

# TRIBE-Illness Recovery 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 that will protect you financially for illness and infectious disease which happens during the period of insurance. 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. We do not cover claims arising from pre-existing medical conditions and this policy covers the insured person while in Singapore.

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 30 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.

## Table of Cover

Coverage for both

- Section 1 – Daily Hospital Cash due to Illness or Infectious Disease; and
- Section 2 – Daily Cash Benefit for Prolonged Medical Leave due to Illness or Infectious Disease

Age Last Birthday	Premium Selected by Policyholder		
	\$5 monthly premium per year	\$10 monthly premium per year	\$20 monthly premium per year
Sum Assured at Age 18 to 40	\$35 / day	\$75 / day	\$145 / day
Sum Assured at Age 41 to 50	\$25 / day	\$55 / day	\$110 / day
Sum Assured at Age 51 to 62	\$15 / day	\$35 / day	\$70 / day

Things to note

- Premium rates are inclusive of GST

- If the insured person is also covered under our TRIBE-Injury Recovery policy, we will pay for the benefits under this policy or the TRIBE-Injury Recovery policy for each same day of stay in the hospital and medical leave. To avoid doubt, we will not pay the benefits under both this policy and the TRIBE-Injury Recovery policy for each same day of stay in the hospital and medical leave
- Section 1 - This benefit can be claimed a maximum of 3 times during each policy year and is payable up to a maximum total of 60 days in each policy year
- Section 2 - This benefit can be claimed a maximum of 3 times during each policy year and is payable up to a maximum total of 14 days in each policy year
- Please refer to the Policy Contract on details of policy coverage

## 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
  - hold a Singapore identification document such as a Singapore National Registration Identification Card, Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
  - are age between 18 years old and 61 years old; and
  - have fully paid your premium.
- (ii) the insured person
  - is yourself or your legally married spouse;
  - holds a Singapore identification document such as a Singapore National Registration Identification Card, Employment Pass, Work Permit, Long Term Visit Pass or Student Pass; and
  - is age between 18 years old and 61 years old.

### 2. 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 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.

### 3. 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.

#### 4. 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 this 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](mailto: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](mailto: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](mailto:hello.tribe@income.com.sg).

#### 5. 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](mailto: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.

#### 6. Cancellation

We can cancel this policy by giving you 30 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 after expiry of the grace period for premium payment 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.

#### 7. 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. We pay all claims in Singapore dollars.

e. You 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.

## 8. End of cover

The policy will end immediately when:

- a we cancel this policy under general conditions 6 (Cancellation) or 10 (Fraud) of the policy contract;
- b the grace period for payment of premiums expires under general condition 4 (Premium) of the policy contract;
- c you cancel this policy under general condition 3 (Changing this plan) of the policy contract;
- d you no longer satisfy any of the eligibility requirements set unless we have agreed in writing to provide cover;
- e before entering into the policy, you or the insured person fail to reveal all facts you or he/she know or ought to know when you applied for this policy and which may affect this policy; or
- f we do not renew your policy.

## 9. 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. any physical disability or defects which existed before the start of this policy;
- b. any illness which the insured person receive treatment, medication, advice, consultation or diagnosis for within 14 days from the start of this policy;
- c. birth defects, including hereditary conditions and disorders, and congenital illness or abnormalities.

## 10. 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.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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