



PRODUCT SUMMARY FOR iSURE PLAN

DETAILS OF THE INSURER

Singapore Life Ltd (“Singlife”) is a registered insurer under the Insurance Act 1966 and an exempt financial adviser under the Singapore Financial Advisers Act 2001 (“FAA”). As a registered insurer, Singlife provides and sells insurance products such as life policies and accident and health policies. As an exempt financial adviser, Singlife provides financial advisory service in relation to life policies and collective investment schemes.

PRODUCT INFORMATION

The iSure Plan (the “Plan”) is a group insurance plan, underwritten by Singlife (“We”, “Us”, “Our”), covering major cancer illnesses for selected members (“Insured Members”, “You”, “Your”) of iHG Sure Pte. Ltd. (“iHG Sure”), the master policy owner.

ELIGIBILITY

Insurance coverage under this Plan is only available to you if:

- a. You are between 18 and 70 years old Age Next Birthday (both age inclusive),
- b. You have purchased from iHG Sure qualified health screening packages (Vibrant, Radiant, Dynamic, Prime, Prime Executive and Supreme) and completed the Health Declaration Form.
- c. You have passed the underwriting question to “Have you ever had, or are you awaiting any investigation, observation or consultation for cancer, pre-cancerous conditions, leukaemia, tumour, lump or growth; or have two or more of your immediate family members ever had cancer?” in Health Declaration Form.
- d. You are Singaporean citizen, Singapore Permanent Resident or holders of valid Singapore employment pass or work permit (exclude foreign domestic helper or construction worker),
- e. You are a resident in Singapore (not having been out of Singapore for more than 90 continuous days at the date of application for cover under this Policy and throughout the Cover Period),
- f. You are not a Prohibited Person, and
- g. Your application for cover under this Plan has been approved by Singlife.

COVERAGE PERIOD

The coverage period is one year.

COVERAGE COMMENCEMENT

Cover under this Plan starts from the issuance of the Certificate of Insurance (“Coverage Start Date”) by Singlife.

SCOPE OF COVERAGE

This Plan covers:

- Death
- Major Cancer
- Refund for HOPE Programme (only if you have enrolled with iHG Sure’s HOPE Programme)

BENEFITS

Health Screening Packages	Major Cancer SA (S\$)	Death SA (S\$)
Vibrant	1,000	500
Radiant	2,000	500
Dynamic Package	4,000	500
Prime Package	8,000	500
Prime Executive Package	10,000	500
Supreme	12,000	500

i. Death Benefit

This benefit covers death due to any cause. When We receive proof of death of an Insured Member in Our prescribed form, We will pay the Sum Assured in the Benefit Schedule. Coverage for the Insured Member ceases upon payment of the Death Benefit.

ii. Major Cancer Benefit

We will pay the full Major Cancer Benefit if an Insured Member is diagnosed by a Registered Medical Practitioner as suffering from a Major Cancer, if the Insured Member has survived the expiry of the Survival Period of 7 days after the date of diagnosis of Major Cancer, and after Waiting Period of 90 days from policy inception date or last reinstatement date, whichever is later. The payment varies depending on health screening packages purchased.

If the diagnosis of Major Cancer is within 90 days from policy inception date or last reinstatement date, whichever is later, benefit equal to the health screening package cost will be paid out.

Major Cancer is defined as a malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. Major Cancer is diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

The followings are excluded:

- All tumours which are histologically classified as any of the following:
 - Pre-malignant;
 - Non-invasive;
 - Carcinoma-in-situ (Tis) or Ta;
 - Having borderline malignancy;
 - Having any degree of malignant potential;
 - Having suspicious malignancy;
 - Neoplasm of uncertain or unknown behaviour; or
 - All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;

- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.

Coverage for the Insured Member ceases upon payment of the Major Cancer Benefit.

iii. Refund Benefit for HOPE Programme

If You are enrolled with iHG Sure's HOPE Programme, You will be entitled to a refund of 50% fee of HOPE Programme (capped at S\$1,000) after completion of HOPE Programme when You meet the following criteria:

- If You have less or equal to 4 abnormal results from health screening, You must have improved all abnormal results to normal results after completion of HOPE Programme;
- If You have more than 4 abnormal results from health screening, You must have improved at least 4 abnormal results to normal results after completion of HOPE Programme.

Illustration:

Refund Eligibility

(Number of abnormal measures)

Before	After								
	0	1	2	3	4	5	6	7	8
0									
1	Yes								
2	Yes	No							
3	Yes	No	No						
4	Yes	No	No	No					
5	Yes	Yes	No	No	No				
6	Yes	Yes	Yes	No	No	No			
7	Yes	Yes	Yes	Yes	No	No	No		
8	Yes	Yes	Yes	Yes	Yes	No	No	No	

Normal and/or Abnormal health results will be measured against the following:

Measures	Normal Results
1. Triglyceride	< 2.3 mmol/L
2. HDL	>= 1 mmol/L
3. BP	< 140/90
4. Fasting glucose/ HbA1c	< 6.1 mmol/L/%
5. Total Fat	Male < 20%; Female < 30%
6. Visceral Fat	< 10%
7. BMI	< 23 kg/m ³
8. Waist circumference	Male <= 90cm; Female <= 80cm

Note: The opposite of these criteria would mean abnormal results

Our decision on the amount of benefit payable is final and conclusive and shall not be subject to review.

KEY PRODUCT PROVISIONS

1. Exclusions

Death Benefit

This Policy does not cover if Insured Member commits suicide whether the Insured Member is sane or insane.

Major Cancer Benefit

We will not pay for liability arising directly or indirectly from, in respect of, or due to any of the followings:

- Any pre-existing condition which existed prior to the Insured Member becoming insured under this Policy; or

- Results from self-inflicted or attempted self-inflicted illness or injury, whether the Insured Member is sane or insane; or
- Willful misuse of drugs or alcohol, whether the Insured Member is sane or insane; or
- Acquired immunodeficiency syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

2. Terms of Coverage

This Plan provides coverage to the Insured Member commencing from the Coverage Start Date as stated on the Certificate of Insurance issued to the Insured Member ("Coverage Period").

3. Ending the Insurance

Cover for an Insured Member ends when:

- the Insured Member is no longer eligible for cover (refer to Eligibility section),
 - We, You or iHG Sure end this Policy according to its terms,
 - Insured Member cancels cover under this Policy by writing to Us,
 - We pay the full Sum Assured, or
 - the Policy Period ends,
- whichever is the earliest.

The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

4. Waiting Period

Waiting period of 90 days apply to Major Cancer benefit. If diagnosis of major cancer is within 90 days from policy inception date or last reinstatement date, whichever is later, We will pay the benefit equal to the health screening package cost and the policy will be terminated.

5. Survival Period

Insured Member must survive the expiry of Survival period of 7 days after the date of diagnosis of Major Cancer for the Major Cancer benefit to be payable.

6. Misstatement

- If the age or date of birth or other relevant facts relating to any Insured Member is misstated and this affects the scale of benefits or other terms and conditions of this Policy, then Singlife will use the true age and facts to determine whether insurance coverage is in force and the benefits payable under this Policy and if, in Singlife opinion is necessary, an equitable adjustment of premiums will be made and notice of the adjustment will be given to Insured Member.
- Where a misstatement of age or other relevant facts has caused a person to be insured under this Policy when he/she is otherwise ineligible for any insurance, or where such statement has caused a person to remain insured when he/she would otherwise be disqualified in accordance with the provisions of this Policy, his/her entire insurance coverage shall be void and there shall be a refund of premiums paid. However, if there is a fraud on the part of the Insured Member, premiums paid shall not be refunded.

7. Cancellation

You may cancel your cover under this policy by writing to Us. The date of cancellation will depend on when We receive the notice of cancellation from You.

8. Free Look Period

You have 14 days from the date You receive this cover to decide whether You want to continue with it. If You do not want to continue, You may write to Us to cancel your cover. As long as no claims have been made under this cover, We will cancel this cover from the issue date.

9. Premiums

Not applicable.

MAKING CLAIMS

We must be given written notice of any Major Cancer in Our prescribed forms within 30 days after the diagnosis of occurrence of the Major Cancer. Any written notice given by or on behalf of the Insured Member containing sufficient particulars for Us to identify the Insured Member will be considered sufficient notice. If the notice is not given to Us within the requisite time, We still accept submission of a claim if it can be shown that it was not reasonably possible to give such notice and that notice was given to Us as soon as it was reasonably possible.

For processing of such claims under this Policy, We may require any or all of the following at Your cost:

- Certificates, medical reports (including clinical, radiological, histological and laboratory reports), information and evidence in such form and nature as We may prescribe;
- That the Insured Member be available for examination by our approved Registered Medical Practitioner when required and if the Insured Member is residing outside Singapore, We may still require him to come to Singapore for such medical examination. In the event of any conflict of opinion between Our doctors and the Insured Member's Registered Medical Practitioner, the opinion of Our doctors shall prevail and be binding on the Insured Member;
- Proof of the Insured Member's date of birth and if the date of birth and/or age given to Us is incorrect, then We will not be liable to pay more than the amount that We would have had to pay if the date of birth and/or age had been correctly stated to Us.

Claims forms and supporting documents should be sent to managed_care3@singlife.com. Please visit www.singlife.com to find out more about Claims Process.

PROHIBITED PERSON

Prohibited Person means a person or entity who is

- subject to laws, regulations or sanctions administered by any inter-government, government, regulator or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this policy, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

POLICY OWNERS' PROTECTION SCHEME

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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT NOTICE

This plan is underwritten by Singapore Life Ltd. This is product information provided by Singlife and is designed to serve as a guide only. The precise terms and conditions of the plan are set out in the certificate of insurance and policy terms & conditions with benefits summary. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance policy contract with the master policy owner shall apply.

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.