

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY

The Public Officers Group Insurance Scheme (POGIS) offers affordable and comprehensive term life coverage for death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability. The coverage is up to 65 years old and can be extended up to 75 years old under the Extended Years Coverage. Optional riders may also be added to include coverage for various stages of critical illnesses.

Eligible members (“Insureds”)

Public officers in government ministries, statutory boards or organs of state and their immediate family members are eligible for cover under POGIS.

Immediate family members include:

- Legal spouse of the insured public officer, and
- Biological or legally adopted children of the insured public officer

POGIS is not available to full-time SAF servicemen (including Defence Executive Officer (DXO)), Police and SCDF personnel. Civilians working in these organisations may be covered under POGIS.

Entry age and coverage age

	Minimum entry age	Maximum entry age	Maximum age of coverage
Public officer/spouse	16 years old	64 years old	75 years old [^]
Child	12 months old	17 years old	18 years old

When the maximum age of coverage is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Each policy year runs from 1 July to 30 June of the following year, regardless of the commencement date of the insured’s cover.

[^]Only applicable if the public officer and their spouse have opted in for the Extended Years Coverage. Otherwise, the maximum age of coverage for the public officer and their spouse is 65 years old.

Key features

- Comprehensive term life coverage of up to S\$500,000 for all eligible members (till 65 years old for the public officer and their spouse, and up to 18 years old for the public officer’s children)
- Option to purchase add-on coverage against critical illnesses, for up to S\$300,000
- Free coverage for children aged 12 months old to 6 years old, if both the public officer and their spouse are insured under POGIS
- Continue term life and critical illness coverage at a reduced sum assured of up to S\$300,000 even after retirement (coverage from 66 to 75 years old under the Extended Years Coverage)

Coverage amount

Insureds may choose to take up a minimum sum assured of S\$10,000 and up to a maximum sum assured as listed in the table below (in multiples of S\$10,000):

Maximum sum assured (per insured) for	Main applicant/spouse (up till 65 years old)	Main applicant/spouse (from 66 to 75 years old)	Child (1 to 18 years old)
Term life coverage	S\$500,000	S\$300,000	S\$500,000
Critical Illness rider	S\$300,000	S\$300,000	S\$300,000
Early Critical Illness rider	S\$300,000	S\$300,000	S\$300,000

The sum assured for each spouse and child cannot exceed the sum assured for the public officer. Each individual's total sum assured for riders cannot exceed the sum assured for the term life coverage.

Free coverage for children

A child aged 12 months to 6 years old is eligible for the free child cover, provided both parents are insured under POGIS. The sum assured for the child will be based on the lower sum assured for the parents if the two parents have a different sum assured. Once the child reaches 6 years old (i.e. 6th birthday), the prevailing monthly premium for the child's sum assured will be charged.

If both parents are public officers and wish to enjoy free coverage for their child, they would have to apply for POGIS on the basis of a main applicant and spouse. If they apply for POGIS separately (i.e. both as main applicants), their child will not be eligible for the free coverage.

Extended Years Coverage

Public officers will be notified via a letter before they turn 65 years old, to opt in to extend their coverage (under "Extended Years Coverage") up to 75 years old. This also applies to the following groups of public officers who:

- Leave the public service under age-limit/early/optional retirement; or
- Retire on medical grounds; or
- Leave the public service under the Special Resignation Scheme, Special Exit Scheme and Special Gratuity Scheme.

Public officers can choose to extend their coverage beyond 65 years old without underwriting if the sum assured is not increased (subject to the maximum sum assured of S\$300,000). If the reduced sum assured results in a higher sum assured for their spouse, their spouse's sum assured will be reduced to the same sum assured as them.

When the maximum age of 75 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year.

Continuation of dependants' coverage

The public officer's spouse and children can continue to be covered under POGIS up to the maximum age limit even if the public officer has passed away. The coverage for the child will last till the child is 18 years old. The coverage for the spouse will last till the spouse is 65 years old or 75 years old if they have opted in for the Extended Years Coverage. When the maximum age for the child and/or spouse is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Premiums will still have to be paid by the due date.

Insurance benefits

Death coverage

In the event of the death of the insured from any cause, except that due to suicide or an attempt while sane or insane within 12 months from the commencement date of the coverage (or within 12 months from the date of reinstatement), 100% of the sum assured will be payable.

In the event of accidental death of the insured, 125% of the sum assured will be payable.

Terminal illness coverage

In the event the insured is diagnosed by a Registered Medical Practitioner as suffering from a terminal condition and having a life expectancy of 12 months or less, 100% of the sum assured will be payable, provided that the insured survives a period of 30 days from the date of diagnosis.

Total and permanent disability coverage

In the event the insured becomes totally and permanently disabled before 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), from any cause, except self-inflicted injuries within 12 months from the commencement date of the coverage (or within 12 months from the date of reinstatement), 100% of the sum assured will be payable. In addition, 1% of the sum assured will be payable monthly for the next 24 months, or up to 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), or upon death of the insured, whichever is earliest.

Total and permanent disability shall mean such state of disability that there is neither then nor at any time thereafter any work, occupation or profession that the insured can ever sufficiently do or follow to earn or obtain any wages, compensation or profit.

The following conditions are also considered as total and permanent disability:

- Total and irrecoverable loss of entire sight of both eyes;
- Severance of both entire hands at or above the wrists;
- Severance of both entire feet at or above the ankles;
- Severance of one entire hand at or above the wrist and one entire foot at or above the ankle; or
- Total and irrecoverable loss of sight of one eye and severance of one entire hand at or above the wrist or one entire foot at or above the ankle.

Partial and permanent disability coverage

In the event the insured suffers any of the losses specified in the Table of Compensation before 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), and within 365 days following an accident, payment shall be made according to the Table of Compensation.

Table of Compensation:

	Description of loss	Percentage of sum assured	
1	Loss of arm at shoulder	100%	
2	Loss of arm between shoulder and elbow	100%	
3	Loss of arm at elbow	100%	
4	Loss of arm between elbow and wrist	100%	
5	Loss of hand at wrist	100%	
6	Loss of leg	- at hip	100%
		- between knee and hip	100%
		- below knee	100%
7	Loss of eye	- whole eye	100%
		- sight of eye	100%
		- sight of eye except perception of	50%

		light	
		- lens of eye	50%
8	Loss of four fingers and thumb of one hand		50%
9	Loss of four fingers		40%
10	Loss of thumb	- both phalanges	25%
		- one phalanx	10%
11	Loss of index finger	- three phalanges	10%
		- two phalanges	8%
		- one phalanx	4%
12	Loss of middle finger	- three phalanges	6%
		- two phalanges	4%
		- one phalanx	2%
13	Loss of ring finger	- three phalanges	5%
		- two phalanges	4%
		- one phalanx	2%
14	Loss of little finger	- three phalanges	4%
		- two phalanges	3%
		- one phalanx	2%
15	Loss of metacarpals	- first or second (additional)	3%
		- third, fourth or fifth (additional)	2%
16	Loss of toes	- all toes	15%
		- great toe, both phalanges	5%
		- great toe, one phalanx	5%
		- each toe, other than great toe	1%
17	Loss of hearing	- both ears	75%
		- one ear	15%
18	Loss of speech		50%
19	Where the injury is not specified above, Aviva will, after consulting our medical advisors, adopt a percentage of disablement which is consistent with the provision above without reference to the insured's occupation. No benefit is payable for the loss of sense of taste or smell.		

The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various percentage but shall not exceed 100% of the sum assured.

Loss or disability caused directly or indirectly by the following are excluded:

- Any act of self-destruction or any attempt thereof while sane or insane;
- War, declared or undeclared, revolution or any warlike operations;
- Military or naval services in time of declared or undeclared war or while under order for warlike operations or restoration of public order; or
- Racing on wheels.

Critical illness coverage (optional)

In the event the insured is diagnosed with any of the 37 Critical Illnesses as defined in the Life Insurance Association's Critical Illness Framework 2014, 100% of the sum assured under the Critical Illness rider will be payable, provided that the insured survives a period of 30 days from the date of diagnosis.

For major cancers, coronary artery bypass surgery, heart attack of specified severity, angioplasty and other invasive treatment for coronary artery and other serious coronary artery disease, a waiting period of 90 days from the commencement date or reinstatement date (if any) of the insured's cover, whichever is later, will apply.

Early critical illness coverage (optional)

In the event the insured is diagnosed with any of the 10 Early Critical Illnesses listed below, 100% of the sum assured under the Early Critical Illness rider will be payable, provided that the insured survives a period of 30 days from the date of diagnosis. A waiting period of 60 days from the commencement date or reinstatement date (if any) of the insured's cover, whichever is later, will apply.

1. Early Cancer
2. Cardiac Pacemaker Insertion Or Pericardectomy Or Cardiac Defibrillator Insertion Or Early Cardiomyopathy
3. Transmyocardial Laser Revascularisation Or Insertion of Vena-cava Filter Or Surgical Removal of One Lung
4. Heart Valve Repair Surgery
5. Mild Coronary Artery Disease
6. Primary or Secondary Pulmonary Hypertension
7. Large Asymptomatic Aortic Aneurysm Or Minimally Invasive Surgery to the Aorta
8. Surgical Removal of One Kidney Or Chronic Kidney Disease
9. Small Bowel Transplant Or Corneal Transplant Or Major Organ/Bone Marrow Transplant (on waitlist)
10. Brain Aneurysm Surgery Or Cerebral Shunt Insertion Or Carotid Artery Surgery

Exclusions

Aviva shall not be liable to pay the benefit if the terminal illness, critical illness and/or critical illness is caused directly or indirectly, wholly or partly, by any of the following:

- (i) Any condition or illness which is existing (whether or not the insured 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 suffered or is suffering prior to the commencement date or reinstatement date (if any) of the insured's cover, whichever is later;
- (ii) Acquired Immunodeficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV), except as defined in the Definition of Critical Illnesses as a benefit under "HIV Due to Blood Transfusion and Occupationally Acquired HIV";
- (iii) Suicide or attempted suicide or self-inflicted injury or illness, whether the insured is sane or insane;
- (iv) Over indulgence in alcohol; or
- (v) Drug taking unless taken under the direction of a Registered Medical Practitioner.

Aviva shall not be liable for the terminal illness, critical illness and/or early critical illness which have existed at any time prior to the commencement of the insured's POGIS coverage. For the avoidance of doubt, illnesses of existing insureds which are already covered by POGIS prior to 1 July 2019 will continue to be covered under the new POGIS administered by Aviva.

Premium rates for public officers and their spouse (till 65 Age Next Birthday – ANB)

Monthly premiums payable at commencement date of insured’s cover, or at renewal during each policy year, are based on the sum assured and the insured’s age next birthday (ANB) as of 1 July each year. Premium rates will change at the next policy year if the insured enters a higher age band. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

For term life coverage

		Monthly premium (in S\$) per insured for term life coverage				
ANB		Up to 45	46 to 50	51 to 55	56 to 60	61 to 65
Sum assured (S\$)						
10,000		0.41	0.41	0.66	1.02	1.41
20,000		0.82	0.82	1.32	2.04	2.82
30,000		1.23	1.23	1.98	3.06	4.23
40,000		1.64	1.64	2.64	4.08	5.64
50,000		2.05	2.05	3.30	5.10	7.05
60,000		2.46	2.46	3.96	6.12	8.46
70,000		2.87	2.87	4.62	7.14	9.87
80,000		3.28	3.28	5.28	8.16	11.28
90,000		3.69	3.69	5.94	9.18	12.69
100,000		4.10	4.10	6.60	10.20	14.10
110,000		4.51	4.51	7.26	11.22	15.51
120,000		4.92	4.92	7.92	12.24	16.92
130,000		5.33	5.33	8.58	13.26	18.33
140,000		5.74	5.74	9.24	14.28	19.74
150,000		6.15	6.15	9.90	15.30	21.15
160,000		6.56	6.56	10.56	16.32	22.56
170,000		6.97	6.97	11.22	17.34	23.97
180,000		7.38	7.38	11.88	18.36	25.38
190,000		7.79	7.79	12.54	19.38	26.79
200,000		8.20	8.20	13.20	20.40	28.20
210,000		8.61	8.61	13.86	21.42	29.61
220,000		9.02	9.02	14.52	22.44	31.02
230,000		9.43	9.43	15.18	23.46	32.43
240,000		9.84	9.84	15.84	24.48	33.84
250,000		10.25	10.25	16.50	25.50	35.25
260,000		10.66	10.66	17.16	26.52	36.66
270,000		11.07	11.07	17.82	27.54	38.07
280,000		11.48	11.48	18.48	28.56	39.48
290,000		11.89	11.89	19.14	29.58	40.89
300,000		12.30	12.30	19.80	30.60	42.30
310,000		12.71	12.71	20.46	31.62	43.71
320,000		13.12	13.12	21.12	32.64	45.12
330,000		13.53	13.53	21.78	33.66	46.53
340,000		13.94	13.94	22.44	34.68	47.94
350,000		14.35	14.35	23.10	35.70	49.35
360,000		14.76	14.76	23.76	36.72	50.76
370,000		15.17	15.17	24.42	37.74	52.17
380,000		15.58	15.58	25.08	38.76	53.58
390,000		15.99	15.99	25.74	39.78	54.99
400,000		16.40	16.40	26.40	40.80	56.40
410,000		16.81	16.81	27.06	41.82	57.81

420,000	17.22	17.22	27.72	42.84	59.22
430,000	17.63	17.63	28.38	43.86	60.63
440,000	18.04	18.04	29.04	44.88	62.04
450,000	18.45	18.45	29.70	45.90	63.45
460,000	18.86	18.86	30.36	46.92	64.86
470,000	19.27	19.27	31.02	47.94	66.27
480,000	19.68	19.68	31.68	48.96	67.68
490,000	20.09	20.09	32.34	49.98	69.09
500,000	20.50	20.50	33.00	51.00	70.50

For Critical Illness rider

ANB	Monthly premium (in S\$) per insured for Critical Illness rider				
	Up to 45	46 to 50	51 to 55	56 to 60	61 to 65
Sum assured (S\$)					
10,000	0.85	2.10	3.60	5.05	7.60
20,000	1.70	4.20	7.20	10.10	15.20
30,000	2.55	6.30	10.80	15.15	22.80
40,000	3.40	8.40	14.40	20.20	30.40
50,000	4.25	10.50	18.00	25.25	38.00
60,000	5.10	12.60	21.60	30.30	45.60
70,000	5.95	14.70	25.20	35.35	53.20
80,000	6.80	16.80	28.80	40.40	60.80
90,000	7.65	18.90	32.40	45.45	68.40
100,000	8.50	21.00	36.00	50.50	76.00
110,000	9.35	23.10	39.60	55.55	83.60
120,000	10.20	25.20	43.20	60.60	91.20
130,000	11.05	27.30	46.80	65.65	98.80
140,000	11.90	29.40	50.40	70.70	106.40
150,000	12.75	31.50	54.00	75.75	114.00
160,000	13.60	33.60	57.60	80.80	121.60
170,000	14.45	35.70	61.20	85.85	129.20
180,000	15.30	37.80	64.80	90.90	136.80
190,000	16.15	39.90	68.40	95.95	144.40
200,000	17.00	42.00	72.00	101.00	152.00
210,000	17.85	44.10	75.60	106.05	159.60
220,000	18.70	46.20	79.20	111.10	167.20
230,000	19.55	48.30	82.80	116.15	174.80
240,000	20.40	50.40	86.40	121.20	182.40
250,000	21.25	52.50	90.00	126.25	190.00
260,000	22.10	54.60	93.60	131.30	197.60
270,000	22.95	56.70	97.20	136.35	205.20
280,000	23.80	58.80	100.80	141.40	212.80
290,000	24.65	60.90	104.40	146.45	220.40
300,000	25.50	63.00	108.00	151.50	228.00

For Early Critical Illness rider

ANB \ Sum assured (S\$)	Monthly premium (in S\$) per insured for Early Critical Illness rider				
	Up to 45	46 to 50	51 to 55	56 to 60	61 to 65
10,000	0.65	1.70	2.20	3.20	4.85
20,000	1.30	3.40	4.40	6.40	9.70
30,000	1.95	5.10	6.60	9.60	14.55
40,000	2.60	6.80	8.80	12.80	19.40
50,000	3.25	8.50	11.00	16.00	24.25
60,000	3.90	10.20	13.20	19.20	29.10
70,000	4.55	11.90	15.40	22.40	33.95
80,000	5.20	13.60	17.60	25.60	38.80
90,000	5.85	15.30	19.80	28.80	43.65
100,000	6.50	17.00	22.00	32.00	48.50
110,000	7.15	18.70	24.20	35.20	53.35
120,000	7.80	20.40	26.40	38.40	58.20
130,000	8.45	22.10	28.60	41.60	63.05
140,000	9.10	23.80	30.80	44.80	67.90
150,000	9.75	25.50	33.00	48.00	72.75
160,000	10.40	27.20	35.20	51.20	77.60
170,000	11.05	28.90	37.40	54.40	82.45
180,000	11.70	30.60	39.60	57.60	87.30
190,000	12.35	32.30	41.80	60.80	92.15
200,000	13.00	34.00	44.00	64.00	97.00
210,000	13.65	35.70	46.20	67.20	101.85
220,000	14.30	37.40	48.40	70.40	106.70
230,000	14.95	39.10	50.60	73.60	111.55
240,000	15.60	40.80	52.80	76.80	116.40
250,000	16.25	42.50	55.00	80.00	121.25
260,000	16.90	44.20	57.20	83.20	126.10
270,000	17.55	45.90	59.40	86.40	130.95
280,000	18.20	47.60	61.60	89.60	135.80
290,000	18.85	49.30	63.80	92.80	140.65
300,000	19.50	51.00	66.00	96.00	145.50

Premium rates for children aged 1 (attained age) to 18 (ANB)

Monthly premiums payable at commencement date of insured's cover, or at renewal during each policy year, are based on the sum assured and the insured's age next birthday (ANB) as of 1 July each year. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

Sum Assured (S\$)	Monthly premium (in S\$) per insured for		
	Term life coverage	Critical Illness rider	Early Critical Illness rider
10,000	0.41	0.40	0.16
20,000	0.82	0.80	0.32
30,000	1.23	1.20	0.48
40,000	1.64	1.60	0.64
50,000	2.05	2.00	0.80
60,000	2.46	2.40	0.96

70,000	2.87	2.80	1.12
80,000	3.28	3.20	1.28
90,000	3.69	3.60	1.44
100,000	4.10	4.00	1.60
110,000	4.51	4.40	1.76
120,000	4.92	4.80	1.92
130,000	5.33	5.20	2.08
140,000	5.74	5.60	2.24
150,000	6.15	6.00	2.40
160,000	6.56	6.40	2.56
170,000	6.97	6.80	2.72
180,000	7.38	7.20	2.88
190,000	7.79	7.60	3.04
200,000	8.20	8.00	3.20
210,000	8.61	8.40	3.36
220,000	9.02	8.80	3.52
230,000	9.43	9.20	3.68
240,000	9.84	9.60	3.84
250,000	10.25	10.00	4.00
260,000	10.66	10.40	4.16
270,000	11.07	10.80	4.32
280,000	11.48	11.20	4.48
290,000	11.89	11.60	4.64
300,000	12.30	12.00	4.80
310,000	12.71	N.A.	N.A.
320,000	13.12	N.A.	N.A.
330,000	13.53	N.A.	N.A.
340,000	13.94	N.A.	N.A.
350,000	14.35	N.A.	N.A.
360,000	14.76	N.A.	N.A.
370,000	15.17	N.A.	N.A.
380,000	15.58	N.A.	N.A.
390,000	15.99	N.A.	N.A.
400,000	16.40	N.A.	N.A.
410,000	16.81	N.A.	N.A.
420,000	17.22	N.A.	N.A.
430,000	17.63	N.A.	N.A.
440,000	18.04	N.A.	N.A.
450,000	18.45	N.A.	N.A.
460,000	18.86	N.A.	N.A.
470,000	19.27	N.A.	N.A.
480,000	19.68	N.A.	N.A.
490,000	20.09	N.A.	N.A.
500,000	20.50	N.A.	N.A.

Premium rates for public officers and their spouse (under the Extended Years Coverage – from 66 to 75 ANB)

Monthly premiums payable at commencement date of insured's cover, or at renewal during each policy year, are based on the sum assured and the insured's age next birthday (ANB) as of 1 July each year. Premium rates will change at the next policy year if the insured enters a higher age band. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

For term life coverage

ANB Sum assured (S\$)	Monthly premium (in S\$) per insured for term life coverage									
	66	67	68	69	70	71	72	73	74	75
10,000	5.88	6.67	8.05	9.56	10.60	13.03	14.46	15.85	17.31	18.98
20,000	11.76	13.34	16.10	19.12	21.20	26.06	28.92	31.70	34.62	37.96
30,000	17.64	20.01	24.15	28.68	31.80	39.09	43.38	47.55	51.93	56.94
40,000	23.52	26.68	32.20	38.24	42.40	52.12	57.84	63.40	69.24	75.92
50,000	29.40	33.35	40.25	47.80	53.00	65.15	72.30	79.25	86.55	94.90
60,000	35.28	40.02	48.30	57.36	63.60	78.18	86.76	95.10	103.86	113.88
70,000	41.16	46.69	56.35	66.92	74.20	91.21	101.22	110.95	121.17	132.86
80,000	47.04	53.36	64.40	76.48	84.80	104.24	115.68	126.80	138.48	151.84
90,000	52.92	60.03	72.45	86.04	95.40	117.27	130.14	142.65	155.79	170.82
100,000	58.80	66.70	80.50	95.60	106.00	130.30	144.60	158.50	173.10	189.80
110,000	64.68	73.37	88.55	105.16	116.60	143.33	159.06	174.35	190.41	208.78
120,000	70.56	80.04	96.60	114.72	127.20	156.36	173.52	190.20	207.72	227.76
130,000	76.44	86.71	104.65	124.28	137.80	169.39	187.98	206.05	225.03	246.74
140,000	82.32	93.38	112.70	133.84	148.40	182.42	202.44	221.90	242.34	265.72
150,000	88.20	100.05	120.75	143.40	159.00	195.45	216.90	237.75	259.65	284.70
160,000	94.08	106.72	128.80	152.96	169.60	208.48	231.36	253.60	276.96	303.68
170,000	99.96	113.39	136.85	162.52	180.20	221.51	245.82	269.45	294.27	322.66
180,000	105.84	120.06	144.90	172.08	190.80	234.54	260.28	285.30	311.58	341.64
190,000	111.72	126.73	152.95	181.64	201.40	247.57	274.74	301.15	328.89	360.62
200,000	117.60	133.40	161.00	191.20	212.00	260.60	289.20	317.00	346.20	379.60
210,000	123.48	140.07	169.05	200.76	222.60	273.63	303.66	332.85	363.51	398.58
220,000	129.36	146.74	177.10	210.32	233.20	286.66	318.12	348.70	380.82	417.56
230,000	135.24	153.41	185.15	219.88	243.80	299.69	332.58	364.55	398.13	436.54
240,000	141.12	160.08	193.20	229.44	254.40	312.72	347.04	380.40	415.44	455.52
250,000	147.00	166.75	201.25	239.00	265.00	325.75	361.50	396.25	432.75	474.50
260,000	152.88	173.42	209.30	248.56	275.60	338.78	375.96	412.10	450.06	493.48
270,000	158.76	180.09	217.35	258.12	286.20	351.81	390.42	427.95	467.37	512.46
280,000	164.64	186.76	225.40	267.68	296.80	364.84	404.88	443.80	484.68	531.44
290,000	170.52	193.43	233.45	277.24	307.40	377.87	419.34	459.65	501.99	550.42
300,000	176.40	200.10	241.50	286.80	318.00	390.90	433.80	475.50	519.30	569.40

For Critical Illness rider

ANB Sum assured (S\$)	Monthly premium (in S\$) per insured for Critical Illness rider									
	66	67	68	69	70	71	72	73	74	75
10,000	13.05	14.10	16.15	18.55	20.10	22.73	26.15	30.09	34.61	39.72
20,000	26.10	28.20	32.30	37.10	40.20	45.46	52.29	60.18	69.21	79.45
30,000	39.15	42.30	48.45	55.65	60.30	68.20	78.44	90.27	103.82	119.17
40,000	52.20	56.40	64.60	74.20	80.40	90.93	104.59	120.36	138.42	158.89
50,000	65.25	70.50	80.75	92.75	100.50	113.66	130.74	150.44	173.03	198.61
60,000	78.30	84.60	96.90	111.30	120.60	136.39	156.88	180.53	207.63	238.34
70,000	91.35	98.70	113.05	129.85	140.70	159.12	183.03	210.62	242.24	278.06
80,000	104.40	112.80	129.20	148.40	160.80	181.85	209.18	240.71	276.85	317.78
90,000	117.45	126.90	145.35	166.95	180.90	204.59	235.32	270.80	311.45	357.50
100,000	130.50	141.00	161.50	185.50	201.00	227.32	261.47	300.89	346.06	397.23
110,000	143.55	155.10	177.65	204.05	221.10	250.05	287.62	330.98	380.66	436.95
120,000	156.60	169.20	193.80	222.60	241.20	272.78	313.77	361.07	415.27	476.67
130,000	169.65	183.30	209.95	241.15	261.30	295.51	339.91	391.15	449.88	516.39
140,000	182.70	197.40	226.10	259.70	281.40	318.25	366.06	421.24	484.48	556.12
150,000	195.75	211.50	242.25	278.25	301.50	340.98	392.21	451.33	519.09	595.84
160,000	208.80	225.60	258.40	296.80	321.60	363.71	418.35	481.42	553.69	635.56
170,000	221.85	239.70	274.55	315.35	341.70	386.44	444.50	511.51	588.30	675.28
180,000	234.90	253.80	290.70	333.90	361.80	409.17	470.65	541.60	622.90	715.01
190,000	247.95	267.90	306.85	352.45	381.90	431.91	496.80	571.69	657.51	754.73
200,000	261.00	282.00	323.00	371.00	402.00	454.64	522.94	601.78	692.12	794.45
210,000	274.05	296.10	339.15	389.55	422.10	477.37	549.09	631.86	726.72	834.17
220,000	287.10	310.20	355.30	408.10	442.20	500.10	575.24	661.95	761.33	873.90
230,000	300.15	324.30	371.45	426.65	462.30	522.83	601.38	692.04	795.93	913.62
240,000	313.20	338.40	387.60	445.20	482.40	545.56	627.53	722.13	830.54	953.34
250,000	326.25	352.50	403.75	463.75	502.50	568.30	653.68	752.22	865.14	993.06
260,000	339.30	366.60	419.90	482.30	522.60	591.03	679.83	782.31	899.75	1,032.79
270,000	352.35	380.70	436.05	500.85	542.70	613.76	705.97	812.40	934.36	1,072.51
280,000	365.40	394.80	452.20	519.40	562.80	636.49	732.12	842.49	968.96	1,112.23
290,000	378.45	408.90	468.35	537.95	582.90	659.22	758.27	872.58	1,003.57	1,151.96
300,000	391.50	423.00	484.50	556.50	603.00	681.96	784.41	902.66	1,038.17	1,191.68

For Early Critical Illness rider

ANB Sum assured (S\$)	Monthly premium (in S\$) per insured for Early Critical Illness rider									
	66	67	68	69	70	71	72	73	74	75
10,000	7.35	7.90	9.05	10.45	11.30	12.77	14.69	16.91	19.46	22.34
20,000	14.70	15.80	18.10	20.90	22.60	25.53	29.38	33.83	38.91	44.67
30,000	22.05	23.70	27.15	31.35	33.90	38.30	44.07	50.74	58.37	67.01
40,000	29.40	31.60	36.20	41.80	45.20	51.06	58.76	67.66	77.83	89.34
50,000	36.75	39.50	45.25	52.25	56.50	63.83	73.45	84.57	97.29	111.68
60,000	44.10	47.40	54.30	62.70	67.80	76.59	88.14	101.49	116.74	134.01
70,000	51.45	55.30	63.35	73.15	79.10	89.36	102.83	118.40	136.20	156.35
80,000	58.80	63.20	72.40	83.60	90.40	102.12	117.52	135.32	155.66	178.68
90,000	66.15	71.10	81.45	94.05	101.70	114.89	132.21	152.23	175.11	201.02
100,000	73.50	79.00	90.50	104.50	113.00	127.65	146.90	169.15	194.57	223.35
110,000	80.85	86.90	99.55	114.95	124.30	140.42	161.59	186.06	214.03	245.69
120,000	88.20	94.80	108.60	125.40	135.60	153.19	176.28	202.98	233.49	268.02
130,000	95.55	102.70	117.65	135.85	146.90	165.95	190.97	219.89	252.94	290.36
140,000	102.90	110.60	126.70	146.30	158.20	178.72	205.66	236.81	272.40	312.69
150,000	110.25	118.50	135.75	156.75	169.50	191.48	220.35	253.72	291.86	335.03
160,000	117.60	126.40	144.80	167.20	180.80	204.25	235.04	270.64	311.32	357.36
170,000	124.95	134.30	153.85	177.65	192.10	217.01	249.73	287.55	330.77	379.70
180,000	132.30	142.20	162.90	188.10	203.40	229.78	264.42	304.46	350.23	402.03
190,000	139.65	150.10	171.95	198.55	214.70	242.54	279.11	321.38	369.69	424.37
200,000	147.00	158.00	181.00	209.00	226.00	255.31	293.80	338.29	389.14	446.70
210,000	154.35	165.90	190.05	219.45	237.30	268.07	308.49	355.21	408.60	469.04
220,000	161.70	173.80	199.10	229.90	248.60	280.84	323.18	372.12	428.06	491.37
230,000	169.05	181.70	208.15	240.35	259.90	293.61	337.87	389.04	447.52	513.71
240,000	176.40	189.60	217.20	250.80	271.20	306.37	352.56	405.95	466.97	536.04
250,000	183.75	197.50	226.25	261.25	282.50	319.14	367.25	422.87	486.43	558.38
260,000	191.10	205.40	235.30	271.70	293.80	331.90	381.94	439.78	505.89	580.71
270,000	198.45	213.30	244.35	282.15	305.10	344.67	396.63	456.70	525.34	603.05
280,000	205.80	221.20	253.40	292.60	316.40	357.43	411.32	473.61	544.80	625.38
290,000	213.15	229.10	262.45	303.05	327.70	370.20	426.01	490.53	564.26	647.72
300,000	220.50	237.00	271.50	313.50	339.00	382.96	440.70	507.44	583.72	670.05

Renewal and Termination of Cover

- Insurance coverage will automatically be renewed every policy year at the prevailing premium rates until the public officer and their spouse reaches 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage) and/or their children reaches 18 years old or get married, whichever is earlier. If the maximum age is attained during the policy year, the insurance will be terminated at the end of that prevailing policy year.
- The public officer may give notice in writing directly to Aviva during a policy year stating that he wishes to terminate one or more of the coverage 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.
- Insurance coverage for an insured will immediately cease under any of the following circumstances:
 - Upon expiry of the grace period of 30 days if premium is not paid;
 - When the full sum assured is paid out for that insured;
 - The entire policy is terminated by the Master Policyholder;
 - Employment at the ministry, statutory board or organ of state has ended

- Insurance coverage for the spouse will also terminate if the public officer is separated or divorced from the spouse.
- In the event of the death of the public officer, the coverage for spouse and children will automatically continue up to the expiry of the Master Contract or the date the spouse or children cease to be eligible for cover, whichever is earlier, provided premiums are paid.
- Any premium received after the termination of the coverage is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the coverage. Any such premium received shall be returned to the insured.

Free look Cancellation

You have 14 days from the time you receive your Certificate of Insurance (“COI”) to decide whether you want to continue with it. If you do not want to continue, you may write to us to cancel your COI. As long as you have not made any claim under your policy, we will cancel your coverage from the COI issue date and refund the premium paid, without interest and less any expenses incurred in considering your application and issuing your policy.

Your COI is considered delivered to and received by you seven days after we post it.

Important Notes

The policy is underwritten by Aviva Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and 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.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance.

Information is correct as of 16 July 2019.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners’ Protection Scheme which 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 Ltd or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Ref: COMP/2019/07/PPM/399