st January, 28th February (leap year, on 29th February), 31st March etc

Upon completion of the first premium payment, the **policy schedule** will reflect:

- The amount of premium paid under this **policy**; and
- The **sum assured** payable under this **policy**

If any subsequent premium payment is not made, **you** will be given a grace period of 30 days. If the premium is not paid within the grace period, unless an extension of the grace period is agreed to by **us**, this **policy** will automatically terminate on the date where the grace period expires.

D Making a claim

We must be told within six months after the diagnosis or the event giving rise to the claim.

You or **your** legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, which **we** may need before **we** assess **your** claim.

E Refusing to pay a claim

We will pay **your** claim unless:

- it is a case of fraud;
- **you** fail to pay a premium;
- the **insured person** has a **material pre-existing condition**; or
- the claim is excluded or not covered under the terms of this **policy**.

F Paying a claim

Before **we** pay **your** claim, **we** will deduct all outstanding premium for this **policy** from any claim payout.

G Renewal

If **we** do not receive any request to cancel the cover, **we** will continue to collect the premium for the next **policy term**.

We will renew the cover only if we receive the premium for the next **policy term**. If the cover is renewed, **we** will provide the new terms and conditions for the next **policy term** before the **start date** of the next **policy term**.

H Prohibited persons

If **you** are or any **relevant person** is found to be a **prohibited person**, **we** may immediately:

- declare this **policy** or the cover under this **policy** as invalid;
- cancel this **policy** and any or all cover under this **policy**;
- not make or suspend any transaction under this **policy**; and
- refuse to pay any benefit to any **prohibited person**.

You must inform **us** of any changes to the identities, status, constitution, establishment, particulars and identification documents of the **relevant person** as soon as reasonably practicable but no later than 30 days of any change.

I Transferring the legal right of the policy

You cannot assign (transfer) this **policy** unless **you** tell **us** in writing and **we** agree to the assignment.

J Excluding third-party rights

Anyone not directly involved in this **policy** cannot enforce it under the Contracts (Rights of Third Parties) Act (Chapter 53B).

K Making changes to this policy

We may change the cover, benefit, premiums, terms and conditions of this **policy** from time to time by way of an **endorsement**. **We** may also discontinue the sale of any **TRIBE-Term Life policy** at any time in the future. **We** will write to **you** at **your** last email address registered with **us** in the TRIBE by Income online application, at least 30 days before the above change or discontinuance is to take place.

You may switch to a higher premium option which will take effect on the next premium due date by making **your** application through TRIBE by Income or email hello.tribe@income.com.sg. **You** must disclose all material circumstances relating to the cover. **Your** application is subject to underwriting acceptance by **us** and **your** payment of all premiums due.

You may switch to a lower premium option which will take effect on the next premium due date by making **your** application through TRIBE by Income or email hello.tribe@income.com.sg.

You may cancel this **policy** which will take effect on the next premium due date by making **your** application through TRIBE by Income or email hello.tribe@income.com.sg.

L Free-look period

We will give **you** 14 days from the date of issue of this **policy** to decide whether **you** want to continue with it. If **you** do not want to continue and there is no claim made under this **policy**, **you** may cancel this **policy** by submitting **your** request through TRIBE by Income online application or email hello.tribe@income.com.sg. **You** will get a refund of the premium paid, less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred by **us**.

M Governing law

Singapore law will apply to this **policy**.

6 Definitions

Age means **age** of last birthday.

Endorsement means any written statement or notice **we** have issued to **you** to confirm and record changes to the **policy**.

Insured person means **the** individual named in the **policy schedule** as the person who is insured under this **policy**.

Material pre-existing condition means any condition that existed before the **start date** of this **policy** which would have reasonably affected **our** decision to accept **your** application and for which:

- the insured person had symptoms that would have caused any sensible person to get medical treatment, advice or care;
- treatment was recommended by or received from a medical practitioner; or
- the insured person had undergone medical tests or investigations for.

Policy means this document, including any information provided or declaration made by **you**, the **insured person**, the **policy schedule**, and any **endorsements we** have issued under this **policy**.

Policy schedule means the document which sets out the insurance cover, listing amongst other things, details of the **insured person**, **sum assured** and **policy term**.

Policy term means 1 year from the **start date** as shown in the **policy schedule**.

Prohibited person means a person or entity who is subject to laws, regulations or sanctions administered by any governmental or regulatory authorities or law enforcement in any country, which will prohibit **us** from providing insurance cover or paying any benefit.

Registered medical practitioner means a doctor who is qualified in western medicine and is legally licensed in Singapore or has the qualifications recognised by the Singapore Medical Council.

Relevant person includes the **policyholder**, **insured person**, trustee, assignee, beneficiary, beneficial owner or nominee and mortgagee or financier.

Sum assured means the amount of **sum assured** corresponding to the period of coverage (during the **policy term**) set out in the **policy schedule** when the **insured person** dies or is certified by a **registered medical practitioner** to be **totally and permanently disabled**.

Start date means:

- The **start date** of the **policy term** as set out in the **policy schedule** under the relevant **policy**; or
- The date we issue an **endorsement** to the this **policy**,

whichever is latest.

Total and permanent disability (TPD), and **totally and permanently disabled**, mean **total physical loss**, or the inability to take part in any paid work for the rest of a person's life.

Total physical loss means:

- the total and permanent loss of sight in both eyes;
- the loss of, or total and permanent loss of use of, two limbs at or above the wrist or ankle; or
- the total and permanent loss of sight in one eye and the loss of, or total and permanent loss of use of, one limb at or above the wrist or ankle.

TRIBE-Term Life policy means the TRIBE-Term Life insurance **policy** that the **policyholder** can purchase from **us** via the TRIBE by Income online application.

We, us, our means NTUC Income Insurance Cooperative Limited.

You, your means the **policyholder** shown in the **policy schedule**.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact NTUC Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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