



### Important

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer the actual policy and any endorsement issued to you upon payment of premium for the policy.

## Conditions for SNACK-Life

### Your Policy

This is an insurance protection plan that provides cover for a limited period of time.

**We** will pay benefits if the insured becomes **totally and permanently disabled**, becomes **terminally ill**, or dies, during the **policy term**.

**You** cannot cash in this policy.

Any declaration **you** have given on behalf of the **insured person**, 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** and any further **endorsements** are all part of the **policy**.

### 1. Who is eligible

This **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 ;
- have fully paid **your** premium; and
- have selected at least one **trigger** applicable to your **policy**.

### 2. What your policy covers

If the insured becomes **totally and permanently disabled**, becomes **terminally ill**, or dies, during the term of the policy, **we** will pay the sum assured.

The **policy** will end:

- i) when **we** make this payment; or
- ii) if no such payment has been made, upon expiry of the **policy term**, unless specifically provided under **this policy** that this **policy** shall end on an earlier date.

If **you** are covered under one or more **SNACK-Life policy** the **accumulated coverage** shall not exceed S\$200,000 per insured.

### 3. Your responsibilities

**You** will pay your premium for this **policy** upon completion of the prescribed **trigger activity** of the **trigger** that you have selected for this **policy**.

## 4. What you need to be aware of

### a. Suicide

This policy is not valid if the insured commits suicide.

**We** will refund the premiums paid, without interest, if the policy is still **in force** at the time of death due to the suicide.

### b. Total and permanent disability (TPD) benefit

Under the definition of **TPD**, he or she must be unable to carry out any occupation. **We** do not pay if the insured is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

If there is **total physical loss**, **we** will pay.

**We** will not pay this benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger; or
- the effects of alcohol, drug or any dependence.

**We** will also not pay this benefit unless the insured is certified by a **registered medical practitioner** to have been **totally and permanently disabled** for at least six months in a row.

If the insured is also covered for **TPD** under any policies which have been issued in the past (whether issued by **us** or by any other insurer), the total **TPD** benefit due under all these policies cannot be more than S\$6.5 million (not including bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$6.5 million (not including bonuses). The cover for death will be reduced by the **TPD** payment, and this remaining cover will continue up to the date of expiry of the **policy term**.

### c. Conditions of trigger

- (i) By selecting the relevant **trigger** at the time of application of this **policy**, you have authorised the **premium** to be charged to **you** through the payment mode you have selected for this **policy** upon our receipt of the confirmation by the **trigger source** of **your** completion of the **trigger activity**. Upon confirmation of such premium payment we shall issue you the **policy**.

**Your** completion of the **trigger activity** shall be subjected to authentication and verification processes by the **trigger source** and we reserve the right to reject **your** application for this **policy** if **we** have any reason to believe that **you** have not fully completed the prescribed **trigger activity**.

**We** may add, delete, or revise any of the **trigger** and the **trigger activity** including the type of **trigger**, number of **trigger** and **trigger source** from time to time and **we** will notify **you** of such addition, deletion, revision by way of an email sent to **your** last email address registered with **us** in the SNACK by Income online application, prior to **your** application for any subsequent new **SNACK-Life policy**.



#### d. Stacking Assurance

(i) **You** may purchase a new **SNACK-Life policy** without further underwriting under the following conditions:

- the insured satisfy the eligibility requirements;
- the insured and **you** have at least one **policy in force** on the date of purchase of your new SNACK-Life policy;
- no claim has been made under any policy purchased through the SNACK by Income online application which covers the insured for critical illness, as defined under the Life Insurance Association Singapore (LIA) standard definitions for 37 severe-stage critical illnesses (version 2019) . You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the above standard definitions for critical illness;
- no claim has been made under any policy purchased through the SNACK by Income online application which covers the insured for the following disability:
  - Loss of hearing in both ears (total & permanent)
  - Third degree burns (body) - equal to or greater than 20%
  - Loss of speech
- no claim has been made under any **SNACK-Life policy** purchased through the SNACK by Income online application which covers the insured.

(ii) **You** may purchase a **first policy** after all your existing SNACK-Life **policies** have ended (i.e. **accumulated coverage** = \$0). However, **your** eligibility to purchase the first policy will be re-evaluated based on **your** latest physical or medical conditions at the time of your application for the **first policy**.

#### e. Premium

(i) The premium that the policyholder pays for this policy can change. If we change the premium for this policy, we will write to the policyholder at his/her last email address registered in the SNACK by Income online application, at least 30 days before the change is to take place, to tell the policyholder what the new premium is.

(ii) Premium due date

(i) The premium is due upon completion of the relevant trigger activity.

(iii) Premium payment

(i) The policyholder must pay the premium upon completion of the relevant trigger activity.

Upon completion of relevant trigger activity and receipt of premium payment, the policy schedule will reflect:

- The amount of premium paid under the policy; and
- The sum insured payable under the policy

The policyholder can obtain a copy of the policy schedule at any time via the SNACK by Income online application.

#### f. Making a claim

If we are due to pay the **sum assured** under this **policy**, any of the SNACK-Life policy issued by us to **you** after the date of diagnosis of the **total and permanent disability, total physical loss, terminal illness** or death giving rise to your claim, will be void and we will refund the premiums paid.

**We** must be told within six months after the diagnosis or the event giving rise to the claim.



**You** or **your** legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, **we** may need before **we** assess **your** claim.

#### **g. Refusing to pay a claim**

**We** will pay your claim unless:

- it is a case of fraud;
- **you** fail to pay a premium;
- the insured has a **material pre-existing condition**; or
- the claim is excluded or not covered under the terms of the policy.

#### **h. Prohibited persons**

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

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

**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.

#### **i. Transferring the legal right of the policy**

**You** cannot assign (transfer) this policy unless **you** tell **us** in writing and **we** agree to the assignment.

#### **j. Excluding third-party rights**

Anyone not directly involved in this **policy** cannot enforce it under the Contracts (Rights of Third Parties) Act (Chapter 53B).

#### **k. Changes made to new SNACK-Life policies**

The cover, benefit, premiums, terms and conditions of any subsequent **SNACK-Life policy** that the **policyholder** may apply for in the future may change from time to time and **we** may also discontinue the sale of any **SNACK-Life policy** at any time in the future. **We** will write to the **policyholder** at his 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, to inform the **policyholder** of the same.

#### **l. Governing law**

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

## 6. Definitions

**Accumulated coverage** means the total sum assured of all **in force** SNACK-Life insurance policies issued to **you**, from the start date set out in the **policy schedule** of **your first policy**.

**Age** means age of last birthday.

**First policy** means

- the first SNACK-Life insurance policy issued to **you** and no other SNACK-Life insurance policy has been issued to **you** prior to this first policy; or
- the first SNACK-Life insurance policy issued to **you** after all **your** SNACK-Life insurance policy have ended (if one or more SNACK-Life insurance policy have been issued to you),

as the case may be.

**In force** means that the **policy term** has not yet ended.

**Insured person** means **you** - the individual named in the **policy schedule** as the person who is insured under this **policy**.

**Material pre-existing condition** means any condition that existed before the **start date** of the **first policy** which would have reasonably affected **our** decision to accept your application and 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.

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

**Policy schedule** means the document which sets out the insurance cover, listing amongst other things, details of the insured, **sum assured**, **policy term** and the **trigger** selected by **you** under **this policy**.

**Policy term** means 360 days from the **start date** as shown in the **policy schedule**.

**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.

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

**Sum assured** means the sum assured as set out in the **policy schedule**.

**SNACK Life policy** means the SNACK Life insurance policy that the **policyholder** can purchase from **us** via the SNACK by Income online application.



**Start date** means:

- The start date of the **policy term** as set out in the **policy schedule** under the relevant **policy**; or
- The date we issue an **endorsement** to the relevant policy,

**Terminal illness**, and **terminally ill** mean an illness which, in the opinion of the **registered medical practitioner** involved and a **registered medical practitioner** we have appointed, is highly likely to lead to death within 12 months. However, **we** will exclude **terminal illness** in the presence of human immunodeficiency virus (HIV).

**Total and permanent disability (TPD)**, and **totally and permanently disabled**, mean total physical loss, or the inability to take part in any paid work for the rest of a person's life.

**Total physical loss** means:

- the total and permanent loss of sight in both eyes;
- the loss of, or total and permanent loss of use of, two limbs at or above the wrist or ankle; or
- the total and permanent loss of sight in one eye and the loss of, or total and permanent loss of use of, one limb at or above the wrist or ankle.

**Trigger** means one or more events that **you** have selected in **your policy** application via the SNACK by Income online application to perform the **trigger activity** which upon our receipt of, the confirmation by the **trigger source** of your completion of the **trigger activity** and your **premium** payment, will result in the issuance of this **policy**.

**Trigger activity** means the prescribed terms of the activity or transaction as set out in your application for this **policy** through the SNACK by Income online application which **you** will perform with a **trigger source**.

**Trigger source** means any of the trigger source listed in your policy application which you will be performing the **trigger activity** with.

**We, us, our** means NTUC Income Insurance Cooperative Limited.

**You** means the policyholder shown in the policy schedule.

#### **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 NTUC Income or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).