

TRIBE-Child Illness Product Summary

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.

Product Information

This is an accident and health policy and will protect you financially when the insured person contracts an infectious disease during the policy term. Policy term means 1 year from the start date as shown in the Policy Schedule.

The amount we will pay depends on the conditions and maximum benefit limits of your plan as set out in the Table of Cover below.

The Total Distribution Cost of this plan is between 0% - 8% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to the policyholder; it has already been allowed for in the calculating the premium.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 7 days' notice in writing. This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy. Please refer to Appendix 1 for premiums rates.

Table of Cover

Benefits		Maximum benefit (S\$) per insured person
Section 1	Death due to infectious disease or food poisoning	100% of sum assured, not exceeding S\$200,000
Section 2	Permanent disability due to infectious disease or food poisoning	100% of sum assured, not exceeding S\$200,000
Section 3	Medical expenses due to infectious disease or food poisoning (per incident)	2% of sum assured, not exceeding S\$4,000
Section 4	Treatment by a Chinese medicine practitioner for infectious disease or food poisoning (per incident)	1% of sum assured, not exceeding S\$2,000
Section 5	Daily income for infectious disease or food poisoning (per day; up to 365 days per policy year)	0.1% of sum assured, not exceeding S\$200
Section 6	Daily hospital income for juvenile disease (per day; up to 60 days per policy year)	0.1% of sum assured, not exceeding S\$200
Section 7	Daily hospital income for accidental allergic reaction (per day; up to 60 days per policy year)	0.1% of sum assured, not exceeding S\$200

Note: Please refer to the Policy Contract on details of policy coverage.
The benefit limit is rounded to the nearest \$10.

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract.

1. Eligibility

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.
- (ii) the insured person
 - is your natural or legally adopted child;
 - is a Singapore Citizen or Singapore Permanent Resident;
 - is age between 15 days old and 17 years old; and
 - is living in Singapore or away from Singapore for no more than 180 days at any one time.

2. Sum Assured

The sum assured of this policy shall not exceed S\$200,000. You must pay the premium before the cover is effective.

3. Premium

The first premium amount is due and payable 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.

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.

Please note that the premium rates for this product are not guaranteed. These rates may be adjusted based on future experience.

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.

4. 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.

5. Changing this plan

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-Child Illness 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 to 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 to 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 to hello.tribe@income.com.sg.

6. 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 to 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.

7. Cancellation

We can cancel this policy by giving you seven days' notice by writing to your last email address registered in the TRIBE by Income online application. We will consider that you have received this cancellation notice on the same day if we deliver the notice by email.

We will cancel this policy on the date the premium is due if we do not receive the premium due or we are not successful in taking the premium from the credit card after the grace period.

If we cancel this policy because the premium has not been paid, you may apply for a new policy. However, your application will depend on us accepting it based on the insured person's latest physical or medical conditions.

8. Claims Conditions

- a. You must tell us as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this policy, failing which we will not pay the claim.
- b. You or the insured person must not misrepresent or misdescribe any circumstance which affects the insured person's health condition, country of residence or pursuits or any information which may affect our decision to accept your application;
- c. You or anyone acting for you must not:
 - i. make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
 - ii. make a statement to support a claim knowing the statement to be false in any way;
 - iii. send us a document to support a claim knowing the document to be forged or false in any way; or
 - iv. make a claim for any loss or damage caused by your deliberate act or with the insured person's knowledge.

- d. If you can recover all or part of the medical expenses from other sources, we will only pay you the amount that you cannot recover. (This does not apply to section 1 - death due to infectious disease, section 2 - permanent disability due to infectious disease, section 5 - daily income for infectious disease, section 6 - daily hospital income for juvenile disease and section 7 - daily hospital income for accidental allergic reaction)
- e. We pay all claims in Singapore dollars. If you suffer a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the exchange rate which we will decide on at the date of the loss.
- f. 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, we may need before we assess your claim. We may refuse to refund any expense which you cannot provide original receipts or invoices for.

9. End of cover

The policy will end immediately when:

- a. we cancel this policy under general conditions 7 (Cancellation) or 11 (Fraud) of the policy conditions;
- b. the grace period for payment of premiums expires under general condition 5 (Premium) of the policy conditions;
- c. you cancel this policy under general condition 4 (Changing this plan) of the policy conditions;
- d. we have paid 100% of the sum insured under Section 1 (Death due to infectious disease) or Section 2 (Permanent disability due to infectious disease);
- e. you no longer satisfy any of the eligibility requirements set unless we have agreed in writing to provide cover;
- f. before entering into the policy, you or the insured person fail to reveal all facts you or he/she know or ought to know which may affect this policy; or
- g. we do not renew your policy.

10. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy contract for the full list of exclusions.

This policy does not cover claims directly or indirectly caused by or arising from:

- a. illness, disease (except for infectious disease, juvenile disease and allergic reaction if applicable), bacterial or viral infections even if contracted accidentally;
- b. food poisoning caused by you or the insured person's deliberate act;
- c. pre-existing medical conditions, or infection disease or physical problems which existed before the start date of your policy;
- d. infectious disease, juvenile disease and allergic reaction diagnosed within 14 days from the start date of this policy
- e. the insured person failing to take reasonable efforts to avoid contracting the infectious disease and allergic reaction or to minimize claims under this policy;
- f. any infectious disease which has been announced as:
 - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO); in the affected countries, from the date of announcement until the epidemic or pandemic ends.

11. Changes in circumstances

If there is any change in circumstances affecting the insured person's risk, you must give us immediate written notice and pay any extra premium that we may ask for. In particular, you must tell us about any change in the insured person's health condition or the country where the insured person is living in.

We can choose not to pay the claim if you have failed to inform us of any change in circumstances affecting the insured person's risk.

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 read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early termination and the new plan may cost more or have less benefit at the same cost.

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 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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Appendix 1

The premium rates for this plan are as set out below. Please note that the premium rates are inclusive of GST, not guaranteed and may be reviewed from time to time depending on our claims experience.

Age Last Birthday (Years Old)	Sum Insured Amount (S\$) at S\$2.50 monthly premium for 1 year	Sum Insured Amount (S\$) at S\$5.00 monthly premium for 1 year	Sum Insured Amount (S\$) at S\$10.00 monthly premium for 1 year
0	47,760	95,520	191,040
1	49,290	98,580	197,160
2	50,100	100,200	200,000
3	50,100	100,200	200,000
4	50,520	101,040	200,000
5	50,520	101,040	200,000
6	50,520	101,040	200,000
7	50,940	101,880	200,000
8	51,360	102,720	200,000
9	51,360	102,720	200,000
10	50,520	101,040	200,000
11	50,100	100,200	200,000
12	49,710	99,420	198,840
13	48,900	97,800	195,600
14	48,510	97,020	194,040
15	47,760	95,520	191,040
16	47,010	94,020	188,040
17	46,140	92,280	184,560