

Living Care Product Summary



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

Protect yourself and your loved ones from the financial burden against 37 common critical illnesses.

Eligible Person

To have Living Care, 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

- Coverage up to S\$350,000 against 37 common critical illnesses[^]
- Get one lump sum payment of the coverage amount upon diagnosis of the critical illness
- Payout will not reduce the coverage amount of GTL, GPA and/or other riders
- 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 fulltime national service

The 37 common critical illnesses[^] covered are:

1. Major Cancers
2. Heart Attack of Specified Severity
3. Stroke
4. Coronary Artery By-pass Surgery
5. Kidney Failure
6. Aplastic Anaemia
7. End Stage Lung Disease
8. End Stage Liver Failure
9. Coma
10. Deafness (Loss of Hearing)
11. Heart Valve Surgery
12. Loss of Speech
13. Major Burns
14. Major Organ / Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy
17. Parkinson's Disease
18. Surgery to Aorta
19. Alzheimer's Disease / Severe Dementia
20. Fulminant Hepatitis
21. Motor Neurone Disease
22. Primary Pulmonary Hypertension
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
24. Benign Brain Tumour
25. Viral Encephalitis
26. Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment For Coronary Artery
28. Blindness (Loss of Sight)
29. Major Head Trauma
30. Paralysis (Loss of Use of Limbs)
31. Terminal Illness
32. Progressive Scleroderma
33. Apallic Syndrome
34. Systemic Lupus Erythematosus with Lupus Nephritis
35. Other Serious Coronary Artery Disease
36. Poliomyelitis

37. Loss of Independent Existence

A detailed definition of the critical illnesses admissible for claim can be found in the Aviva website at www.aviva.com.sg. The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2014). You may refer to www.lia.org.sg for the standard Definitions (Version 2014).

Protection Cover and Premium Rates

- Subject to underwriting, the maximum coverage amount of this rider must not exceed the coverage amount of the GTL or GPA, whichever is higher.
- The monthly premium rate payable is revised on 1 July or 1 October * each year based on your Age Next Birthday (ANB). The prevailing premium rates listed in the table below are subject to change as negotiated by MINDEF & MHA.
- The monthly premium for this supplementary insurance will also be paid using the same payment method and account as the GTL or GPA Insurance.

Monthly Premium Rates based on ANB as of 1 July or 1 October* each year							
Age Group	Sum Insured (S\$)						
	50,000	100,000	150,000	200,000	250,000	300,000	350,000
1 to 20	1.20	2.40	3.60	4.80	6.00	7.20	8.40
21 to 25	1.40	2.80	4.20	5.60	7.00	8.40	9.80
26 to 30	2.05	4.10	6.15	8.20	10.25	12.30	14.35
31 to 35	3.00	6.00	9.00	12.00	15.00	18.00	21.00
36 to 40	4.95	9.90	14.85	19.80	24.75	29.70	34.65
41 to 45	7.20	14.40	21.60	28.80	36.00	43.20	50.40
46 to 50	13.75	27.50	41.25	55.00	68.75	82.50	96.25
51 to 55	21.00	42.00	63.00	84.00	105.00	126.00	147.00
56 to 60	29.00	58.00	87.00	116.00	145.00	174.00	203.00
61 to 65	40.35	80.70	121.05	161.40	201.75	242.10	282.45
66	52.50	105.00	157.50	210.00	262.50	315.00	367.50
67	58.75	117.50	176.25	235.00	293.75	352.50	411.25
68	65.75	131.50	197.25	263.00	328.75	394.50	460.25
69	73.60	147.20	220.80	294.40	368.00	441.60	515.20
70	82.45	164.90	247.35	329.80	412.25	494.70	577.15

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

Sum Insured will be payable subject to the following clauses:

- Waiting Period**
 Within the first 90 days from the date the policy was first incepted or reinstated, Aviva will not pay if the Insured Person is diagnosed for Major Cancers; Coronary Artery By-Pass Surgery; Heart Attack of Specified Severity; Angioplasty and Other Invasive Treatments for Coronary Artery; Other Serious Coronary Artery Disease. However, if these conditions are caused solely and directly due to an accident, the Sum Insured is payable.
- Survival Period**
 Upon diagnosis of any one of the 37 critical illnesses, the Insured Person must survive for 30 days before a claim can be admitted.

Exclusions

No Benefit shall be payable under this policy in respect of any Major Illness directly or indirectly, wholly or partly caused by or arising from or contributed to by any of the following:

- Any condition or illness which is existing (whether or not the Insured Person is aware of the same) or the cause or the symptoms of which are existing or are evident, or any condition or illness which the Insured Person suffered or is suffering from prior to the date on which the insurance in respect of an Insured Person or any reinstatement of such insurance is effective;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as provided in paragraph 23 of the “Major Illness Benefits” in the MINDEF & MHA Group Insurance Scheme; Living Care Policy for “Aids Due to Blood Transfusion and Occupationally Acquired HIV”;
- Suicide or any attempted suicide or self-inflicted injuries, whether sane or insane;
- Invasion, riot, civil commotion or rebellion, war (declared or undeclared) or act of war or terrorism except MINDEF/SAF, MHA training, exercises, operations and other activities sanctioned by the Authority;
- Inappropriate use of alcohol or drugs, including but not limited to the following:
 - a) Consuming too much alcohol; or
 - b) Taking an overdose of drugs, whether lawfully prescribed or otherwise;
 - c) Taking Controlled Drugs (as defined by the Misuse of Drugs Act (2001), Singapore) otherwise than in accordance with a lawful prescription.

Renewal and Termination

- 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 age 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 Person/ 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 under Group Term Life and 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).

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 or MHA_insurance@aviva-asia.com.

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 websites (www.lia.org.sg or www.sdic.org.sg).