

# Group Term Life

## MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME (GROUP POLICY NO: G007500)

The Group Term Life Insurance provides coverage in the event of Death or Total and Permanent Disability, at affordable premium rates. The coverage we offer is up to age 70 next birthday (ANB) and continues even after you have:

- Retired or left the employment of MINDEF or MHA
- Been released from NS liability
- Completed Operationally Ready National Service (ORNS) training cycle or reached statutory age for completion of ORNS
- Left volunteer service

### Key Features

- Be insured up to a maximum coverage of S\$1,000,000 at S\$1.37<sup>1</sup> per day
- Pay the same premium rate up to age 65 (ANB)
- No medical check-up and underwriting required for up to S\$250,000 coverage
- If your medical grading (at the time of employment or enlistment) is PES A or PES B or its equivalent, you will not require medical underwriting if the application is made within the first thirty (30) days of employment or enlistment for full-time national service
- Receive daily hospital cash benefit<sup>2</sup>
- Receive 100% Advance Payment Benefit up to S\$400,000 if diagnosed with Terminal Illness<sup>3</sup>
- 24/7 worldwide coverage
- In the event that the main Insured Person passes away, the spouse can continue to receive coverage

*(For details on the plan benefits, please refer to [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA))*

### Eligible Members

- Full-Time National Servicemen (NSFs)
- Operationally Ready National Servicemen (NSmen)\*  
\*You must be an active NSman to apply for cover under this plan  
This is tied to the statutory age for NS liability – age 40 for non-officer ranks and age 50 for officer ranks
- Regular servicemen (Full-time, Part-time and Contract Service) in the:
  - > MINDEF / SAF [including Defence Executive Officers (DXOs)]
  - > Singapore Police Force (SPF)
  - > Singapore Civil Defence Force (SCDF)
  - > Singapore Prison Service (SPS)
  - > Central Narcotics Bureau (CNB)
  - > Immigration & Checkpoints Authority (ICA)
- Public Officers working with MINDEF or MHA

## Eligible Members *(continued)*

- Volunteers:
  - > SAF Volunteer Corps (SAF VC)
  - > NS Volunteers (or equivalent)
  - > Reservist On Voluntary Extended Reserve Service (ROVERS)
  - > SPF Volunteer Special Constabulary (VSC)
  - > SCDF Civil Defence Auxiliary Unit (CDAU)

## Affiliate Members

- Employees (Full-time, Part-time and Contract Service) of the Authority-affiliated entities including:
  - > Defence Science & Technology Agency (DSTA)/DSTA-affiliated entities
  - > MINDEF-related Organisations (MROs)
  - > Casino Regulatory Authority (CRA)
  - > Yellow Ribbon Singapore (YRSG)
  - > Home Team Science and Technology Agency (HTX)
  - > MHA-related Organisations

## Eligible Dependants

A person who is related to an Eligible Member or Affiliate Member in any of the following ways:

- Spouse
- Child(ren), whether biological or legally adopted

## Age Limits

- Maximum entry age: 65 (ANB)
- For child(ren), the coverage will cease at age 25 (ANB) or when he/she gets married, whichever is earlier

## Protection Cover and Premium Rates

- You and your spouse/child(ren) may choose to take up any amount of protection cover from a minimum amount of S\$10,000 to a maximum amount of S\$1,000,000 in multiples of S\$10,000.

Coverage Amount (S\$)	Monthly premium rates (S\$) Member / Affiliate Member / Spouse / Child(ren)					
	ANB 65 and below	ANB 66*	ANB 67*	ANB 68*	ANB 69*	ANB 70*
100,000	4.10	58.80	66.70	80.50	95.60	106.00
200,000	8.20	117.60	133.40	161.00	191.20	212.00
300,000	12.30	176.40	200.10	241.50	286.80	318.00
400,000	16.40	235.20	266.80	322.00	382.40	424.00
500,000	20.50	294.00	333.50	402.50	478.00	530.00
600,000	24.60	352.80	400.20	483.00	573.60	636.00
700,000	28.70	411.60	466.90	563.50	669.20	742.00
800,000	32.80	470.40	533.60	644.00	764.80	848.00
900,000	36.90	529.20	600.30	724.50	860.40	954.00
1,000,000	41.00	588.00	667.00	805.00	956.00	1,060.00

*\*For renewal only*

## Insurance Benefits

(For details on the plan benefits, please refer to [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA))

- Death 100% of Sum Insured
- Total and Permanent Disability Benefit<sup>4</sup> (TPD) 100% of Sum Insured
- Advance Payment Benefit<sup>3</sup> 100% Sum Insured (up to S\$400,000)
- Daily Hospital Cash Benefit S\$30 per day from the 11<sup>th</sup> day onwards.  
Max: 30 days of continuous hospitalisation

## Exclusions

- No Benefit is payable under Daily Hospital Cash Benefit for hospitalisation directly or indirectly due to self-inflicted injuries (including due to suicide/attempted suicide) and/or pregnancy/maternity reasons.
- No Benefit is payable under Death, TPD and/or Advance Payment Benefit in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by suicide or any attempted suicide or self-inflicted injury or illness while sane or insane within the first 12 months from the date of inception or reinstatement of a lapsed policy.
- For persons insured up to S\$250,000 without medical check-up and underwriting (or reinstated for coverage), no Benefit is payable under Death, TPD and/or Advance Payment Benefit should any death, loss, injury or disability be caused directly or indirectly, wholly or partly by any condition which existed prior to the Policy's effective date. However, this exclusion does not apply if the Insured Person has already been insured continuously for 12 months under this policy.

## Limitations to policy cover (Group Risk)

- In the event of claims arising from any number of Insured Persons as a result of Acts of Terrorism, Aviva's maximum liability is subject to the sub-limit of 0.75% of the Aggregate Sum Insured per policy year.
- In the event of War resulting in claims from any number of Insured Persons, Aviva's maximum liability is subject to the sub-limit of 0.75% of the Aggregate Sum Insured per policy year.
- Note: No limitations will apply to claims arising from Sea, Land and Air Conveyance.

## Renewal & Termination of Coverage

- Insurance coverage will automatically be renewed every policy year (at the prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse has attained age 70 (ANB) and/or their children have attained age 25 (ANB) or get married, whichever is earlier. If you have attained the maximum ANB stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Aviva to terminate the policy accordingly after the divorce.

## **Renewal & Termination of Coverage** *(continued)*

- The Insured Member/Insured Affiliate Member may give notice in writing directly to Aviva during a policy year stating that he/she wishes to terminate one or more of the insurance cover set out in the Certificate of Insurance issued to him/her. The cover will be terminated at the end of the same month upon Aviva's receipt of the notice.
- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under MINDEF & MHA GTL and/or GPA Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
  - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
  - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Aviva at its Registered Office within 14 days from the date you receive your policy.

## Important Notes:

1. Premium shown is based on monthly rate (rounding off to the nearest cent) for an Insured Person, aged 65 and below at next birthday.
2. S\$30 per day Hospital Cash Benefit is payable from 11th to 40th day of the hospital stay. The Benefit can only be claimed either under the Core Scheme or Voluntary Scheme.
3. Aviva will make an advance payment of 100% of the Sum Assured, up to a maximum of S\$400,000 in the event that an Insured Person is diagnosed with any disease which is probable to lead to death within the next 12 months, provided no other Benefit has been paid to the Insured Person under this policy or the attached riders.
4. The disability referred to in this policy must be total and permanent, such that either Part 1 or Part 2 is met:

Part 1: There is neither at the time it is first sustained nor at any time thereafter, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or

Part 2: The total and irrecoverable:

- (i) loss of the sight of both eyes; or
- (ii) loss by severance of or total and permanent loss of use of both hands at or above the wrists; or
- (iii) loss by severance of or total and permanent loss of use of both feet at or above the ankles; or
- (iv) loss by severance of or total and permanent loss of use of one hand at or above the wrist and one foot at or above the ankle; or
- (v) loss of sight of one eye and loss by severance of or total and permanent loss of use of one hand at or above the wrist or one foot at or above the ankle.

If the sum payable in respect of a valid claim is above S\$200,000, the Company will first pay a lump sum of S\$200,000 and pay the balance in three (3) equal annual instalments. The first annual instalment will be paid on the 1st anniversary of the initial lump sum payment and the remaining two instalments will be paid on the 2nd and 3rd anniversary respectively.

# Claims and Enquiries

## Claims

The Ministry of Defence (“MINDEF”) and Ministry of Home Affairs (“MHA”) are contractually “The Policy Owner” for the Group Insurance Voluntary Scheme. The Group Insurance Voluntary Scheme does not come under the framework of nomination of beneficiaries under the Insurance Act (Cap. 142). All claims will be paid directly to the Insured Person, proper claimant or legal representative, as applicable.

**For further enquiries or claims matters, please contact the Aviva Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8:45am to 5:30pm). You may also email us at [MINDEF\\_insurance@aviva-asia.com](mailto:MINDEF_insurance@aviva-asia.com) or [MHA\\_insurance@aviva-asia.com](mailto:MHA_insurance@aviva-asia.com) or visit [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA) for more information.**

This policy is underwritten by Aviva Ltd.

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in less than 5 minutes!

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