

Group Term Life Product Summary



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

The Group Term Life Insurance provides coverage in the event of death or Total Permanent Disability, at affordable premium rates.

The coverage we offer is up to age next birthday (ANB) 70 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\$1.37¹ per day
- Pay the same premium rate up to age 65
- 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 be required to be underwritten if the application is made within the first thirty (30) days of employment or enlistment for full-time national service
- Receive daily hospital cash benefit²
- Receive 100% advance payment benefit up to S\$400,000
- 24/7 worldwide coverage
- In the event that the main Insured Person passes away, the spouse can continue to receive coverage

Eligible Members

- Full-Time National Servicemen (NSFs)
- Operationally Ready National Servicemen (NSmen)
- Regulars (Full-time, Part-time and Contract Service) servicemen 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
- 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

- Employee (Full-time, Part-time and Contract Service) of the Authority-affiliated entities including:
 - Defence Science & Technology Agency (DSTA)/DSTA-affiliated entity
 - MINDEF-related Organisations (MROs)
 - MHA-related Organisations

Eligible Dependents

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

- Spouse
- Child(ren) (from birth), 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 get(s) married, whichever is earlier

Protection Cover and Premium Rates

- You, your spouse/children 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 (S\$) Member / Affiliate Member / Spouse / Children					
	ANB 65 and below	66*	67*	68*	69*	70*
100,000	4.10	70.90	78.00	86.50	95.60	106.00
200,000	8.20	141.80	156.00	173.00	191.20	212.00
300,000	12.30	212.70	234.00	259.50	286.80	318.00
400,000	16.40	283.60	312.00	346.00	382.40	424.00
500,000	20.50	354.50	390.00	432.50	478.00	530.00
600,000	24.60	425.40	468.00	519.00	573.60	636.00
700,000	28.70	496.30	546.00	605.50	669.20	742.00
800,000	32.80	567.20	624.00	692.00	764.80	848.00
900,000	36.90	638.10	702.00	778.50	860.40	954.00
1,000,000	41.00	709.00	780.00	865.00	956.00	1,060.00

*For renewal only

Insurance Benefits

- Death 100% of Sum Insured
- Total and Permanent Disability Benefit³ 100% of Sum Insured
- Advance Payment Benefit 100% Sum Insured (up to S\$400,000)
- Daily Hospital Cash Benefit S\$30 daily for 11th–30th day of hospital stay

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 reason.
- 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 coverage up to S\$250,000 where there is no need for medical check-up and underwriting, 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 any pre-existing condition which existed prior to the Insured Person becoming insured under this policy, or the Insured Person's cover under this policy (as the case may be) is reinstated will not be covered, unless 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 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 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 to be covered under this scheme. The Insured Member/Insured Affiliate Member will need to notify Aviva to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Aviva during a policy year stating that he wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him. The cover will be terminated at the end of the same month upon Aviva's receipt of the notice.
- All insurance coverage in respect of an Insured Person will immediately cease in any of the following circumstances:
 - (a) Upon expiry of the Grace Period of 30 days if premium is not paid;
 - (b) When the full Sum Insured is paid out in respect of that Insured Person;
 - (c) The entire policy is terminated;
 - (d) Where the entire insurance coverage of an Insured Member/Insured Affiliate Member is terminated upon payment of full Sum Insured under Group Term Life and/or Group Personal Accident policy, subject to all other terms and condition of the Policy, the insurance coverage of an Insured Dependant who is a:
 - (i) Spouse, will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided that payment of the prevailing premium rate of the Insured Member/Insured Affiliate Member continues to be made; and
 - (ii) Child, will continue at the prevailing premium rate applicable to the child; or
 - (iii) The legal guardian in the absence of the Child's parents, will be able to continue cover for the Child at the prevailing premium rate applicable to the Child.
- 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.

Claims

The Ministry of Defence ("MINDEF") and Ministry of Home Affairs ("MHA") are contractually "The Policyholder" for the Group Insurance Voluntary Scheme. The Group Insurance Voluntary Schemes 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 and/or his 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 or MHA_insurance@aviva-asia.com.

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 30th day of the hospital stay. The Benefit can only be claimed either under the Core Scheme or Voluntary Scheme.
3. The disability referred to in this policy must be total and permanent, such that 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. Please refer to www.aviva.com.sg/MINDEFandMHA for details.

The policy is underwritten by Aviva. This is published for general information only and does not have 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 representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, 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. Information is correct as at August 2016.

This policy is protected under the Policy Owners' Protection Scheme, and 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 Aviva or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).