

## PRODUCT SUMMARY

### i-Protect (Renewable)

In this Product Summary, “we”, “us”, “our” refer to China Taiping Insurance (Singapore) Pte. Ltd.

#### **PLAN DESCRIPTION**

i-Protect (Renewable) is a regular premium renewable term plan that offers financial protection against death and terminal illness at affordable premium. This basic plan will automatically renew every **5 or 10 years** at your choice, until the life insured's age next birthday of 85.

This plan is a non-participating plan denominated in Singapore Dollar and has no surrender value.

#### **PLAN BENEFITS**

##### **1. Death Benefit**

If the life insured dies, we will pay the sum assured of this basic plan (“basic sum assured”) as the death benefit.

Any indebtedness will be deducted from the benefit before we pay out the balance.

##### **2. Terminal Illness (“TI”) Benefit**

If the life insured is diagnosed with TI, we will pay the death benefit up to the TI Limit as the TI benefit. TI benefit is payable once.

The maximum TI benefit payable, inclusive of all other policies issued by us and other insurance companies on the same life insured, is SGD3,000,000 (“TI Limit”). For country of residence other than Singapore, a different limit may apply.

TI benefit is an accelerated payment of the death benefit and hence will reduce the basic sum assured. If the death benefit is not fully accelerated due to TI Limit, the policy will remain in-force with the balance basic sum assured payable upon death.

Any indebtedness will be deducted from the benefit before we pay out the balance.

##### **Definition of TI**

TI is defined as the conclusive diagnosis of an illness that is expected to result in death within 12 months. This diagnosis must be certified by a specialist and confirmed by our appointed medical practitioner. Terminal illness in the presence of HIV infection is excluded.

##### **3. Guaranteed Renewability Benefit**

At the end of the chosen coverage term, this basic plan will automatically renew for the same coverage term\*\* and for the same basic sum assured, without further medical evidence of insurability of the life insured, as long as the conditions below are met:

- (i) The basic plan is in-force at the end of each coverage term and each renewed term;
- (ii) The life insured's age next birthday at the point of renewal is 84 or below; and
- (iii) No claims have been admitted under the basic plan.

*\*\* The coverage term of the last renewal will be adjusted to a shorter term such that it expires at life insured's age next birthday of 85. Thereafter, the policy will terminate.*

The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal and will stay level and guaranteed throughout each renewed term. The same terms and conditions which previously applied to this basic plan will continue to apply.

You may cancel the renewal by submitting a written request to us within 30 days prior to the renewal date.

##### **4. Convertibility Option**

This option allows you to convert this basic plan, in full or in part, to a new endowment, whole life or investment-linked policy denominated in Singapore Dollar available at the time of conversion, without further medical evidence of insurability of the life insured, as long as the following conditions are met:

- (i) The basic plan is in-force when this option is exercised;

- (ii) When this option is exercised, there is no overdue premium for the policy;
- (iii) The life insured's age next birthday is 65 or below when this option is exercised;
- (iv) The remaining coverage term of this basic plan is at least 5 years when this option is exercised;
- (v) The life insured for the new policy must be the same as that for this basic plan;
- (vi) The guaranteed death benefit under the new policy must not exceed the converted amount of the basic sum assured;
- (vii) The remaining basic sum assured, if any, shall not fall below the minimum sum assured requirement. Otherwise, full conversion option shall be exercised; and
- (viii) No claim has been admitted under this basic plan.

If the new policy insures events other than death or TI, the life insured will be subject to medical underwriting. If this basic plan was issued on non-standard terms, the new policy will also be issued on non-standard terms.

This Convertibility Option does not apply to any attaching rider(s), unless otherwise stated in the product summary of the respective rider(s).

This option can only be exercised once, be it a full or partial conversion. The action to convert this basic plan cannot be reverted once the conversion is effective. The policy will terminate upon full conversion.

### **PAYMENT OF PREMIUMS**

Premium rates are guaranteed for as long as the basic plan is in-force.

The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal and will stay level and guaranteed throughout each renewed term

### **EXCLUSIONS**

If the life insured, whether sane or otherwise, dies by suicide within 1 year from:

- (a) the policy issue date we will refund the total premiums paid from the policy issue date without interest; or
- (b) the last policy reinstatement date, we will refund the total premiums paid from the last policy reinstatement date without interest,

less any medical and other expenses incurred in assessing the risk under the policy and all benefits previously paid under the policy. The policy terminates thereafter.

### **TERMINATION**

The policy will terminate on the earliest of any of the following:

- (a) death of the life insured;
- (b) full payment of the death benefit;
- (c) the expiry of this basic plan as described under Guaranteed Renewability Benefit;
- (d) full conversion of this basic plan;
- (e) lapse of the policy;
- (f) reduction of the basic sum assured to zero because of any accelerated payments;
- (g) our acceptance of your written request to terminate the policy; or
- (h) any other cause of termination as required under any laws or regulatory requirements or pursuant to any order of Court.

### **FREE LOOK PERIOD**

You may cancel the policy by submitting a written request to us within 14 days after you have received the policy document. We will deduct all expenses incurred in assessing the risk under the policy from the premium paid and refund the balance to you without interest.

If the policy document is sent to you by post, it is deemed to have been delivered and received by you 7 days after the date of posting.

**POLICY OWNERS' PROTECTION SCHEME**

The 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)).

**IMPORTANT NOTES**

This Product Summary does not form a part of any contract of insurance. It is only meant to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.

## PRODUCT SUMMARY

### DisabilityCare Rider (Renewable)

for i-Protect (Renewable)

#### PLAN DESCRIPTION

DisabilityCare Rider (Renewable) is a regular premium renewable rider that offers financial protection against total and permanent disability at affordable premium. This rider will automatically renew every **5 or 10 years** together with the basic plan, until the life insured's age next birthday of 85.

This rider is a non-participating rider denominated in Singapore Dollar and has no surrender value.

#### PLAN BENEFITS

##### 5. Total and Permanent Disability ("TPD") Benefit

If the life insured becomes totally and permanently disabled, we will pay the sum assured of this rider ("rider sum assured") up to the TPD Limit as the TPD benefit.

The maximum disability benefit payable, inclusive of all other policies issued by us and other insurance companies on the same life insured, is SGD5,000,000 ("TPD Limit"). For country of residence other than Singapore, a different limit may apply.

TPD benefit is an accelerated payment of the death benefit under the basic plan and hence will reduce the basic sum assured.

Any indebtedness will be deducted from the benefit before we pay out the balance.

##### Definition of TPD

###### At any age before the policy anniversary on which the life insured's age next birthday is 18

The life insured, due to accident or sickness, is disabled to such an extent which:

- (a) requires confinement to a home, hospital or other institution; and
- (b) requires constant care and medical attention;

and such disability must:

- (a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
- (b) in the view of a medical practitioner appointed by us, be deemed permanent.

###### On or after the policy anniversary on which the life insured's age next birthday is 18 and before the policy anniversary on which the life insured's age next birthday is 65

The life insured, due to accident or sickness, becomes:

- (c) disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; or
- (d) totally and permanently unable to perform at least 3 of the 6 "Activities of Daily Living" even with any assistive device and requires the physical assistance of another person throughout the entire activity;

and such disability must:

- (e) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
- (f) in the view of a medical practitioner appointed by us, be deemed permanent.

###### On or after the policy anniversary on which the life insured's age next birthday is 65 and before the policy anniversary on which the life insured's age next birthday is 70

The life insured, due to accident or sickness, becomes totally and permanently unable to perform at least 2 of the 6 "Activities of Daily Living" even with any assistive device and requires the physical assistance of another person throughout the entire activity and such disability must:

- (a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
- (b) in the view of a medical practitioner appointed by us, be deemed permanent.

###### At any age

The life insured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:

- (g) sight in both eyes;

- (h) any 2 limbs at or above the wrist or ankle; or
- (i) sight in 1 eye and any 1 limb at or above the wrist or ankle.

### Definition of Activities of Daily Living

“Activities of Daily Living” are

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

### 6. Guaranteed Renewability Benefit

At the end of the chosen coverage term, this rider will automatically renew together with the basic plan for the same coverage term\*\* and for the same rider sum assured, without further medical evidence of insurability of the life insured, as long as the conditions below are met:

- (i) This rider is in-force at the end of each coverage term and each renewed term;
- (ii) The life insured's age next birthday at the point of renewal is 84 or below; and
- (iii) No claims have been admitted under this rider.

*\*\* The coverage term of the last renewal will be adjusted to a shorter term such that it expires at life insured's age next birthday of 85. Thereafter, this rider will terminate.*

The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal and will stay level and guaranteed throughout each renewed term. The same terms and conditions which previously applied to this rider will continue to apply.

You may cancel the renewal by submitting a written request to us within 30 days prior to the renewal date.

### 7. Convertibility Option

This option allows you to convert this rider, in full or in part, to a new TPD rider/benefit available at the time of conversion, without further medical evidence of insurability of the life insured, as long as the following conditions are met:

- (iv) This rider is in-force when this option is exercised;
- (v) The conversion option must also be exercised on the basic plan;
- (vi) The life insured's age next birthday is 65 or below when this option is exercised;
- (vii) The remaining coverage term of this rider is at least 5 years when this option is exercised;
- (viii) The life insured for the new TPD rider/benefit must be the same as that for this rider;
- (ix) The payout under the new TPD rider/benefit must also be an accelerated payment of death benefit under the new policy;
- (x) The guaranteed TPD benefit under the new TPD rider/benefit must not exceed the converted amount of this rider sum assured;
- (xi) The remaining rider sum assured, if any, shall not fall below the minimum sum assured requirement. Otherwise, full conversion option shall be exercised; and
- (xii) No claim has been admitted under this rider.

If the new TPD rider/benefit insures events other than TPD, the life insured will be subject to medical underwriting. If this rider was issued on non-standard terms, the new TPD rider/benefit will also be issued on non-standard terms.

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

### PAYMENT OF PREMIUMS

Premium rates are guaranteed for as long as this rider is in-force.

The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal and will stay level and guaranteed throughout each renewed term

**EXCLUSIONS**

We will not pay any benefits under this rider if the TPD sustained by the life insured is caused directly or indirectly, wholly or partly by any of the following:

- (i) any pre-existing condition, unless such pre-existing condition was communicated to us before the rider issue date or the date this rider is last reinstated, whichever is later, and we accept or agree to insure such pre-existing condition in writing;
- (j) any attempted suicide or self-inflicted injury, whether or not the life insured is sane or otherwise;
- (k) under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner;
- (l) war or any incident to war (whether war is declared or undeclared), terrorism or any sort of internal or foreign hostilities;
- (m) any riot, invasion, act of foreign enemies, hostilities, rebellion, revolution, insurrection, military or usurped power or civil commotion; or
- (n) any travel on any aerial device or conveyance, except if the life insured is:
  - (xiii) a fare-paying passenger or a crew member including a pilot on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
  - (xiv) a member of the armed forces travelling as a passenger in a military transport aircraft at that time.

**TERMINATION**

This rider will terminate on the earliest of any of the following:

- (o) termination or lapse of the policy;
- (p) 100% of the rider sum assured is paid out as the TPD benefit;
- (q) the expiry of this rider as described under Guaranteed Renewability Benefit;
- (r) full conversion of this rider;
- (s) our acceptance of your written request to terminate this rider; or
- (t) any other cause of termination as required under any laws or regulatory requirements or pursuant to any order of Court.

**POLICY OWNERS' PROTECTION SCHEME**

The 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)).

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*This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this rider.*

## PRODUCT SUMMARY

### AdvancedCare Rider (Renewable)

for i-Protect (Renewable)

#### PLAN DESCRIPTION

AdvancedCare Rider (Renewable) is a regular premium renewable rider that offers financial protection against 55 critical illnesses. This rider will automatically renew every **5 or 10 years** together with the basic plan, until the life insured's age next birthday of 85.

This rider is a non-participating rider denominated in Singapore Dollar and has no surrender value.

#### PLAN BENEFITS

##### 8. Critical Illness ("CI") Benefit

If the life insured is diagnosed with any of the covered critical illness (except Angioplasty and Other Invasive Treatment for Coronary Artery), we will pay the sum assured of this rider ("rider sum assured") up to the CI Limit as the CI benefit.

If the life insured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery, we will pay 10% of the rider sum assured up to \$25,000 per policy, as CI benefit. The rider will remain in-force at a reduced rider sum assured, which will be payable upon subsequent claim for other CIs.

The maximum CI benefit payable, inclusive of all other policies issued by us and other insurance companies on the same life insured, is SGD3,000,000 ("CI Limit"). For country of residence other than Singapore, a different limit may apply.

CI benefit is an accelerated payment of the death benefit under the basic plan and hence will reduce the basic sum assured.

Any indebtedness will be deducted from the benefit before we pay out the balance.

##### List of Covered Critical Illnesses

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease / Severe Dementia*	29.	Persistent Vegetative State (Apallic Syndrome)*
2.	Angioplasty and Other Invasive Treatment for Coronary Artery*	30.	Poliomyelitis*
3.	Benign Brain Tumour*	31.	Primary Pulmonary Hypertension*
4.	Blindness (Irreversible Loss of Sight)*	32.	Progressive Scleroderma*
5.	Coma*	33.	Severe Bacterial Meningitis*
6.	Coronary Artery By-Pass Surgery*	34.	Severe Encephalitis*
7.	Deafness (Irreversible Loss of Hearing)*	35.	Stroke with Permanent Neurological Deficit*
8.	End Stage Kidney Failure*	36.	Systemic Lupus Erythematosus with Lupus Nephritis*
9.	End Stage Liver Failure*	37.	Acute Necrohemorrhagic Pancreatitis
10.	End Stage Lung Disease*	38.	Adrenalectomy for Adrenal Adenoma
11.	Fulminant Hepatitis*	39.	Chronic Auto-Immune Hepatitis
12.	Heart Attack of Specified Severity*	40.	Creutzfeldt-Jakob Disease
13.	HIV due to Blood Transfusion and Occupationally Acquired HIV*	41.	Ebola
14.	Idiopathic Parkinson's Disease*	42.	Eisenmenger's Syndrome
15.	Irreversible Aplastic Anaemia*	43.	Elephantiasis
16.	Irreversible Loss of Speech*	44.	Full Blown AIDS

17.	Loss of Independent Existence*	45.	Infective Endocarditis
18.	Major Burns*	46.	Medullary Cystic Disease
19.	Major Cancer*	47.	Meningeal Tuberculosis
20.	Major Head Trauma*	48.	Multiple Root Avulsions of Brachial Plexus
21.	Major Organ / Bone Marrow Transplantation*	49.	Myasthenia Gravis
22.	Motor Neurone Disease*	50.	Necrotising Fasciitis
23.	Multiple Sclerosis*	51.	Progressive Supranuclear Palsy
24.	Muscular Dystrophy*	52.	Resection of the Whole Small Intestine (duodenum, jejunum and ileum)
25.	Open Chest Heart Valve Surgery*	53.	Severe Cardiomyopathy
26.	Open Chest Surgery to Aorta*	54.	Severe Pulmonary Fibrosis
27.	Other Serious Coronary Artery Disease*	55.	Surgery for Idiopathic Scoliosis
28.	Paralysis (Irreversible Loss of Use of Limbs)*		

\* The Life Insurance Association Singapore (LIA) has Standard Definitions for 37 Severe Stage Critical Illnesses: Version 2019. These Critical Illnesses fall under Version 2019.

#### 9. Guaranteed Renewability Benefit

At the end of the chosen coverage term, this rider will automatically renew together with the basic plan for the same coverage term\*\* and for the same rider sum assured, without further medical evidence of insurability of the life insured, as long as the conditions below are met:

- (xv) This rider is in-force at the end of each coverage term and each renewed term;
- (xvi) The life insured's age next birthday at the point of renewal is 84 or below; and
- (xvii) No claims have been admitted under this rider.

\*\* The coverage term of the last renewal will be adjusted to a shorter term such that it expires at life insured's age next birthday of 85. Thereafter, this rider will terminate.

The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal. The same terms and conditions which previously applied to this rider will continue to apply.

You may cancel the renewal by submitting a written request to us within 30 days prior to the renewal date.

#### 10. Convertibility Option

This option allows you to convert this rider, in full or in part, to a new CI rider available at the time of conversion, without further medical evidence of insurability of the life insured, as long as the following conditions are met:

- (xviii) This rider is in-force when this option is exercised;
- (xix) The conversion option must also be exercised on the basic plan;
- (xx) The life insured's age next birthday is 65 or below when this option is exercised;
- (xxi) The remaining coverage term of this rider is at least 5 years when this option is exercised;
- (xxii) The life insured for the new CI rider must be the same as that for this rider;
- (xxiii) The payout under the new CI rider must also be an accelerated payment of death benefit under the new policy;
- (xxiv) The guaranteed CI benefit under the new CI rider must not exceed the converted amount of this rider sum assured;
- (xxv) The remaining rider sum assured, if any, shall not fall below the minimum sum assured requirement. Otherwise, full conversion option shall be exercised; and
- (xxvi) No claim has been admitted under this rider.

If the new CI rider insures events other than advanced stage critical illness, the life insured will be subject to medical underwriting. If this rider was issued on non-standard terms, the new CI rider will also be issued on non-standard terms.

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



### **PAYMENT OF PREMIUMS**

Premium rates are not guaranteed and we may adjust it based on future claims experience. If we wish to adjust the premium rates, we will give you 30 days' written notice.

The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal.

### **EXCLUSIONS**

We will not pay any benefits under this rider if the life insured is diagnosed with any CI that is caused directly or indirectly, wholly or partly by any of the following:

- (u) any pre-existing condition, unless such pre-existing condition was communicated to us before the rider issue date or the date this rider is last reinstated, whichever is later, and we accept or agree to insure such pre-existing condition in writing;
- (v) any attempted suicide or self-inflicted injury, whether or not the life insured is sane or otherwise;
- (w) under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner; or
- (x) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except for HIV due to Blood Transfusion and Occupationally Acquired HIV as covered under this rider.

### **WAITING PERIOD**

We will not pay the CI Benefit on any of the following, if:

- (y) the life insured is diagnosed with Major Cancer or Heart Attack of Specified Severity or Other Serious Coronary Artery Disease; or
- (z) Angioplasty and Other Invasive Treatment for Coronary Artery or Coronary Artery By-Pass Surgery is recommended / performed on the life insured,

within 90 days from the rider issue date or the date this rider is last reinstated, whichever is later.

### **TERMINATION**

This rider will terminate on the earliest of any of the following:

- (aa) termination or lapse of the policy;
- (bb) 100% of the rider sum assured is paid out as the CI benefit;
- (cc) the expiry of this rider as described under Guaranteed Renewability Benefit;
- (dd) full conversion of this rider;
- (ee) our acceptance of your written request to terminate this rider; or
- (ff) any other cause of termination as required under any laws or regulatory requirements or pursuant to any order of Court.

### **POLICY OWNERS' PROTECTION SCHEME**

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