

**PRODUCT SUMMARY**  
**MyProtector – Term Plan II**

## 1. DESCRIPTION OF PRODUCT

This plan is a non-participating level term insurance plan. It offers protection against death and terminal illness for the period of the Policy term. This plan does not have any cash value.

In addition, an Interim Cover is provided against Accidental Death of the Life Assured under the Policy, or in the case of a joint-lives proposal, the 1<sup>st</sup> of the 2 Lives Assured proposed to be covered under the Policy, who suffers an Accidental Death, during the Interim Cover period. The Interim Cover commences from the date that the Application is signed.

Note: “You” / “Your” relates to the Policyholder. “We” / “Us” / “Our” relates to Aviva Ltd.

### Product At-a-glance

<ul style="list-style-type: none"><li>Choice of coverage term of:<ul style="list-style-type: none"><li>a) 5 years or 10 years (with Guaranteed Renewable Option);</li><li>b) 11 years up to age 85 next birthday, at every one year interval; or</li><li>c) Up to age 99 next birthday (applicable to Single and Third Party Policy only).</li></ul></li><li>Pays a lump sum in the event of death or upon diagnosis of a terminal illness within the Policy term.</li><li>The premiums are level and guaranteed throughout the Policy term.</li></ul>	<ul style="list-style-type: none"><li>Six currency options are available: SGD, USD, GBP, EUR, AUD and HKD.</li><li>Option to increase the protection coverage without further evidence of insurability upon certain life stage events such as addition of new child member to the immediate family, graduation from tertiary education, change of marital status or purchase of a property.</li><li>Choose to pay either monthly, quarterly, half-yearly or yearly.</li></ul>
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## 2. PLAN FEATURES AND BENEFITS

### 2.1. Interim Accidental Death Benefit

“Accident” means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.

“Accidental Death” means death caused by Accident.

“Application” means the application form signed and submitted by the person(s) named in the application to purchase the Policy from Us, including any written statement, representation and/or document given to Us to support the said application.

The Life Assured is entitled to an interim Accidental Death cover “Interim Cover”, provided that his or her age next birthday is less than 60 years on the date of Application and comply with the duty of disclosure as set out in the Application Form.

The Interim Cover Benefit per life by Us under the Interim Cover is limited to the lower of:

- (a) Five Hundred Thousand Singapore dollars (SGD500,000) [or its equivalent in other currencies]; or
- (b) the proposed Sum Assured for Death Benefit.

## **Key Provisions for Interim Accidental Death Benefit**

### **1. Termination**

This benefit shall terminate on the earliest occurrence of the following:

- (a) the Policy issue date;
- (b) 90 days from the date of Application signed;
- (c) 30 days from the date the Application is accepted by Us on substandard terms, unless the Assured accepts the terms;
- (d) the date the Application is withdrawn;
- (e) the date the Application is rejected or postponed by Us; or
- (f) the Accidental Death of the proposed Life Assured or in the case of a joint-lives proposal, the 1<sup>st</sup> of the 2 proposed Lives Assured to die due to an accident.

### **2. Exclusions**

The Interim Accidental Death Benefit shall not be payable under this Policy if death is directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) suicide, attempted suicide or other intentional self-inflicted injury while sane or insane;
- (b) active participation in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism;
- (c) resulting from or in connection with the use of nuclear, biological and/or chemical weapons in any act of war (declared or undeclared), civil war, war-like actions and/or acts of terrorism;
- (d) any navy, army, air force, military or police duties (includes National Service and Reservist);
- (e) participation in any aerial activity such as parachuting and sky-diving, racing of any kind other than on foot, mountaineering or underwater activity;
- (f) travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft;
- (g) any violation or attempted violation of law, or resistance to lawful arrest or imprisonment;
- (h) the influence of alcohol or drugs unless administered or taken at the direction of a Registered Medical Practitioner;
- (i) any medical condition or injury not caused by an Accident; or
- (j) consumption of poison or any substance which may be fatal if consumed, whether voluntary or involuntary.

Upon receiving the Application and all the required supporting documents and information, We reserve the right to revoke the Interim Cover by notifying the Life Assured immediately if We determine that there is more than the standard life risk to cover.

### **2.2. Death Benefit**

In the event the Life Assured dies within the benefit term, We will pay the Death Benefit in one lump sum under the Policy.

### **2.3. Terminal Illness Benefit**

Upon diagnosis of Terminal Illness of the Life Assured while the Policy is in force, We will pay the Terminal Illness Benefit in one lump sum, as an advancement of the Death Benefit.

“Terminal Illness” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months. This diagnosis must be supported by a specialist and confirmed by Our appointed Registered Medical Practitioner.

## 2.4. Guaranteed Renewable Option – Applicable to Policy Term of 5 years and 10 years only

This option allows You to renew this basic Policy automatically from the Benefit Cessation Date for the same duration of the existing policy term, without further evidence of insurability as long as the following conditions are met:

- (a) the Policy is in force on the Benefit Cessation Date;
- (b) the chosen policy term at Policy inception is 5 years or 10 years;
- (c) the Life Assured is at age 75 next birthday or younger upon renewal of the Policy (for joint life Policy, the age limit for renewal must be based on the older Age of the 2 Lives Assured);
- (d) the Life Assured is insured for the same Sum Assured or less on the Benefit Cessation Date; and
- (e) no claim on this Policy has been admitted.

The same terms of acceptance as at the inception of this Policy will continue to apply for each renewed term. Premiums payable for the renewed Policy will be calculated based on the Life Assured's Age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at inception.

If You do not want to renew this basic Policy, You must give Us written notice of Your intention within 30 days before the date of next renewal.

## 2.5. Guaranteed Issuance Option – For Life Stage Events

In the event of any of the following life stage events, You have the option to increase the protection coverage of this basic Policy, without further evidence of insurability.

The life stage events are:

- (1) the Life Assured changes marital status (for e.g., marries or divorces).
- (2) the Life Assured becomes a parent by having a newborn child or legally adopts a child.
- (3) the Life Assured purchases a property.
- (4) the Life Assured or Life Assured's child enrolls into tertiary education.
- (5) the Life Assured entered full-time employment within one year from tertiary graduation.

You can exercise this option up to 2 times during the lifetime of the Life Assured regardless of the number of policies You may have which offers such similar option, subject to the following:

- (1) this Policy must be fully underwritten and accepted at standard terms without any sub-standard premium loadings, exclusions or counter offers;
- (2) the life stage event must occur before the Policy Anniversary immediately following age 50 next birthday of the Life Assured (for joint life Policy, the life stage event must occur before the Policy Anniversary immediately following age 50 next birthday of the older Life Assured);
- (3) the application must be submitted within 90 calendar days following the occurrence of the life stage event. No waiting period from the Policy inception will be required before You can exercise this option;
- (4) must be exercised on the same Life Assured as the basic Policy;
- (5) if there are no previously admitted or submitted claims on the Policy within the Policy term;
- (6) with the consent of the Policyholder if the Life Assured is not the Policyholder of this basic Policy;
- (7) the total Sum Assured that can be increased under this option regardless of the number of times it is exercised, is limited to:
  - (i) 50% of the basic Policy's Sum Assured agreed at Policy Effective Date; or
  - (ii) maximum limit of Five Hundred Thousand Singapore dollars (SGD500,000) per life or its equivalent in other currencies,

whichever is lower, and shall not exceed the prevailing maximum Sum Assured allowed on a per life basis for death and terminal illness coverage, including all other policies with Us in respect of the same Life Assured.

If You have more than one policy in respect of the same Life Assured which offers such similar option, the maximum Sum Assured that You can increase under such option is SGD500,000 per life or its equivalent in other currencies. Where the Life Assured is more than one individual, the above maximum Sum Assured limits apply in total for both lives;

- (8) the increased portion of the Sum Assured during the occurrence of a life stage event will be effected on the next Policy Anniversary immediately after the approval of Your application to increase Sum Assured; and
- (9) premium payable for the increased portion of the Sum Assured for the remaining term of the Policy will be calculated based on the Life Assured's age next birthday at next Policy Anniversary.

We reserve the right to void the request of the increase in Sum Assured if the date of death, diagnosis or disability (where applicable) of the claim occurred prior to the request of the increase in Sum Assured.

## **2.6. Guaranteed Convertibility Option – Applicable to all Policy Terms**

This option allows You to convert the original Policy to a new endowment or whole life policy available at the point of conversion, without further evidence of insurability as long as the following conditions are met:

- (a) the Policy is in force when this option is exercised;
- (b) the Life Assured is at age 65 next birthday or younger when this option is exercised (for joint life Policy, the age limit for conversion must be based on the older Age of the 2 Lives Assured);
- (c) the Life Assured of the new policy must be the same as the original Policy;
- (d) the Life Assured is insured for the same Sum Assured or less on the new policy, subject to the minimum and maximum sum assured of the new policy;
- (e) the maximum Death Benefit payable under the new policy must not exceed the Death Benefit payable under the original Policy; and
- (f) no claim on this Policy has been submitted or admitted.

This option also allows You to partially convert the original Policy to a new endowment or whole life Policy available at the point of conversion, without further evidence of insurability as long as the following conditions are met:

- (a) the Policy is in force when this option is exercised;
- (b) the Life Assured is at age 65 next birthday or younger when this option is exercised (for joint life Policy, the age limit for conversion must be based on the older Age of the 2 Lives Assured);
- (c) the Life Assured of the new policy must be the same as the original Policy;
- (d) the Basic Benefits will continue with a reduced Sum Assured, subject to the minimum Sum Assured of the original Policy;
- (e) the Life Assured is insured for a sum assured equal to or less than the amount of Sum Assured converted, subject to the minimum and maximum sum assured of the new policy;
- (f) the maximum Death Benefit payable under the new policy must not exceed the Death Benefit payable for the amount of Sum Assured converted; and
- (g) no claim on this Policy has been submitted or admitted.

The partial conversion will reduce the premium payable over the remaining premium payment term and all future benefits of the original Policy will also be reduced.

You must continue to pay the Premium for the remaining Sum Assured based on the premium rate applicable at Policy Effective Date to keep this Policy in force after partial conversion.

Premiums payable for the new policy will be based on the Life Assured's Age at the date when the Policy is converted and the prevailing premium rates.

Full or partial conversion can only be effective at the next premium payment due date.

For joint life Policy, the new policy must insure the same Lives Assured. If a joint life product is not available, both Lives Assured can choose to take up separate new policies. The amount of Sum Assured of the new policy for each Life Assured will be half of the amount of Sum Assured converted.

The same terms of acceptance as at the inception of this Policy will continue to apply to the new policy.

This option can only be exercised once, be it a full or partial conversion. The action to convert this Policy cannot be reverted once conversion is effective.

We reserve the right to void the request to convert the original Policy to a new endowment or whole life policy if the date of death, diagnosis or disability (where applicable) of the claim occurred prior to the request to convert the original Policy to a new endowment or whole life policy.

### **3. ADDITIONAL INFORMATION**

#### **3.1. The Contract**

This summary provides You with an overview of the plan. The Policy contract will provide the full terms and conditions of this plan.

#### **3.2. Exclusions**

(i) No benefit shall be payable under this Policy if death is caused by suicide while sane or insane, within 1 year from the Policy Issue Date or last reinstatement date of the Policy (whichever is later). The Policy will be void from the date immediately prior to the date of death. We will refund (without interest) the total amount of premiums paid for the Policy from the Policy Issue Date or the date of the last reinstatement of this Policy (whichever is later) to the date of death, less any amounts owing by You to Us.

(ii) Terminal Illness in the presence of HIV infection is excluded.

You are advised to read the Policy contract for the full list of exclusions.

#### **3.3. Termination**

This Policy shall terminate on the earliest occurrence of the following:

- (a) on the date the Life Assured dies;
- (b) the date We pay the Death Benefit or advancement of the Death Benefit in full;
- (c) upon the expiry of this Policy;
- (d) upon the expiry of Grace Period without payment of premium due;
- (e) upon the acceptance of Your application to terminate this Policy; or
- (f) any other event which results in termination as set out in this Policy.

If You write to Us to terminate Your Policy, there will not be any prorated refund of Premium(s) and Your Policy will terminate from the premium due date immediately following the date We accept Your written request for termination.

#### **3.4. Joint-Lives Assured**

Where the Life Assured is more than one individual, the Death Benefit or Terminal Illness Benefit will be payable in respect of the 1<sup>st</sup> Life Assured to die or be diagnosed as suffering from Terminal Illness. Other Supplementary Benefits (where applicable) will also be payable in respect of the 1<sup>st</sup> Life Assured to die or to become diagnosed as suffering from a Critical Illness or Total and Permanent Disability basis.

### 3.5. Joint Ownership

Where the Assured is 2 individuals:

- (a) if either of them dies, all his rights, options, title and interest in the Policy will automatically pass to the surviving individual.
- (b) any transaction requiring a request by the Assured can be requested by either of the 2 individuals.

### 3.6. Notice and Proof of Claim

Written notice and proof of claim must be given to Us as soon as reasonably possible after the claim event and/or the death of the Life Assured.

Proof of claim consists of the following which must be submitted to Us:

- (a) the completed claim form;
- (b) proof of the Life Assured's date of birth;
- (c) the medical report and/or diagnosis issued by a Registered Medical Practitioner, supported by clinical, radiological, histological and laboratory evidence at the claimant's expense, which must be acceptable to Us;
- (d) the original death certificate (when making a claim for Death Benefit);
- (e) evidence that the claimant is entitled to payment of proceeds under the Policy; and
- (f) any other document necessary to support the claim.

### 3.7. Claims

Any benefits payable under the Policy are made to You, Your legal representative, the hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Please contact Your Financial Adviser Representative or visit the FAQs section in <https://www.aviva.com.sg/en/make-a-claim/> and <https://www.aviva.com.sg/en/faq/> for claim procedures.

### 3.8. Free Look

Within 14 days after You have received the Policy, You may write to Us to cancel Your Policy. We will refund the premium(s) You paid (without interest) after deducting any expenses We incurred in assessing the risk under Your Policy and in issuing the Policy, after We have received the written notification for cancellation.

If the Policy was sent to You by post or delivered or downloaded via electronic means, You are considered to have received it 7 days after posting or We consider it delivered 7 days after We sent the Policy by electronic means or when the Policy is downloaded by You.

### 3.9. Point-of-Sale Documents

A copy of the following documents is provided at the point-of-sale:

- Cover Page (if applicable)
- Policy Illustration
- Product Summary
- Bundled Product Disclosure (if applicable)
- Fact Find Form
- Your Guide to Life Insurance
- Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (if applicable)

### 3.10. Note

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

### 3.11. 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 Us or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### 3.12. Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Web-site: [www.aviva.com.sg](http://www.aviva.com.sg)

## TPD ADVANCE COVER PLUS II

### FEATURES

This is a non-participating Total and Permanent Disability Supplementary Benefit (TPD Benefit). It offers protection against disability which is total and permanent during the period of the benefit term. This TPD Benefit accelerates the Death Benefit of the Policy to which it is attached. This benefit does not have any cash value.

The premium rates relating to this Supplementary Benefit are level and guaranteed throughout the Premium term.

### BENEFITS

If the Life Assured becomes totally and permanently disabled as defined in the Supplementary Benefit Provisions, the TPD Benefit will be payable. Any amounts owing to Us will be deducted from the TPD Benefit before payment is made.

### TOTAL AND PERMANENT DISABILITY DEFINITIONS

"Total and Permanent Disability" means any of the following situations:

1. The Life Assured has suffered total and irrecoverable:
  - a. Loss of the sight of both eyes;
  - b. Loss of sight of one eye and loss by severance or loss of use of one limb at or above the ankle or wrist; or
  - c. Loss by severance or loss of use of:
    - i. Both hands at or above the wrists;
    - ii. Both feet at or above the ankles; or
    - iii. One hand at or above the wrist and one foot at or above the ankle.
2. If the Life Assured is aged 18 next birthday and below, TPD is defined as a state of permanent incapacity in which the Life Assured is confined to a home, hospital or institution, requiring constant care and medical attention for at least 6 consecutive months.
3. If the Life Assured is aged 19 to 65 next birthday, and has suffered a disability which is total and permanent and persists continuously for at least 6 months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.
4. If the Life Assured is aged 19 to 65 next birthday, and in the event of the Life Assured becoming totally and permanently unable to perform (due to disease, illness or injury) at least 3 of the 6 "Activities of Daily Living" (despite the aid of special equipment) and requires the physical assistance of another person throughout the entire activity for at least 6 continuous months.
5. If the Life Assured is aged 66 to 70 next birthday, and in the event of the Life Assured becoming totally and permanently unable to perform (due to disease, illness or injury) at least 2 of the 6 "Activities of Daily Living" (despite the aid of special equipment) and requires the physical assistance of another person throughout the entire activity for at least 6 continuous months.

A Registered Medical Practitioner must first confirm and certify the diagnosis of Total and Permanent Disability before We admit the claim for TPD Benefit.

"Activities of Daily Living" refers to the following:

- a) Transferring: The ability to move from a bed to an upright chair or wheelchair and vice versa
- b) Mobility: The ability to move indoors from room to room on level surfaces
- c) Toileting: The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- d) Dressing: The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- e) Washing: The ability to wash in the bath or shower (including getting into and out of the bath or shower) or to wash satisfactorily by any other means
- f) Feeding: The ability to feed oneself once food has been prepared and made available



Note:

While this Supplementary Benefit is in force, the benefits payable under TPD Benefit will be as follow:

1. If the Life Assured becomes TPD and is age 2 next birthday and above; and if the total Sum Assured for the TPD Benefit under this Policy and any other policy issued by Us (if any) in respect of the same Life Assured is:
  - a) equal to or less than Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies,
    - (i) immediately following Our admission of the TPD claim, the TPD Benefit will be paid in one lump sum.
  - b) more than Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies,
    - (i) a waiver of Instalment Premiums in respect of the TPD Benefit shall commence on the Policy Anniversary immediately following Our admission of the TPD claim;
    - (ii) the first payment will be for Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies; and
    - (iii) any excess above Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies will be paid in 2 equal annual instalments with
      - the first instalment being paid one year after the date when the first payment for Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies was made; and
      - the second instalment being paid two years after the date when the first payment for Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies was made.
2. If the Life Assured becomes TPD before age 2 next birthday:
  - a) a waiver of Instalment Premiums in respect of the TPD Benefit shall commence on the Policy Anniversary immediately following Our admission of the TPD claim;
  - b) the first payment will be 20% of the TPD Benefit; and
  - c) the remaining 80% of the TPD Benefit will be paid one year after the first payment.

If We pay a part of the Death Benefit as a result of a claim for a Critical Illness Supplementary Benefit attached to this Policy (where applicable), and as a result, the Sum Assured of this Supplementary Benefit becomes higher than the Death Benefit, the Sum Assured of this Supplementary Benefit shall be reduced accordingly to the revised Sum Assured of the Death Benefit. You must continue to pay the Premium for the remaining Sum Assured of this TPD Benefit based on the Premium rate applicable at the Benefit Commencement Date to keep this TPD Benefit in force.

You are advised to read the policy contract for specific terms and conditions in relation to the TPD Benefit.

**GUARANTEED RENEWABLE OPTION – *Applicable to Rider Term of 5 years and 10 years attached to Term Plans with Guaranteed Renewable Option only***

Where the attached basic Policy has Guaranteed Renewable Option, this Supplementary Benefit will automatically be renewed together with the attached basic Policy from the Benefit Cessation Date for the same duration of the existing Policy term, without further evidence of insurability as long as the following conditions are met on the Benefit Cessation Date of the basic Policy:

- (a) this Supplementary Benefit is attached to the basic Policy at Policy inception;
- (b) this Supplementary Benefit has the same Supplementary Benefit term as the basic Policy at Policy inception;
- (c) the basic Policy is in force on the Benefit Cessation Date;
- (d) the Life Assured is age 65 next birthday or younger upon renewal of the basic Policy (for joint life Policy, the age limit for renewal must be based on the older Age of the 2 Lives Assured);
- (e) the Life Assured is insured for the same Sum Assured or less on the Benefit Cessation Date of this Supplementary Benefit; and
- (f) no claim on this Supplementary Benefit has been admitted.

The same terms of acceptance as at the inception of this Supplementary Benefit will continue to apply for each renewed term. Premiums payable for the renewed Supplementary Benefit will be calculated based on the Life Assured's Age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at Policy inception.

### **GUARANTEED ISSUANCE OPTION – *For Life Stage Events***

In the event of any of the following life stage events, You have the option to increase the protection coverage of this Supplementary Benefit, without further evidence of insurability.

The life stage events are:

- (1) the Life Assured changes marital status (for e.g. marries or divorces);
- (2) the Life Assured becomes a parent by having a newborn child or legally adopts a child;
- (3) the Life Assured purchases a property;
- (4) the Life Assured or Life Assured's child enrolls into tertiary education;
- (5) the Life Assured entered full-time employment within one year from tertiary graduation.

You can exercise this option up to 2 times during the lifetime of the Life Assured regardless of the number of policies You may have which offers such similar option, subject to the following:

- (1) this Supplementary Benefit must be fully underwritten and accepted at standard terms without any sub-standard premium loadings, exclusions or counter offers;
- (2) the life stage event must occur before the Policy Anniversary immediately following age 50 next birthday of the Life Assured (for joint life Policy, the life stage event must occur before the Policy Anniversary immediately following age 50 next birthday of the older Life Assured);
- (3) the application must be submitted within 90 calendar days following the occurrence of the life stage event. No waiting period from the Policy inception will be required before You can exercise this option;
- (4) must be exercised on the same Life Assured as the basic Policy;
- (5) if there are no previously admitted or submitted claims on the Policy within the Policy term;
- (6) with the consent of the Policyholder if the Life Assured is not the Policyholder of the basic Policy;
- (7) the total Sum Assured that can be increased under this option regardless of the number of times it is exercised, is limited to:
  - (i) 50% of the Supplementary Benefit Sum Assured agreed at Policy Effective Date; or
  - (ii) maximum limit of Five Hundred Thousand Singapore dollars (SGD500,000) per life or its equivalent in other currencies,

whichever is lower, and shall not exceed the prevailing maximum Sum Assured allowed on a per life basis for total and permanent disability coverage, including all other policies with Us in respect of the same Life Assured.

If You have more than one policy in respect of the same Life Assured which offers such similar option, the maximum Sum Assured that You can increase under such option is SGD500,000 per life or its equivalent in other currencies. Where the Life Assured is more than one individual, the above maximum Sum Assured limits apply in total for both lives;

- (8) the increased portion of the Sum Assured during the occurrence of a life stage event will be effected on the next Policy Anniversary immediately after the approval of Your application to increase Sum Assured; and
- (9) premium payable for the increased portion of the Sum Assured for the remaining term of the Supplementary Benefit will be calculated based on the Life Assured's age next birthday at next Policy Anniversary.

We reserve the right to void the request of the increase in Sum Assured if the date of death, diagnosis or disability (where applicable) of the claim occurred prior to the request of the increase in Sum Assured

### **GUARANTEED CONVERTIBILITY OPTION – *Applicable to all Rider Terms***

When you exercise the Guaranteed Convertibility Option for the basic Policy, this Supplementary Benefit will be converted automatically to a new supplementary benefit for the same term as the new basic policy (available at the point of conversion), without further evidence of insurability as long as the following conditions are met:

- (a) this Supplementary Benefit is attached to the basic Policy at Policy inception;
- (b) the basic Policy is in force when the Guaranteed Convertibility Option for the basic Policy is exercised;
- (c) the Life Assured of the new supplementary benefit must be the same as this Supplementary Benefit;

- (d) the Life Assured is age 65 next birthday or younger upon conversion of this Supplementary Benefit (for joint life Policy, the age limit for conversion must be based on the older Age of the 2 Lives Assured);
- (e) the Life Assured is insured for the same Sum Assured or less on the new supplementary benefit, subject to the minimum and maximum Sum Assured of the new supplementary benefit;
- (f) the payout of the new supplementary benefit must be an advancement of the Death Benefit and is not payable in addition to the Death Benefit of the new policy;
- (g) the new supplementary benefit must contain the same terms, exclusions and conditions as this Supplementary Benefit; and
- (h) no claim on this Supplementary Benefit has been submitted or admitted.

When you exercise the Guaranteed Convertibility Option to partially convert the basic Policy, this Supplementary Benefit will be converted automatically to a new supplementary benefit for the same term as the new basic Policy (available at the point of conversion), without further evidence of insurability as long as the following conditions are met:

- (a) this Supplementary Benefit is attached to the basic Policy at Policy inception;
- (b) the basic Policy is in force when the Guaranteed Convertibility Option for the basic Policy is exercised;
- (c) the Life Assured of the new supplementary benefit must be the same as this Supplementary Benefit;
- (d) the Life Assured is age 65 next birthday or younger upon conversion of this Supplementary Benefit (for joint life Policy, the age limit for conversion must be based on the older Age of the 2 Lives Assured);
- (e) this Supplementary Benefit will continue with a reduced Sum Assured, subject to the minimum Sum Assured of this Supplementary Benefit;
- (f) the Life Assured is insured for a sum assured equal to or less than the amount of Sum Assured converted on the new supplementary benefit, subject to the minimum and maximum sum assured of the new supplementary benefit;
- (g) the payout of the new supplementary benefit must be an advancement of the Death Benefit and shall not be payable in addition to the Death Benefit of the new policy.
- (h) the new supplementary benefit must contain the same terms, exclusions and conditions as this Supplementary Benefit; and
- (i) no claim on this Supplementary Benefit has been submitted or admitted.

The partial conversion will reduce the premium payable over the remaining premium payment term and all future benefits of the original basic Policy and Supplementary Benefits will also be reduced.

Premiums payable for the new supplementary benefit will be based on the Life Assured's Age at the date of conversion and the prevailing premium rates.

Full or partial conversion can only be effective at the next premium payment due date.

The same terms of acceptance as at the inception of this Supplementary Benefit will continue to apply for the new supplementary benefit.

This option can only be exercised once, be it a full or partial conversion. The action to convert this Supplementary Benefit cannot be reverted once conversion is effective.

We reserve the right to void the request to convert this Supplementary Benefit to a new supplementary benefit if the date of death, diagnosis or disability (where applicable) of the claim occurred prior to the request to convert this Supplementary Benefit to a new supplementary benefit.

## **KEY PROVISIONS FOR TPD ADVANCE COVER PLUS II**

### **1. Termination**

This Supplementary Benefit shall terminate on the earliest occurrence of the following:

- (a) upon termination of this Supplementary Benefit by written request to Us;
  - (b) the date the Policy terminates;
  - (c) the Benefit Cessation Date of this Supplementary Benefit;
  - (d) upon expiry of the Grace Period if the Instalment Premium for this Supplementary Benefit remains unpaid;
- or

This insurance Policy is underwritten by **Aviva Ltd**  
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 7988 Fax: (65) 6827 7900 www.aviva.com.sg  
Company Reg. No.: 196900499K GST Reg No: MR-8500166-8

**E&O.E**

- (e) the date when We pay this Supplementary Benefit in full.

There shall be no refund of any premium paid before the date of termination of this Supplementary Benefit.

## 2. Exclusions

This Supplementary Benefit shall not be payable in the following events:

- (a) attempted suicide;
- (b) self-inflicted illness or injury, while sane or insane;
- (c) injuries sustained during travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft; or
- (d) any Pre-existing Condition.

"Pre-existing Condition" means any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Policy Issue Date, issue date of this Supplementary Benefit, Benefit Commencement Date of this Supplementary Benefit or the reinstatement date of this Supplementary Benefit, whichever is the later, unless the condition or illness had been declared and accepted by Us.

You are advised to read the policy contract for the full list of exclusions.

## 3. Proof of Claim

Even if satisfactory proof of the Total and Permanent Disability has been received and accepted by Us and the claim for TPD Benefit has been admitted, We have the right to require proof of continuing Total and Permanent Disability to be furnished from time to time.

We will stop paying the TPD Benefit if:

- (a) satisfactory proof of continuing Total and Permanent Disability cannot be furnished; and/or
- (b) the Life Assured becomes able to perform any work or engage in any occupation or profession to earn or obtain any wages, compensation or profit.

If the TPD Benefit payment ceases, You must continue paying the regular premiums due in respect of the Sum Assured remaining after deducting the amounts already paid as TPD Benefit, based on the premium rate applicable at the Benefit Commencement Date.

## 4. Claims

Any benefits payable under the policy are made to You, Your legal representative, the hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Please contact Your Financial Adviser Representative or visit the FAQs section in <https://www.aviva.com.sg/en/make-a-claim/> and <https://www.aviva.com.sg/en/faq/> for claim procedures.

## NOTE

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You.

## 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 Us or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).