



Conditions for SNACK Self Care Pack – Psychiatric Consultation & Psychotherapy

Table of Cover

Coverage for

- Section 1 – **Psychiatric Consultation**
- Section 2 – **Psychotherapy**

Age Last Birthday	\$9.90 monthly premium per policy year	
	Psychiatric Consultation	Psychotherapy
Sum Assured at Age 18 to 62	We will reimburse you the Psychiatric Consultation fee up to \$200/month subject to a cap of 50% of the total consultation fee set out in each receipt per consult.	We will reimburse you for Psychotherapy up to \$500/month.

Note:

- Waiting period of 30 days from the start date of the **policy** applies to **Psychiatric Consultation** and **Psychotherapy**;
- **Sum assured** will refresh on a monthly basis on the date the premium is paid for the relevant month. Please see below for illustration:
 - Monthly premium is collected on 3rd Oct 2023, the **sum assured** of \$200/month **Psychiatric Consultation** and \$500/month **Psychotherapy** coverage under the **policy** shall be effective from 3rd Oct 2023 till 2nd Nov 2023. For the following month, monthly premium is collected on 3rd Nov 2023, the **sum assured** will refresh and the **sum assured** of \$200/month **Psychiatric consultation** and \$500/ month **Psychotherapy** coverage under the **policy** shall be effective from 3rd Nov 2023 till 2nd Dec 2023.

Your Policy

This is **your** insurance **policy**, and it contains details of benefits, conditions and exclusions. The **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have issued **you** with a **policy schedule**.

Any statement, information or declaration **you** have given that are made through SNACK by Income online application or over email to hello.snack@income.com.sg at the time of **your** application, will form the basis of the contract.

The **policy schedule**, **table of cover** and any further **endorsements** are all part of the **policy**.

Who is Eligible

The **policy** is only available to **you** if **you**:

- are a Singapore Citizen or Singapore Permanent Resident;
- are **age** between 18 years old and 61 years old; and have fully paid **your** premium.

Things to Remember

You must reveal all facts **you** know or ought to know which may affect the insurance cover that **you** are applying for. If not, this **policy** may not be valid.

We do not cover claims arising from **pre-existing conditions** that existed within 12 months before the start date of the **policy** as set out in the **policy schedule**.

You must not be an undischarged bankrupt and have not committed any act of bankruptcy 12 months before the start date of the **policy** as set out in the **policy schedule**.

Definitions

Age means age of last birthday.

Endorsement means any written statement or notice **we** have issued to confirm and record changes to this **policy**.

Family member means the **policyholder's** or **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

Insured person means the individual who is insured under this **policy**.

Healthcare Institution means a healthcare institution that is licensed under the Private Hospitals & Medical Clinics (PHMC) Act and listed on the Ministry of Health, Healthcare Institutions (HCI) Directory as at the date the **Psychotherapy** is rendered to **you**.

Pre-existing condition means any psychological distress or mental health disorders that existed before the cover **start date** for which:

- the insured had symptoms that would have caused any sensible person to get medical treatment, advice or care;
- treatment was recommended by or received from a medical practitioner; or
- the insured had medical tests or investigations.

Period of insurance means the period of cover as shown in the **policy schedule**.

Policy means this document, including any information provided or declaration made by the **policyholder**, the **policy schedule**, the **table of cover** and any **endorsements we** have issued under this **policy**.

Policyholder means the person named and who has made a declaration and paid the premium as shown in the **policy schedule**.

Policy year means a period of 1 year from the start date as shown in the **policy schedule**.

Policy schedule means the document which proves that **you** have the insurance cover, listing among other things, the **policyholder**, the plan type, and the **period of insurance** covered under this **policy**.

Prohibited person means a person or entity who is subject to laws, regulations or sanctions administered by any governmental or regulatory authorities or law enforcement in any country, which will prohibit **us** from providing insurance cover or paying any benefit.

Registered medical practitioner means a doctor who is qualified in western medicine and is legally licensed in Singapore or has the qualifications recognised by the Singapore Medical Council. This cannot be **you**, the **insured person** or **your** or the **insured person's** parent, brother or sister, husband or wife, child or relative.

Relevant person includes the **policyholder**, **insured person**, trustee, assignee, beneficiary, beneficial owner or nominee and mortgagee or financier.

Psychiatric Consultation means a consultation provided by a **Psychiatrist** for psychological distress or mental health disorders.

Psychiatrist means a **registered medical practitioner** who has the extra qualifications and expertise needed to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in psychiatry. They should be:

- on the Register of Medical Practitioners;
- accredited by the Specialists Accreditation Board (SAB); and
- registered by the Singapore Medical Council (SMC) with recognized specialties and subspecialties

Psychotherapy is a process of treating psychological distress or mental health disorders, which include:

- a. Art Therapy
- b. Cognitive Behavioural Therapy (CBT)
- c. Eye Movement Desensitization Re-processing (EMDR)
- d. Family and Systemic Psychotherapy
- e. Schema Therapy
- f. Solution Focused Brief Therapy (SFBT)
- g. Supportive Therapy

Start date means:

- the start date of the **policy** as set out in the **policy schedule**; or
- the date **we** issue an **endorsement** to this **policy**, whichever is the latest.

Sum assured means the **sum assured** corresponding to the period of coverage (during the **policy year**) set out in the **policy schedule**.

Table of cover means the separate table showing the list of benefits **we** will pay **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions, and qualifications of this **policy**.

We, our, us and **Income** means Income Insurance Limited.

You, your and **yours** means the **policyholder** shown in the **policy schedule**.

Your plan means the plan (with specific limits) that **you** chose at the time **you** applied for this **policy**.

What Your Policy Covers

This **policy** will protect **you** financially for **Psychiatric Consultation** and **Psychotherapy** rendered during the **period of insurance**.

The benefits under this **policy** are paid as a reimbursement for **Psychiatric Consultation** and **Psychotherapy** rendered to **you** subject to the terms of this **policy** and the maximum benefit limits of **your plan** as set out in the **table of cover**.

Main benefits

Section 1 - Psychiatric Consultation

We will pay the benefit as shown in the **schedule** if the **insured person** incurs consultation fee by a **Psychiatrist** during the **period of insurance**.

This benefit does not cover any other outpatient medical expenses such as prescriptions, diagnostic and laboratory services, examinations, and investigations ordered by the attending **registered medical practitioner**.

The **insured person** will only be eligible for this benefit if the **insured person's Psychiatric Consultation** takes place after a waiting period of 30 days from the start date of the **policy** as set out in the **policy schedule**. The benefit will be paid to **you** on a reimbursement basis subject to the following conditions:

- a) we will only reimburse you an amount equivalent to 50% of the total consultation fee set out in the receipt issued to **you** for the **Psychiatric Consultation** for each consult; and
- b) the maximum amount that **we** will reimburse **you** under this benefit shall not exceed \$200 per month.

Section 2 – Psychotherapy

We will pay this benefit as shown in the **schedule** if the **Psychotherapy** is rendered at a **Healthcare Institution**, referred by a **Psychiatrist** to the **insured person** during the **period of insurance**.

This benefit does not cover counselling and any other outpatient medical expenses such as prescriptions, diagnostic and laboratory services, examinations, and investigations ordered by the attending **registered medical practitioner**.

The **insured person** will only be eligible for this benefit if the **insured person** is recommended by a **Psychiatrist** to undergo **Psychotherapy** after a waiting period of 30 days from the start date of the **policy** as set out in the **policy schedule**. The benefit will be paid to **you** on a reimbursement basis and the maximum amount that **we** will reimburse **you** under this benefit is \$500 per month.

General conditions which apply to the whole policy

1 General Exclusions

This **policy** does not cover claims for **Psychiatric Consultation** and **Psychotherapy** rendered to **you** that are directly or indirectly related to, caused by or arising from:

- a. Any **pre-existing condition** that existed within 12 months before start date of the **policy** as set out in the **policy schedule**;
- b. Any condition which **the insured person** receives treatment, medication, advice, consultation or diagnosis within 12 months before the start date of the **policy** as set out in the **policy schedule**;
- c. Any addiction or dependence arising from these disorders such as gambling or gaming addiction;
- d. Any condition which is, results from, or is a complication of being infected with a sexually-transmitted disease;
- e. Any disease which has been announced as:
 - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO); in the affected countries, from the date of announcement until the epidemic or pandemic ends, unless **we** have expressly agreed in writing to cover **you** under this **policy**.
- f. Any sex-change operations or gender-related disorders;
- g. Any war, invasion, civil war, civil commotion, riot or strike, any **act of terrorism**, nuclear fallout, radioactivity, any nuclear fuel, material or waste and related risks;
- h. Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- i. A complication of birth control, sterilisation, infertility or treatment for infertility, pregnancy, childbirth, Caesarean, abortion or miscarriage, assisted conception, erectile dysfunction, impotence, any contraceptive treatment or all complications arising from these conditions;
- j. Birth defects, including hereditary conditions and disorders, and congenital illness or abnormalities;
- k. Deliberate misuse of drugs or alcohol;
- l. **Insured person's** deliberate self-injuring, **insured person's** suicide or attempted suicide while sane or insane, **insured person's** criminal act, provoked assault, deliberate acts or **insured person** putting themselves in danger (unless trying to save human life);
- m. **Insured person** being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit while driving, or being under the influence of any other drug unless it was prescribed by a **registered medical practitioner** and taken in line with the **registered medical practitioner's** advice;
- n. **Insured person** failing to make reasonable efforts to avoid the illness or minimise claims under this **policy**;
- o. Treatment for drug addiction or alcoholism;
- p. Domestic abuse;
- q. Marriage or marriage therapy.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

2 Cover

This **policy** covers the **insured person** while in Singapore.



3 Changing this plan

We may change the cover, benefit, premiums, terms and conditions of this **policy** from time to time by way of an **endorsement**. **We** may also discontinue the sale of this **policy** at any time in the future.

We will write to **you** at **your** last email address registered with **us** in the SNACK by Income online application, at least 30 days before the above change or discontinuance is to take place.

You may cancel this **policy** which will take effect on the next premium due date by making **your** application through the SNACK by Income online application or email hello.snack@income.com.sg.

4 Premium

The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to **you** at **your** email address registered in the SNACK by Income online application, at least 30 days before the change is to take place, to notify **you** of the new premium.

Premium due date

- The first premium is due and payable upon completion of the online application made through SNACK by Income.
- The subsequent premiums are due on the same day in the following calendar month of this **policy**. For avoidance of doubt, if the first premium is due on the last day of the month, subsequent premiums are due on the last day of each subsequent calendar months.

Examples

- First premium is paid on 3rd September. Subsequent premiums will be due on 3rd October, 3rd November etc.
- First premium is paid on 31st December, subsequent premiums will be due on 31st January, 28th February (leap year, on 29th February), 31st March etc.

Upon the receipt of the first premium payment by **us**, the **policy schedule** will reflect:

- the amount of premium paid under this **policy**; and
- the **sum assured** payable under this **policy**.

If any subsequent premium payment is not made, **you** will be given a grace period of 30 days. If the premium is not paid within the grace period, unless an extension of the grace period is agreed to by **us**, this **policy** will automatically terminate on the date where the grace period expires.

5 Renewal

We will renew the cover only if **we** receive the premium for the next policy term. If the cover is renewed, **we** will provide the new terms and conditions for the next policy term before the **start date** of the next policy term.

6 Cancellation

We can cancel this **policy** by giving **you** 30 days' notice by writing to **your** last email address registered in the SNACK by Income online application. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by email.

We will cancel this **policy** after expiry of the grace period for premium payment if **we** do not receive the premium due or **we** are not successful in taking the premium from the credit card after the grace period.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **your** application will depend on **us** accepting it based on **your** latest medical conditions.

7 Paying benefits

We will pay the benefits listed in this **policy** only if **you** have given **us** satisfactory proof of the claims.

Before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us**.

We will pay all benefits shown in the **table of cover** unless **you** die, in which case **we** will pay the benefits to **your** legal personal representative.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

8 Misrepresentation

We will end this **policy** if **you** misrepresent or misdescribe any circumstance which affects **your** health condition, country of residence or pursuits or any information which may affect **our** decision to accept **your** application.

9 Changes in circumstance

If there is any change in circumstances affecting **your** risk, **you** must give **us** immediate written notice and pay any extra premium that **we** may ask for. In particular, **you** must tell **us** about any change in **your** health condition.

We can choose not to pay the claim if **you** have failed to inform **us** of any change in circumstances affecting **your** risk.

If **you** lack capacity because of an impairment of or a disturbance in the functioning of the mind or brain as defined under the Mental Capacity Act 2008 when submitting **your** application for the **policy**, **we** may do the following.

- a. **We** will not pay the claim;
- b. **We** will not pay any other claim which has been or will be made under the **policy**;
- c. **We** may declare the **policy** invalid;
- d. **We** will not refund **your** premium; and/or
- e. **We** may not allow **you** to buy other policies from **us**.

10 Fraud

You must not act in a fraudulent way.

We will take the action shown below if **you**, or anyone acting for **you**:

- a. make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b. make a statement to support a claim knowing the statement to be false in any way;
- c. send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d. make a claim for any **loss** or damage caused by **your** deliberate act;

We may do the following.

- a. **We** will not pay the claim.
- b. **We** will not pay any other claim which has been or will be made under the **policy**.
- c. **We** may declare the **policy** invalid.
- d. **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- e. **We** will not refund **your** premium.
- f. **We** may not allow **you** to buy other policies from **us** and/or
- g. **We** may report **you** to the police.



11 Reasonable Care

The **insured person** must take all reasonable precautions to avoid an illness and take all practical steps to minimize claims.

12 Claims conditions

You must tell **us** as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this **policy**, failing which **we** shall not be liable for the claim.

We pay all claims in Singapore dollars.

13 What you need to provide when you send us your claim

You must supply all information, updated attending medical practitioner's statement, original invoices and receipts, evidence, documents, confirmed by oath if necessary, that **we** may need before **we** assess **your** claim. **We** may refuse to pay the claim if **you** cannot provide updated attending medical practitioner's statement, original receipts, or invoices. Any cost, charges or expense incurred for procuring the attending medical practitioner's statement, or any medical reports shall be borne by **you** or the **insured person**.

14 Free-Look period

We will give **you** 14 days from the date **you** receive this **policy** from **us** via email to decide whether **you** want to continue with it. If **you** do not want to continue and there is no claim made under this policy, **you** may cancel this **policy** by submitting **your** request through SNACK by Income online application or email to hello.snack@income.com.sg. **You** will get a full refund of the premium paid, less any medical fees and other expenses incurred by **us** in underwriting the **policy**.

15 Ending the policy

This **policy** will end immediately when:

- a. **we** cancel this **policy** under general conditions 6 (Cancellation) or 10 (Fraud);
- b. the grace period for payment of premiums expires under general condition 4 (Premium);
- c. **you** cancel this **policy** under general condition 3 (Changing this plan);
- d. **you** no longer satisfy any of the eligibility requirements set unless **we** have agreed in writing to provide cover;
- e. before entering into the **policy**, **you** fail to reveal all facts **you** know or ought to know when **you** applied for this **policy** and which may affect this **policy**; or
- f. **we** do not renew **your policy**.

16 Excluding third-party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

17 Currency and interest

All dollar amounts shown in the **policy** and **schedule** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.



18 Dealing with disputes

If **you** are not satisfied with **our** final decision on **your** claim, **you** shall refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg

If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

19 Prohibited Persons

If **you** are or any **relevant person** is found to be a **prohibited person**, **we** may immediately:

- declare this **policy** or the cover under this **policy** as invalid;
- cancel this **policy** and any or all cover under this **policy**;
- not make or suspend any transaction under this **policy**;
- refuse to pay any benefit to any **prohibited person**; and
- not **refund your** premium.

You must inform **us** of any changes to the identities, status, constitution, establishment, particulars and identification documents of the **relevant person** as soon as reasonably practicable but no later than 30 days of any change.

20 Governing Law

Singapore law will apply to this **policy**.

Our Promise to You

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint.

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 Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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