

FWD Life PA Product summary

Note:

Please read this product summary before you decide to take up this product.

Name of the insurer

FWD Singapore Pte. Ltd.

Product name

FWD Life PA

1. What is this product about?

- FWD Life PA is a non-participating, yearly renewable personal accident policy that covers to age 100.
- You are provided with coverage for accidental death and disability during the policy term. We will also reimburse your medical expenses for inpatient and outpatient treatments.
- You can supplement your base plan coverage by attaching the optional Income Support Rider and/or Catch-All Rider.

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2. What are the premiums I have to pay?

The premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience.

	For ages 0 - 64			For ages 65 - 70			For ages 71 - 99		
Base plan	S\$100K	S\$200K	S\$500K	S\$100K	S\$200K	S\$500K	S\$100K	S\$200K	S\$500K
Occupation Class 1, 2 and 6	S\$168.95	S\$283.84	S\$640.92	S\$269.08	S\$464.89	S\$1,074.52	S\$269.08	S\$464.89	S\$1,074.52
Occupation Class 3 and 4	S\$301.93	S\$501.95	S\$1,117.03	S\$473.74	S\$811.59	S\$1,855.07	S\$473.74	S\$811.59	S\$1,855.07
Income Support Rider	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
Occupation Class 1, 2 and 6	S\$105	S\$174.84	S\$314.98	S\$222.55	S\$369.06	S\$689.85	S\$222.55	S\$369.06	S\$689.85
Occupation Class 3 and 4	S\$212.42	S\$355.97	S\$639.42	S\$443.42	S\$741.61	S\$1,381.85	S\$443.42	S\$741.61	S\$1,381.85
Catch-All Rider	10% of Base plan sum insured			10% of Base plan sum insured			10% of Base plan sum insured		
Occupation Class 1, 2 and 6	S\$25.40	S\$50.79	S\$126.99	S\$74.12	S\$148.24	S\$370.60	S\$74.12	S\$148.24	S\$370.60
Occupation Class 3 and 4	S\$25.40	S\$50.79	S\$126.99	S\$74.12	S\$148.24	S\$370.60	S\$74.12	S\$148.24	S\$370.60

Occupation class 1 and 2 refer to white collar, office workers, sales or light manual workers. Your job is primarily sedentary (meaning you spend a lot of time sitting at your desk) in an office, light manual duties or local travel (but not delivering goods).

Occupation class 3 and 4 refer to heavy manual or unskilled workers. Your job involves manual labour and may require heavy lifting.

Occupation class 6 refers to unemployed individuals including housewives, students and full time national servicemen.

3. Quick Summary of Benefits

No.	Benefit	Sum insured		
1	Accidental Death and Disability Benefit (ADDB)	S\$100,000	S\$200,000	S\$500,000
1a	Accidental Death Benefit (ADB)	100% of ADDB sum insured		
1b	Accidental Permanent Disability Benefit (APDB)	Up to 150% of ADDB sum insured Refer to page 3 for the Permanent Disability Schedule.		
2	Double Indemnity on Accidental Death and Disability Benefit	200% of ADB / APDB sum insured		
3	Triple Indemnity on Accidental Death and Disability Benefit	300% of ADB / APDB sum insured		
4	Compassionate Grant Benefit	10% of ADDB sum insured		
5	Medical Expenses for Inpatient & Outpatient Treatment Benefit (per accident) *	S\$2,000	S\$3,000	S\$4,000
5a	Chinese physician, acupuncturist, bonesetter, and chiropractor expenses (per accident)	S\$500 S\$50/visit	S\$1,000 S\$100/visit	S\$1,500 S\$100/visit
5b	Physiotherapy expenses (per accident)	S\$500	S\$1,000	S\$1,500
6	No claim discount (NCD)	10% (on total premiums including riders, if applicable)		

*The Medical Expenses for Inpatient and Outpatient Treatment Benefit will expire when the person insured turns age 80.

	Income Support Rider	Plan A	Plan B	Plan C
7	Daily Hospital Income Benefit (up to 365 days per accident)	S\$100 For specific individuals**, S\$50	S\$150 For specific individuals**, S\$75	S\$300 For specific individuals**, S\$150
8	Weekly Income Benefit *** (up to 104 weeks per accident)	S\$100 For specific individuals***, S\$50	S\$200 For specific individuals***, S\$100	S\$350 For specific individuals***, S\$175
Catch-All Rider				
9	Catch-All Benefit	10% of ADDB sum insured		

**The limit for Daily Hospital Income Benefit will be halved as shown in the table above, for the following groups of persons insured: (i) Children (a child that is age 21 and under, as included in a family policy), (ii) unemployed persons, and (iii) persons aged 80 and over.

*** The Weekly Income Benefit will expire when the person insured turns age 75. The limit for the Weekly Income Benefit will also be halved as shown in the table above, for the following groups of persons insured: (i) Children (a child that is age 21 and under, as included in a family policy), and (ii) unemployed persons.

Please refer to your policy schedule for the exact benefit amount you are entitled to at each policy renewal.

Note:

You may select separate plan types for your base plan and Income Support Rider. For example, you may attach plan C of the Income Support Rider to any sum insured selected for the base plan.

4. What are the benefits I will receive under this policy?

Your benefits

Accidental Death Benefit (ADB)

If a person insured suffers an accident and it solely and directly causes his/her death within 12 months of the accident, we will pay the ADB.

The cover for that person insured will terminate automatically once a claim is paid under this benefit. If multiple individuals are insured under the same policy, the surviving person(s) insured will continue to be covered until the policy ends.

Accidental Permanent Disability Benefit (APDB)

If a person insured suffers an accident, and it solely and directly causes permanent disability within 12 months of the accident, we will pay the APDB as stated in the Permanent Disability Schedule below. The amount payable is assessed as a percentage of the ADDB sum insured, as shown.

Any amount paid on a permanent disability will be deducted from the ADB limit if they arise from the same accident.

Accidental Death and Disability Benefit (ADDB)

Permanent Disability Schedule	
Severity of the permanent disability	APDB (Payment as a percentage of the ADDB sum insured)
Total and permanent disability*	150%
Total and permanent loss of all sight in both eyes	100%
Total loss of speech and hearing	
Total and permanent severance or loss of use of two or more limbs above the wrist or ankle	100%
Third-degree burns (to 8% or more of the head, or 20% or more of the body)	
Total and permanent severance or loss of use of one limb above the wrist or ankle	80%
Third-degree burns (to 5% or more but less than 8% of the head, or 15% or more but less than 20% of the body)	
Total loss of use of all fingers on one hand or toes on one foot	60%
Total and permanent loss of all sight in one eye	
Total and permanent loss of all hearing in one ear	
Total and permanent loss of speech	
Third-degree burns (to 2% or more but less than 5% of the head, or 10% or more but less than 15% of the body)	
Total loss of use of phalanges of the hand or foot (per phalanx)	4%

*Total and permanent disability is defined as a state of incapacity that is:

- caused by accidental injury sustained by the person insured;
- continuous for a period of at least six (6) months;
- medically certified by our appointed registered medical practitioner as total, permanent, and having no hope of improvement beyond six (6) months; and

Your benefits

Accidental Death and Disability Benefit (ADDB)

- d) totally preventing the person insured from engaging in or giving attention to any and every kind of work to earn or obtain wages, compensation or profit for the remainder of his/her life; or if the person insured has no occupation at the time of the accident, he/she must be unable to perform 3 out of the 6 Activities of Daily Living (ADL) as a result of the accident. The person insured's inability to perform 3 out of the 6 ADL must be confirmed by a medical practitioner that we approve of.

Note:

- If the person insured suffers from more than one permanent disability caused by the same accident, we will only pay for the permanent disability that gives the highest benefit amount.
- We will take off any amount paid previously (including any claim for the Double or Triple Indemnity on ADDB) before paying the next claim event, and the maximum amount paid under this benefit cannot be more than 150% of the ADDB sum insured.
- There will be no change in the premium payable regardless of the number of claims made in a policy year.
- There is no waiting period in between claims.
- The APDB limit will reset upon the renewal of the policy each year.
- Upon 150% of the ADDB sum insured being paid out, coverage for that person insured under this policy will terminate.

Double Indemnity on Accidental Death and Disability Benefit (ADDB)

We will pay double the benefit amount under the ADDB if the accidental death or permanent disability was sustained while the person insured was:

- a) a passenger on public transport;
- b) a passenger or driver in a private transport;
- c) a pedestrian where such loss is caused by public transport, private transport or a personal mobility device;
- d) using a personal mobility device;
- e) a pedestrian (including as a passenger in a public lift, other than lifts in mines and construction sites); or
- f) caught in a fire which started at home, in a theatre, hotel, public auditorium, school, hospital or shopping mall. Factories are not covered.

For person(s) insured below the age of 18, we will also pay double the benefit amount under the ADDB if the accidental death or permanent disability was sustained while the person insured was:

- a) within school premises on a school day or participating in school activities organised and supervised by the school authorities;
- b) participating in school activities organised and supervised by the school authorities outside of school premises; or
- c) travelling as a passenger on a school bus, private bus or excursion bus to and from the school or a venue where the school activity(ies) is/are taking/took place.

Note:

We will pay the higher of the ADDB or Double Indemnity on ADDB but not both.
The maximum we will pay for this benefit is S\$2 million per life.

Your benefits

Triple Indemnity on Accidental Death and Disability Benefit (ADDB)

We will pay triple the benefit amount under the ADDB if the accidental death or permanent disability was sustained while the person insured was travelling as a fare-paying passenger on a commercial plane or on a cruise ship (with at least a night's stay on board the cruise ship) operated by a licensed operator.

Note:

We will pay the higher of the ADDB or Triple indemnity on ADDB but not both.
The maximum we will pay for this benefit is S\$3 million per life.

For an accident where more than one condition is met under the Double and Triple Indemnity on ADDB, we will only pay the higher of the two claims, but not both.

Compassionate Grant Benefit

If we pay a claim for death under the Accidental Death Benefit, we will also pay you or your nominee the Compassionate Grant Benefit as an additional support. The Compassionate Grant Benefit will be paid in one lump sum as an additional 10% of the ADDB sum insured.

This benefit will only be paid once per life.

Medical Expenses for Inpatient and Outpatient Treatment Benefit

We will reimburse reasonable and necessary medical expenses incurred for the person insured's inpatient and outpatient treatment as a result of an accident occurring in or outside of Singapore, up to the benefit limit payable for each accident.

All medical expenses must be incurred within 12 months from the date of the accident.

This benefit will expire when the person insured turns age 80.

a) Chinese physician, acupuncturist, bonesetter and chiropractor expenses

If the person insured suffers from an accident, we will reimburse medical expenses incurred by the person insured for treatment by a Chinese medical practitioner and/or chiropractor received in or outside of Singapore, up to the benefit limit payable per visit for each accident.

All medical expenses must be incurred within 12 months from the date of the accident.

b) Physiotherapy expenses

If the person insured suffers from an accident, we will reimburse medical expenses incurred by the person insured for any medically necessary physiotherapy treatment received in or outside of Singapore, up to the benefit limit payable for each accident.

All medical expenses must be incurred within 12 months from the date of the accident.

Note:

Claims paid for (a) and (b) will reduce the overall Medical Expenses for Inpatient and Outpatient Treatment Benefit. The total amount we will pay under this benefit in each period of insurance will not be more than the benefit limit shown in the table of benefits for any one accident.

Your benefits

No Claim Discount (NCD)

If no claim has been admitted under the policy (including the riders, where applicable) for a person insured for 3 consecutive policy years, we will apply a one-time 10% perpetual discount on the total premiums payable under the policy (including all riders, if applicable) for that person insured.

The NCD will be automatically applied starting from the next policy anniversary, for as long as the policy is renewed yearly.

If there is a change in the plan type for the base plan and/or any riders for the eligible person insured on renewal of the policy, the NCD will apply to the new plan type.

Note:

The NCD is applied on the premiums payable for each person insured, and not on the entire policy.

If you and your children are insured under the same policy, each person must qualify separately for the NCD. Different persons insured under the policy may or may not qualify for the NCD.

5. Optional Riders

The optional riders you choose are shown in your policy schedule.

Income Support Rider

Daily Hospital Income Benefit

If a person insured is hospitalised due to an accident, we will pay the Daily Hospital Income Benefit for each day of hospitalisation.

The Daily Hospital Income Benefit is payable beginning from the date of hospitalisation, up to a maximum of 365 days for any one accident. We will stop paying the Daily Hospital Income Benefit when the person insured is discharged from the hospital.

Note:

The limit for this benefit will be halved for the following group of persons insured:

- (i) Children (a child that is age 21 and under, as included in a family policy),
- (ii) unemployed persons, and
- (iii) persons over the age of 80.

Please refer to your policy schedule for the exact benefit amount you are entitled to.

Income Support Rider

If within 90 days from the date an accident occurs, a person insured is hospitalised and is diagnosed by a medical practitioner with having a temporary total disability as a result of the accident, we will pay you the Weekly Income Benefit for each week that the person insured is hospitalised.

The Weekly Income Benefit is payable beginning from the date of hospitalisation, up to a maximum of 104 weeks for any one accident.

We will pay the Weekly Income Benefit for every 7 full days of hospitalisation or prorate the Weekly Income Benefit by the number of days if the hospitalisation does not extend to the full 7 days. We will stop paying the Weekly Income Benefit when the person insured is discharged from the hospital.

Temporary total disability refers to a physical condition caused solely and directly by an accident that temporarily prevents the person insured from totally engaging in any work for income in any occupation, business, or activity. The person insured will be regarded as having a temporary total disability where:

Weekly Income Benefit

- a) if the person insured was engaged in any occupation or business that generates income when the accident happened, he/she is no longer engaged in any occupation or business that generates income because of the accident; or
- b) if the person insured was not engaged in any occupation or business that generates income when the accident happened, he/she becomes unable to perform 3 out of the 6 Activities of Daily Living (ADL) due to the accident. The person insured's inability to perform 3 out of the 6 ADL must be confirmed by a medical practitioner that we approve of.

This benefit will expire when the person insured turns age 75.

Note:

The limit for this benefit will be halved for the following group of persons:

- (i) Children (a child that is age 21 and under, as included in a family policy), and
- (ii) unemployed persons.

Please refer to your policy schedule for the exact benefit amount you are entitled to.

Catch-All Rider

We will pay an additional 10% of the ADDB sum insured if the person insured had an accident that requires an Intensive Care Unit (ICU) Stay, directly and solely as a result of that accident.

This benefit will be paid once per life.

Intensive Care Unit Stay refers to the person insured having stayed in the ICU for 120 or more consecutive hours with the use of invasive life support, with proof of such stay, while this policy is in force.

Invasive life support refers to the ventilatory support through the following means:

- Extracorporeal Membrane Oxygenation (ECMO);
- Left ventricular assist device (LVAD) or intra-aortic balloon pump; or
- Ventilatory support by invasive artificial airway (endotracheal tube or tracheostomy tube), but specifically excludes ventilation by any non-invasive ventilator, such as a CPAP BiPAP or use of a face mask.

**Catch-All
Benefit**

The following shall not be covered under this benefit:

- an accident arising out of, involving, or resulting in surgery for organ donation, regardless of whether an ICU Stay was required;
- admission into the ICU or surgery for cosmetic purposes;
- surgery for weight reduction or gender transformation purposes;
- an accident happening because of congenital conditions, and/or an accident which would not have happened if not for the congenital condition;
- surgery to correct vision or a refractory disorder that is not medically necessary as a direct result of an injury sustained from an accident; or
- hospitalisation due to palliative care.

6. Policy Extensions

Coverage under this plan and any attaching riders shall extend to situations where the person insured is a victim of the following events, subject to the terms and conditions of the respective benefits.

No.	Policy Extension	Description
1	Worldwide coverage	Unless a benefit expressly mentions that coverage is confined to Singapore, this policy and its benefits provide for a worldwide coverage for a maximum duration of 180 consecutive days outside of Singapore.
2	Riot, strike, civil commotion, terrorism, hijack, murder, and assault	If the person insured suffers an injury or dies because of an accident arising out of an act of riot, strike, civil commotion, terrorism, hijack, murder, or assault that triggers a benefit under this policy, we will pay the relevant benefit stated. This extension is only valid if the person insured did not take part in such acts or make an agreement with other people to carry out such acts.
3	Disappearance	If the person insured disappears following the sinking or destruction of a ship, plane or any other conveyance he/she was onboard during the period of insurance, and the body is not found within one year after the date of the disappearance, we will pay the Accidental Death Benefit stated. The Accidental Death Benefit will be paid to you or your nominees after you/they have signed an undertaking to us to guarantee that if the person insured is subsequently found to be alive, you/they will, when asked, return to us the benefit amount that we have paid under this extension.
4	Natural elements or disasters	If the person insured suffers an injury or dies because he/she was exposed to natural elements or disasters and that trigger a benefit under this policy, we will pay the relevant benefit up to the limit stated.
5	Drowning and suffocation	If the person insured suffers an injury or dies from accidental inhaling of smoke, poisonous fumes, gas or by drowning, and any benefit is triggered under this policy, we will pay the relevant benefit up to the limit stated.
6	Accidental miscarriage	If the person insured suffers an injury because of an accident, resulting in a miscarriage that triggers a benefit under this policy, and such miscarriage is not attributed to any natural cause and/or illness, we will pay the benefit up to the relevant limit stated.
7	Full time National Service and Reservist training	If the person insured suffers an injury or dies because of an accident during full time National Service or Reservist duties carried out in Singapore or overseas (if this applies) under the Enlistment Act 1970, and triggers a benefit under this policy, we will pay the relevant benefit up to the limit stated.
8	Motorcycling	If the person insured suffers an injury or dies because of an accident while as a rider or pillion on a motorcycle and triggers a benefit under this policy, we will pay the relevant benefit up to the limit stated.
9	Sports and activities as a form of recreation	If the person insured suffers an injury or dies because of an accident while engaging in sports and activities as a form of recreation (except of racing of any kind) and this triggers a benefit under this policy, we will pay the relevant benefit up to the limit stated. For the avoidance of doubt, coverage does not extend to any sport or activity done in a professional capacity, or where an income or remuneration could be earned.
10	Private flight	If the person insured suffers an injury or dies because of an accident while on a private flight (as a non-fare paying passenger in a licensed private aircraft and/or helicopter while on a business trip when traveling outside of Singapore) and triggers a benefit under this policy, we will pay the relevant benefit up to the limit stated.

No.	Policy Extension	Description
11	Insect bites, infectious diseases, or food poisoning	<p>We will consider the contracting of an infectious disease and food poisoning an accident under this policy. If the person insured contracts or dies from food poisoning or infectious diseases, or suffers an injury or dies from insect bites, and this triggers a benefit payable under the ADDB and/or the Medical Expenses for Inpatient and Outpatient Treatment Benefit, we will pay the relevant benefit(s) up to the limit(s) stated. Coverage for food poisoning and infectious disease under this extension has a 14-day waiting period from the issue date.</p> <p>However, notwithstanding the foregoing, this extension does not extend to Chinese physician, acupuncturist, bonesetter and chiropractor expenses incurred under the Medical Expenses for Inpatient and Outpatient Treatment Benefit.</p> <p>The following infectious diseases are covered:</p> <ol style="list-style-type: none"> 1. Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2 or H7N7 2. Hand, foot and mouth disease (HFMD) 3. Measles 4. Middle east respiratory syndrome coronavirus (MERS-CoV) 5. Mumps 6. Nipah viral encephalitis 7. Rabies 8. Rubella 9. Severe acute respiratory syndrome (SARS) 10. Anthrax infection 11. Legionnaires' disease 12. Melioidosis 13. Plague 14. Pulmonary tuberculosis 15. Chikungunya fever 16. Dengue fever and Dengue haemorrhagic fever 17. Japanese viral encephalitis 18. Malaria 19. Yellow fever 20. Zika virus 21. Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease' 22. Poliomyelitis 23. Diphtheria 24. Botulism

7. Exclusions

This policy has certain exclusions, meaning situations where we won't pay the benefits. We list below the exclusions that apply to the benefits under your policy. We may also apply specific exclusions to your policy when we offer to issue your policy. If any specific exclusion applies to certain benefits, we will record the details in an endorsement.

- a) Any self-inflicted injury or attempt at suicide, whether sane or insane.
- b) While under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner.
- c) War or any act related to it, or service in the armed forces or in a Civil Defence Force supporting any country at war.
- d) Taking part in air travel activities, except as a fare-paying passenger in a licensed aircraft on an established air route, or as a non fare-paying passenger in a licensed private aircraft and/or helicopter while on a business trip travelling outside Singapore.
- e) Mental disorder or illness or disease of any kind or any infection, other than infections which happen at the same time and as a result of any accidental wound, or covered infectious diseases and/or food poisoning which fall under the policy extensions.
- f) Any injury the person insured suffers while committing or attempting to commit an offence or in resisting arrest by a law enforcement officer.

- g) Any form of dental care or treatment (unless needed as a result of an injury caused by an accident and as long as the dental care or treatment is carried out on sound natural teeth and not to dentures) and all related expenses.
- h) Any pre-existing condition which existed before the policy start date, or the date of reinstatement, whichever is later, and has one or more of the following characteristics:
 - presented signs or symptoms which you (or the person insured) were aware of or should reasonably have been aware of;
 - treatment was recommended or received from a medical practitioner or specialist for the medical condition; or
 - you (or the person insured) has/have undergone or were recommended to undergo medical tests or investigations, unless the illness or condition had been declared and accepted by us.
- i) Taking part in air, military, or naval training, exercises, manoeuvres, warlike operations or handling explosives and demolition materials and while under orders for restoring public order, (except where National Service or Reservist duties are carried out in Singapore or overseas (if this applies) under the Enlistment Act 1970).
- j) Engaging in any sport in a professional capacity, or where an income or remuneration could be earned, or engaging in racing of all kinds.
- k) Deliberate acts that endanger the person insured's life, such as provoked assault.
- l) Activities involving firearms and explosive (except where National Service or Reservist duties are carried out in Singapore or overseas (if this applies) under the Enlistment Act 1970).
- m) Wilful participation by you or any of the persons insured in any acts that are illegal and/or unlawful in Singapore and/or the country you are in.

8. Premiums

We guarantee that your premiums will stay the same during the one-year period of insurance.

However, at the policy renewal date, we reserve the right to adjust subsequent premium(s) which may differ from that in the policy schedule. We will let you know 30 calendar days in advance if your subsequent premiums are revised.

9. Will my policy be renewed?

We will automatically renew this policy by one more year at the end of each policy year, until each person insured reaches 100 years of age.

The premiums and features of the renewed policy may be subject to change by us at each renewal, and we will provide the new premiums and features (if applicable) for the next policy year to you before each renewal.

We reserve the right to change the premiums and features (which may include the benefit definition and limits) of the renewed policy at an individual policy level or at a portfolio level.

If we do not receive a request to cancel the policy, we will collect the premiums based on the last recurring payment instruction chosen by you.

10. Changes to occupation or citizenship

You must notify us as soon as possible if any of the persons insured changes their occupation or citizenship. We may terminate your policy cover or continue the cover on existing or revised terms and conditions.

11. Changes to country of residence

You must notify us as soon as possible if you or any of the persons insured change(s) your/their country of residence or plans to reside outside of Singapore for more than 180 days. We reserve the right to continue the cover on current terms and conditions or reject continuing your policy if you and/or the person(s) insured change(s) your/their country of residence.

12. Cancelling your policy

You can cancel (terminate) your policy at any time.

Monthly Payment Frequency

If you have chosen a monthly premium payment frequency, the policy will continue to provide coverage up to the day before the next due date for the premium payment.

Annual Payment Frequency

If you have chosen an annual premium payment frequency, we may refund a part of your premium, as shown in the table below, based on the number of complete months remaining on your policy.

However, we will not refund anything if there was/were any claim(s) paid under your policy or if there is a claim admitted and pending payment, or if the refund amount is less than S\$25 (excluding GST).

Complete months remaining on your policy	Percentage of refund on premium paid (excluding GST)
11 months	75%
10 months	65%
9 months	55%
8 months	45%
7 months	35%
6 months	25%
0-5 months	0

13. Policy termination

Your policy will end on the earliest of the following dates:

- coverage for all the person(s) insured end(s);
- the policy lapses due to non-payment of premium; or
- when we receive your notice in writing to terminate your policy.

The coverage for a person insured ends on the earliest of the following dates:

- that person insured dies (coverage will continue for the other persons insured);
- that person insured reaches 100 years of age (for adult policy) or 22 years of age (for child policy);
- when 150% of the ADDB sum insured is paid out;
- termination of the coverage is triggered by any other policy terms and conditions; or
- when we receive your notice in writing to terminate the coverage.

14. Free look period

A life insurance policy can be a long-term commitment. You have 14 calendar days to review the policy and decide if it is suitable for your needs. If unsuitable, you may cancel the policy within 14 calendar days after you receive it and we will refund any premiums you have paid for the policy. We consider the policy delivered from the time we email it to you.

15. Policy Owners' Protection Scheme

Your 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 us or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg) or (www.sdic.org.sg).

16. Important information

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this policy and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.