

# Disability Income Product Summary



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

Receive a monthly payout in the event of disability<sup>1</sup>.

### Eligible Person

To have Disability Income Insurance, you must be:

- An Insured Person of Group Term Life (GTL) or Group Personal Accident(GPA)
- Below the age of 65 years at next birthday

### Key Features

- Provides you with the security of continuing income in the event of disability<sup>1</sup> up to 70 age next birthday (ANB)
- Enjoy annual inflation adjusted escalation benefit at the rate of 3%
- 24-hours a day, worldwide coverage
- Provides you with protection against illness or accidents arising from personal/social activities

### Protection Cover

- The annual coverage amount is based on 50% of your monthly basic salary<sup>2</sup> multiplied by 12 times up to a maximum annual benefit of S\$120,000.
- Coverage amount can be adjusted according to your latest monthly basic salary, subject to underwriting approval by Aviva.
- You are advised to periodically review your coverage amount 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 S\$10,000 Sum Insured 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 July or 1 October\* of each year.

Age Next Birthday (ANB) as of 1 July or 1 October * each year	Monthly Premium Rates per S\$10,000 of Sum Insured (S\$)
Under 26	4.13
26 to 30	4.56
31 to 35	4.93
36 to 40	6.76
41 to 45	10.66
46 to 50	17.23
51 to 55	23.07
56 to 60	31.41
61 to 65	32.46
66 to 70	28.40

\*1 July applies to Insured Member/Insured Affiliate Member/Insured Dependant under MHA  
1 October applies to Insured Member/Insured Affiliate Member/Insured Dependant under MINDEF  
The monthly premium rates exclude prevailing GST.

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 a registered medical practitioner.

- **Disability Benefit Schedule**

Disability Benefit	One twelfth of Sum Insured
Terminal age	Seventy (70)
Deferred Period	Period of 6 months beginning from the first day of any continuous period of Disability
Benefit Period	Up to Terminal age
Escalation benefits	3% per annum

In the event an Insured Person suffers a Disability for a continuous period exceeding the Deferred Period specified in the above Disability Benefit Schedule the Company will pay to the Insured Person the Disability Benefit stated beginning from the date immediately after the expiry of the Deferred Period until the date of occurrence of the earlier of any of the following events;

- (a) The Benefit Period specified in the above Disability Benefit Schedule expires; or
- (b) The Insured Person reaches the Terminal age specified in the above Disability Benefit Schedule; or
- (c) The Insured Person resumes his occupation or engages in any other occupation; or
- (d) The Insured Person is certified by a Registered Medical Practitioner to be medically fit to resume his occupation or engage in any other occupation, as the case may be; or
- (e) The Insured Person dies.

- **Escalation Benefit**

The Disability Benefit payable shall increase annually at the rate of 3%, the first such increase to take effect on the thirteenth (13th) monthly payment of the benefit and subsequent increases every twelve (12) months thereafter, provided that the monthly payments are in respect of the same Disability and are continuous or are deemed to be continuous.

- **Linked Claims**

If within six (6) months, after the payment of the Disability Benefit in respect of a Disability which has ceased, the Disability recurs following the Insured Person's resumption of his occupation and the recurrence of such Disability arises directly from the same cause(s), Aviva may at its discretion waive the requirement that the further period of Disability must exceed the Deferred Period before payment of the Disability Benefit will commence; and resume payment of the Disability Benefit immediately as if the Disability was continuous.

- **Proportionate/Rehabilitation Benefit**

The Insured Person may with the consent of Aviva resume his occupation or engage in any occupation, whether on a part-time or full-time basis, after a period of Disability exceeding the Deferred Period but as a direct result of the Disability suffers a loss in his pre-disability basic salary, the Insured Person will receive a reduced monthly benefit ("Proportionate Benefit") based on:

$$\frac{(\text{Pre-Disability Basic Salary} - \text{Present Basic Salary}) \times \text{Disability Benefit}}{\text{Pre-Disability Basic Salary}}$$

- **Premium Waiver**

Aviva shall waive premium falling due under this policy in respect of an Insured Person during the period in which Benefit is payable under this policy.

- **Residence & Travel**

In the event that a Disability Benefit becomes payable if the Insured Person is residing outside Singapore during the period that the Disability Benefit is payable, the Disability Benefit will be payable only up to the first (6) months of the Insured Person's absence from Singapore. Notwithstanding any other provision to the contrary, Aviva may at its discretion extend the period of six (6) months for a further term, as it deems appropriate.

- **Disability Less Than One Month**

In the event that the period of Disability after the Deferred Period is less than one (1) month, the Company shall pay a pro-rata portion of the Disability Benefit based on a daily rate of one -thirtieth (1/30) of the Disability Benefit.

A Disability shall be deemed to have commenced on the date on which the Insured Person is certified by a Registered Medical Practitioner to be under such a Disability.

## Limitations

In the event that a Disability claim arises under this Policy and the Disability Benefit together with:

- (a) The monthly benefit payable under any other insurance against Disability (whether provided by private insurers or the state) including Workmen's Compensation insurance; and
- (b) Any continuing monthly salary, monthly commission or other monthly income derived by the Insured Person from the occupation in which the Insured Person was engaged immediately prior to the commencement of Disability.

exceed fifty percent (50%) of the Pre-Disability Basic Salary of the Insured Person the Disability Benefit will be reduced by the amount of the excess. No premium paid shall be refunded, as a result of the application of this clause. For the avoidance of doubt, any other form of compensation whether payable monthly or otherwise, shall not apply to the limitation in this clause.

## Exclusions

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

- (a) Attempted suicide or self-inflicted injury while sane or insane;
- (b) Participation in any aerial activity including parachuting and sky diving; travel in any type of aircraft other than as a fare paying passenger on a regularly scheduled flight of a commercial airline; except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority;
- (c) Pregnancy or childbirth or any illness or disease of any kind including, without limitation, venereal diseases, AIDs and all illnesses or diseases associated with the Human Immuno Deficiency Virus (HIV) except for blood transfusion/occupationally acquired HIV;
- (d) The Insured Person being in or on or 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, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority;
- (e) 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 the threat of such harm or damage) including, but not limited to, nuclear radiation 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); or
- (f) War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, military service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order, including UN Peacekeeping and Humanitarian Missions Overseas.

## 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. Aviva will formally advise you when the need arises.

## Renewal and Termination

- Insurance once incepted will automatically be renewed every policy year (subject to prevailing rates) until you attain the age of 70 (ANB).
- 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 terminate at the end of the same month upon the 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 in 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).

This insurance is not valid if the Insured Person is no longer employed. Thus, the Insured Member/Insured Affiliate Member will need to notify Aviva to terminate the policy accordingly when you are unemployed. Aviva is not liable for any premium refund if Insured Member/Insured Affiliate Member fail to notify Aviva once you are gainfully employed.

### 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 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).**

### 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. Basic Salary refers to:
  - For Member/Affiliate Member, this shall mean the total sum of the monthly rank pay, the monthly basic pay supplement, monthly variable component, non-pensionable component and non-pensionable variable pay.
  - For non-Member/Affiliate Member, this shall mean the monthly salary only and does not include any special allowance, overtime pay, bonuses, commissions (unless the Insured Person is remunerated by way of commissions only), director’s fees and any other emoluments.

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 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)).