

Product Summary



SAF GROUP DISABILITY INCOME INSURANCE **Group Policy 2000019 - 04**

Has it ever crossed your mind that if the worst were to happen and you are totally unable to work for a long period due to an injury or a crippling medical condition? How will you be able to continue to pay your monthly bills, take care of your family, and ensure that your savings and reserve funds are preserved for the future? In order to ensure that everything and everyone is taken care of, it is crucial to plan early to prepare for whatever unforeseen misfortunes that may occur.

The SAF Group Disability Income Insurance is a rider to the SAF Group Term Life insurance. You will be provided with a regular income should you become seriously ill or injured and unable to earn a living. This will ensure that both you and your loved ones can comfortably meet the expenses of daily living.

PRODUCT INFORMATION

KEY FEATURES

- Rider to the SAF Group Term Life insurance
- Provides you with the security of continuing income in the event of disability¹ up to age 55
- Enjoy annual inflation adjusted escalation benefit at the rate of 3%
- 24-hour a day, worldwide coverage
- Provides you with protection against illness or accidents arising from personal/social activities, including peacetime SAF training/activities

ELIGIBLE PERSONNEL

- Insured person of the SAF Group Term Life Insurance
- Spouse and children who are insured under the SAF Term Life Insurance
- Applicant must be below age 55

SUM ASSURED & PREMIUM RATES

- The annual sum assured is based on 50% of your monthly salary² multiplied by 12 times up to a maximum of \$100,000.
- Sum assured can be adjusted according to your latest monthly basic salary, subject to underwriting approval by Aviva.
- You are advised to periodically review your sum assured when your salary increases or decreases so as to ensure that the coverage is constantly relevant to your current occupation.
- The monthly premium rate for every \$10,000 sum assured is shown in the table below. The premium is automatically adjusted when your age next birthday (ANB) crosses into the next age band on 1 Oct of each year.

- The policy year commences on 1 Oct of current year to 30 Sep of the following year. You may sign up for the insurance at any point of the time in the policy year and if accepted, your ANB and premium will be based on 1 Oct of the policy year.

Age Next Birthday (ANB) as of 1 Oct each year	Monthly Premium Payable* per \$10,000 of Sum Assured
Under 25	\$4.60
25 – 29	\$5.40
30 – 34	\$6.80
35 – 39	\$9.10
40 – 44	\$10.50
45 – 49	\$11.60
50 – 54	\$12.00

*Premium rates exclude prevailing GST

MEDICAL DECLARATION

You are required to complete the health questionnaire regardless of your age. You may also be required to undergo specialist medical tests and/or provide medical evidences from your medical specialist at your own expense. Aviva will formally advise you when the need arises.

KEY PRODUCT PROVISIONS

INSURANCE BENEFITS

To be entitled to an admissible claim, you must be gainfully employed at the time of the injury or illness and your disability must be medically certified by registered medical practitioner.

- Deferred Period**

Upon diagnosed as disabled as defined in this group policy contract and upon admission of liability by Aviva and after a deferred period of 6 months, the monthly compensation will commence.

- Benefit Period**

Aviva will pay the insured person 1/12 of the annual sum assured, every month up to age 55 or he is able to resume his own occupation or any other occupation or passed away whichever is earlier. In the event the Disability is less than one month, Aviva shall pay a pro-rata portion based on daily rate of one-thirtieth (1/30) of the monthly benefit.

- Escalation Benefit**

The benefit will increase annually at the rate of 3% to take care of inflation at the start of the group policy year, i.e. October.

- Linked Benefit**

In the event that the insured person is entitled to benefit under the scheme and at the same time is receiving income from workmen's compensation and/or similar insurances, the benefit payable per year together with those from workmen's compensation and/or other similar insurances shall not exceed the annual sum assured.

- Proportionate/Rehabilitation Benefit**

The insured person may with the consent of Aviva resume his occupation or engages in any occupation, whether on a part-time or full-time basis, after a period of Disability exceeding the

Deferred Period, but as a result of the Disability suffers a loss in his pre-disability basic salary, the insured person will received a reduced monthly benefit (“Proportionate Benefit”) based on:

(Pre-Disability Basic Salary – Present Basic Salary) X Disability Benefit

EXCLUSIONS

No benefit is payable in respect of any disability caused directly or indirectly, wholly or partly by:

- Attempted suicide or self-inflicted injury while sane or insane.
- The insured person being in or on entering into or descending from any aircraft (other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of undertaking any trade or technical operation on the aircraft); **except for peacetime military training.**
- Invasion, riot, civil commotion or rebellion, any war or act of war (including UN Peacekeeping/Humanitarian Missions) and Acts of Terrorism.
- Pregnancy or childbirth or any illness or disease of any kind including but without limitation to diseases associated with Human Immunodeficiency Virus (HIV).
- Any act of terrorism including but not limited to (i) the use or threat of force, violence and/or (ii) harm or damage to life or to property (or threat of such harm or damage) including, but not limited to, nuclear radiations and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or any action taken in controlling, preventing, suppressing or in any way relating to (i) and (ii).

RENEWAL & TERMINATION

- Insurance once incepted will automatically be renewed on 1 Oct every policy year until you attain the age of 54.
- Your policy will be terminated when:
 - a) you have made an admissible valid claim; or
 - b) you have formally instructed Aviva Ltd to terminate this insurance; or
 - c) premium cannot be deducted due to the following reasons:
 - (i) insufficient or no funds in your payroll or NS allowance, or
 - (ii) your bank account has insufficient or no funds; and
 - (iii) your bank account is closed.
 - d) you have not paid your premium timely.
- This insurance is not valid if you are no longer employed; thus, the onus is on you to notify Aviva to terminate the policy. Aviva is not liable for any premium refund if you fail to notify the company once you are gainfully employed.
- You may terminate this insurance at the end of the policy year. Policy year refers to 1 Oct of current year to 30 Sep the following year. However, if you wish to terminate it prematurely within the policy year, Aviva reserves the right to impose short period premium rates where appropriate.

Duration the Cover is in force each Policy Year before it is terminated	Apportioned Premium Payable by Insured Employee (Short Period Rates)
Not exceeding 1 week	1 Month
Not exceeding 1 month	3 Months
Not exceeding 2 months	4 Months
Not exceeding 3 months	6 Months
Not exceeding 4 months	7 Months
Not exceeding 6 months	9 Months

Not exceeding 8 months	10 Months
Exceeding 8 months	12 Months

INQUIRIES & CLAIMS

For further inquiries or claim matters, please contact Aviva Customer Service Hotline at **6827 8000** from Monday to Friday (excluding Public Holidays), 8.45am to 5.30pm.

You may also email Aviva at saf_insurance@aviva-asia.com or visit Aviva website at www.aviva.com.sg.

Important Notes

1. Disability means such a state of incapacity that the insured person is (i) totally unable, by reason of illness or accident, to follow his own occupation for twenty-four (24) months and thereafter any other occupation to which he is suited by reason of training, education or experience; and (ii) not following any occupation.
2. Salary refers to the aggregate of the Rank Pay, Basic Pay supplement, Monthly Variable Component, Non-Pensionable Component and Non-Pensionable Variable Payment for SAF personnel.

The policy is underwritten by Aviva Ltd. This is published for general information only and does not regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable, if any, may be less than the total premium paid. Buying health insurance products that are not suitable for you may impact on your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct at time of publishing.