

Frequently Asked Questions

VivoCare



1. What is the Dread Disease Benefit?

If you are diagnosed with a specified Dread Disease, we will pay a percentage of the Sum Assured and bonuses, depending on the stage of the Dread Disease as follows:

| Dread Disease | Benefits for each Dread Disease |
|----------------------------------|---|
| Early Stage Dread Disease | <p>50% of Sum Assured subject to a maximum sum of \$75,000 per Insured, plus pro-rated bonuses.</p> <p>The following terms and conditions apply:</p> <ul style="list-style-type: none"> • Every claim paid for an Early Stage Dread Disease will reduce the Sum Assured. Subsequent premiums, claims, or Cash Value will be paid based on the reduced Sum Assured called the Remaining Sum Assured. • We will not pay claim for Early Stage of the same Dread Disease more than once, or if we had already paid claim for the Intermediate Stage of the same Dread Disease. • This Policy will cease when 100% of the original Sum Assured has been paid out on a cumulative basis. |
| Intermediate Stage Dread Disease | <p>100% of Sum Assured subject to a maximum sum of \$150,000 per Insured, plus pro-rated bonuses.</p> <p>The following terms and conditions apply:</p> <ul style="list-style-type: none"> • Every claim paid for an Intermediate Stage Dread Disease will reduce the Sum Assured. Subsequent premiums, claims, or Cash Value will be paid based on the reduced Sum Assured called the Remaining Sum Assured. • If payout is made for Early Stage of the same Dread Disease, the payout for Intermediate Stage Dread Disease will be subject to a maximum sum of \$75,000 plus pro-rated bonuses. • We will not pay claim for Intermediate Stage of the same Dread Disease more than once. • This Policy will cease when 100% of the original Sum Assured has been paid out on a cumulative basis. |
| Advanced Stage Dread Disease | <p>100% of Sum Assured plus bonuses.</p> <p>The following terms and conditions apply:</p> <ul style="list-style-type: none"> • If payout is made for Early Stage or Intermediate Stage Dread Disease, 100% of the Remaining Sum Assured plus remaining bonuses will be paid. • This Policy will cease when 100% of the original Sum Assured has been paid out on a cumulative basis. |

2. What are the Dread Diseases covered by this Policy?

This plan covers 30 Early Stage, 14 Intermediate Stage and 30 Advanced Stage Dread Diseases as stated below:

| No. | Early Stage | Intermediate Stage | Advanced Stage |
|-----|--|---|--|
| 1 | <ul style="list-style-type: none"> Moderately Severe Alzheimer's Disease Dementia | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Alzheimer's Disease Severe Dementia |
| 2 | <ul style="list-style-type: none"> Reversible Aplastic Anaemia | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Aplastic Anaemia |
| 3 | <ul style="list-style-type: none"> Bacterial Meningitis with Full Recovery | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Bacterial Meningitis |
| 4 | <ul style="list-style-type: none"> Surgical Removal of Pituitary Tumour Surgery for Subdural Haematoma | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Benign Brain Tumour |
| 5 | <ul style="list-style-type: none"> Loss of Sight in one eye | <ul style="list-style-type: none"> Optic Nerve Atrophy with Low Vision | <ul style="list-style-type: none"> Blindness (Loss of Sight) |
| 6 | <ul style="list-style-type: none"> Coma for 48 hours | <ul style="list-style-type: none"> Severe Epilepsy Coma for 72 hours | <ul style="list-style-type: none"> Coma |
| 7 | <ul style="list-style-type: none"> Keyhole Coronary Bypass Surgery Coronary Artery Arthrectomy Transmyocardial Laser Revascularisation Enhanced External Counterpulsation Device Insertion | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Coronary Artery By-pass Surgery |
| 8 | <ul style="list-style-type: none"> Partial Loss of Hearing Cavernous Sinus Thrombosis Surgery | <ul style="list-style-type: none"> Cochlear Implant Surgery | <ul style="list-style-type: none"> Deafness (Loss of Hearing) |
| 9 | <ul style="list-style-type: none"> Encephalitis with Full Recovery | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Encephalitis |
| 10 | <ul style="list-style-type: none"> Liver Surgery | <ul style="list-style-type: none"> Liver Cirrhosis | <ul style="list-style-type: none"> End Stage Liver Failure |
| 11 | <ul style="list-style-type: none"> Severe Asthma Insertion of a Veno-cava Filter | <ul style="list-style-type: none"> Surgical Removal of One Lung | <ul style="list-style-type: none"> End Stage Lung Disease |
| 12 | <ul style="list-style-type: none"> Cardiac Pacemaker Insertion Pericardectomy | <ul style="list-style-type: none"> Cardiac Defibrillator Insertion Early Cardiomyopathy | <ul style="list-style-type: none"> Heart Attack |
| 13 | <ul style="list-style-type: none"> Percutaneous Valve Surgery | <ul style="list-style-type: none"> N.A. | <ul style="list-style-type: none"> Heart Valve Surgery |
| 14 | <ul style="list-style-type: none"> HIV due to Assault or Occupationally Acquired HIV | <ul style="list-style-type: none"> HIV Due to Organ Transplant | <ul style="list-style-type: none"> HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| 15 | <ul style="list-style-type: none"> Surgical Removal of One Kidney | <ul style="list-style-type: none"> Chronic Kidney Disease | <ul style="list-style-type: none"> Kidney Failure |

| No. | Early Stage | Intermediate Stage | Advanced Stage |
|-----|---|--|--|
| 16 | <ul style="list-style-type: none"> • Loss of Speech due to Any Cause | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Loss of Speech due to injury or disease to the vocal cords |
| 17 | <ul style="list-style-type: none"> • Moderately Severe Burns | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Major Burns |
| 18 | <ul style="list-style-type: none"> • Carcinoma in situ of Specified Organs • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukaemia • Early Melanoma | <ul style="list-style-type: none"> • Carcinoma in situ of Specified Organs treated with Radical Surgery | <ul style="list-style-type: none"> • Major Cancers |
| 19 | <ul style="list-style-type: none"> • Facial Reconstructive Surgery • Spinal Cord Injury | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Major Head Trauma |
| 20 | <ul style="list-style-type: none"> • Small Bowel Transplant • Corneal Transplant | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Major Organ / Bone Marrow Transplantation |
| 21 | <ul style="list-style-type: none"> • Early Motor Neurone Disease | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Motor Neurone Disease |
| 22 | <ul style="list-style-type: none"> • Early Multiple Sclerosis | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Multiple Sclerosis |
| 23 | <ul style="list-style-type: none"> • Moderately Severe Muscular Dystrophy | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Muscular Dystrophy |
| 24 | <ul style="list-style-type: none"> • Mild Coronary Artery Disease | <ul style="list-style-type: none"> • Moderate Coronary Artery Disease | <ul style="list-style-type: none"> • Other Serious Coronary Artery Disease |
| 25 | <ul style="list-style-type: none"> • Total and Irreversible Loss of Use of One Entire Limb due to Injury or Disease | <ul style="list-style-type: none"> • Medically Necessary Amputation of One Limb Above Knee or Elbow | <ul style="list-style-type: none"> • Paralysis |
| 26 | <ul style="list-style-type: none"> • Moderately Severe Parkinson's Disease | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Parkinson's Disease |
| 27 | <ul style="list-style-type: none"> • Early Pulmonary Hypertension | <ul style="list-style-type: none"> • Secondary Pulmonary Hypertension | <ul style="list-style-type: none"> • Primary Pulmonary Hypertension |
| 28 | <ul style="list-style-type: none"> • Early Progressive Scleroderma | <ul style="list-style-type: none"> • Progressive Scleroderma with CREST Syndrome | <ul style="list-style-type: none"> • Progressive Scleroderma |
| 29 | <ul style="list-style-type: none"> • Brain Aneurysm Surgery • Cerebral Shunt Insertion | <ul style="list-style-type: none"> • Carotid Artery Surgery | <ul style="list-style-type: none"> • Stroke |
| 30 | <ul style="list-style-type: none"> • Minimally Invasive Surgery to Aorta • Large Asymptomatic Aortic Aneurysm | <ul style="list-style-type: none"> • N.A. | <ul style="list-style-type: none"> • Surgery to Aorta |

The name of each Dread Disease is only a guide to what is covered. The full definition of each Dread Disease covered and the circumstances in which you can claim are stated in the contract.

3. What are interrelated Dread Diseases?

Dread Diseases are considered to be inter-related if they arise from the same medical condition.

The following are examples of Dread Diseases that are considered to be interrelated:

| Interrelated Dread Diseases | |
|--|---|
| Early Stage or Intermediate Stage of Blindness | ↔ Corneal Transplant under Early Stage of Major Organ/Bone Marrow Transplantation |
| Early Stage of Coronary Artery By-pass Surgery | ↔ Early Stage of Other Serious Coronary Artery Disease |
| Third degree burns of the face of the Insured under Early Stage of Major Burns | ↔ Facial Reconstructive Surgery of Early Stage Head Trauma |
| Spinal Cord Injury of Early Stage Head Trauma | ↔ Early Stage of Paralysis |

For subsequent claims where the Dread Diseases are considered to be interrelated, we will pay the balance of the benefit due after deducting the amount paid for earlier claim(s).

4. Is there a Waiting Period for the Dread Disease Benefit?

Yes, a waiting period of 90 days from the Cover Start Date will apply.

Cover Start Date means the date:

- we start cover for this Policy;
 - we issue an Endorsement for an inclusion or an increase in any benefit; or
 - we reinstate any benefit;
- whichever is latest.

5. Will subsequent premiums be reduced after a claim on Early Stage or Intermediate Stage Dread Disease Benefit?

Yes, subsequent premiums will be reduced proportionately based on the Remaining Sum Assured. The reduction in premiums will take effect one month after the date of diagnosis. Any excess premiums will be refunded.

6. How many times can I claim for Early Stage Dread Disease Benefit?

You can claim more than once based on the Remaining Sum Assured if you are not claiming for the same Dread Disease and you have not made a claim at the Intermediate Stage for the same Dread Disease.

7. How many times can I claim for Intermediate Stage Dread Disease Benefit?

You can claim more than once based on the Remaining Sum Assured if you are claiming for a different Dread Disease.

8. What is the Special Dread Disease Benefit?

We will pay 20% of Sum Assured*, subject to a maximum of \$30,000 per Insured (before age 85 last birthday), if any of the following conditions are met:

- Insured undergoes a procedure under Angioplasty and other Invasive Treatment for Coronary Artery, or
- Insured is diagnosed with severe Rheumatoid Arthritis, or
- Insured is diagnosed with Diabetic Complications, or
- Insured is diagnosed with severe Osteoporosis.

A Survival Period of 30 days from the date of occurrence of insured event applies to this benefit.

Note*

If payout is made for Early Stage or Intermediate Stage Dread Disease, the Remaining Sum Assured will be used to determine the benefit payable.

9. How many times can I claim for Special Dread Disease Benefit?

You can make a maximum of 2 claims during the term of this Policy, provided the second claim is for a different medical condition.

10. Will the Sum Assured be reduced after a claim on Special Dread Disease Benefit?

Payment of a Special Dread Disease claim will not reduce the Sum Assured.

11. Will my premiums be reduced after a claim on Special Dread Disease Benefit?

No, there is no change to the premiums because any payout for the Special Dread Disease Benefit does not reduce the Sum Assured.

12. What is the Total and Permanent Disability Benefit?

If the Insured becomes Totally and Permanently Disabled before the age of 65 (last birthday), we will pay the Sum Assured and bonuses. If payout is made for Early Stage or Intermediate Stage Dread Disease, the Remaining Sum Assured will be used to determine the benefit payable.

The maximum aggregate TPD Benefit payable on the same life is S\$3.75 million, inclusive of all policies issued by us and by other insurers. We will pay this benefit in a lump sum, up to a maximum of S\$1 million each year. Any balance due after the S\$1million has been paid, will be paid in yearly instalments, provided the Insured remains in TPD.

13. What is the meaning of Totally and Permanently Disabled?

Totally and Permanent Disability means:

- Complete and continuous inability of the Insured at that time and at all times thereafter to engage in any business or occupation or perform any work of any kind for remuneration or profit; or
- Total Physical Loss

“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.

14. What are the exclusions for TPD Benefit?

We will not pay this benefit if the claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- 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 6 months in a row.

15. What is the Death /Terminal Illness Benefit?

We will pay the following benefit if the Insured dies or is certified with a Terminal Illness:

| Attained Age (Last birthday) | Benefits |
|------------------------------|---|
| Before Age 65 | Higher of <ul style="list-style-type: none">• Sum Assured* plus bonuses or• 300% of Sum Assured* |
| From Age 65 Onwards | Sum Assured* and bonuses. |

Note*

If payout is made for Early Stage or Intermediate Stage Dread Disease, the Remaining Sum Assured will be used to determine the benefit payable.

The maximum aggregate TI benefit payable on the Insured is S\$3 million, inclusive of all policies issued by us and other insurers.

Your Policy will cease once payment is made.

16. What is the meaning of Terminal Illness?

Terminal Illness means an illness which, in the opinion of the Registered Medical Practitioner involved and subject to acceptance by a Registered Medical Practitioner appointed by us, is highly likely to lead to death within 12 months.

17. What is the exclusion for Terminal Illness Benefit?

We will not pay this benefit if the claim arises from a Terminal Illness in the presence of Human Immunodeficiency Virus (HIV).

18. What Rider can I attach to my Policy?

The following riders, which cover the life of the Policyholder, are available for 3rd party policies only:

- Waiver of Premium
- Special Waiver of Premium
- Enhanced Waiver of Premium

19. Is there any cash value for the Rider added to this Policy?

No, there is no cash value for the Rider.

20. When will the Rider cease?

The Rider will cease if any of the following events occur:

- when a successful claim is made against your Rider;
- at the end of the premium payment term of your Rider; or
- when your Policy is no longer in force.

21. Is there any cash value for this Policy?

Yes, your Policy will have a cash value when premiums have been paid for at least 2 years.

22. Does this Policy provide any bonus?

Yes, your Policy is eligible for bonuses after the end of the second Policy year.

There are 2 types of bonuses.

- The first type of bonus is an 'Annual' or 'Reversionary' bonus added to this Policy. Once we have added an Annual Bonus, we cannot remove it.
- The second type of bonus is 'Terminal' or 'Special' bonus which is an extra bonus that we pay at the time of claim or when you surrender (partial or full) this Policy.

Bonuses are not guaranteed.

23. Is there a surrender value for my Policy?

Yes, your Policy has a surrender (partial or full) value after you have paid premiums for 2 years.

However, buying a life insurance Policy is a long-term commitment and an early termination of this Policy usually involves high costs and the surrender value may be less than the total premiums paid.

24. What is the Premium Payment Term and Entry Age?

You can choose a premium payment term of 20 or 25 years, up to age 64 or age 84 last birthday. The corresponding entry age for each Premium Payment Term is as stated below.

| Premium Term | Minimum Entry Age (Last Birthday) | Maximum Entry Age (Last Birthday) |
|--------------|-----------------------------------|-----------------------------------|
| 20 | 0 | 64 |
| 25 | 0 | 59 |
| Up to age 64 | 0 | 44 |
| Up to age 84 | 0 | 64 |

25. Can I use CPF or SRS funds to buy this plan?

No, you can only use cash to buy this plan.

26. What is the minimum and maximum Sum Assured for this plan?

The minimum Sum Assured is set at \$10,000.

There is no maximum Sum Assured set because the application will be subject to health and financial underwriting.

27. What are the premium payment modes available?

You can choose to pay your premiums monthly, quarterly, half-yearly or yearly.

The conversion factor from monthly to other premium payment mode is as follows:

| From Monthly To: | Quarterly | Half-Yearly | Yearly |
|-------------------|-----------|-------------|--------|
| Conversion Factor | 2.971 | 5.885 | 11.538 |

28. Is the premium payable for this plan guaranteed?

No, the premium payable is not guaranteed and is subject to review. Should there be a change in the premium, we will give you 6 months' written notice before we make any change.

29. Can I cancel the policy within the Free-Look period?

There is a 14 days Free-Look period during which you can evaluate if this policy meets your needs. In the event that you decide to give up the policy within the Free-Look period, the premiums paid, less medical fees and other expenses incurred, if any, will be refunded.

If the policy was posted to you, the 14 days Free-Look period will start 7 calendar days after we posted your policy.

IMPORTANT NOTES

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the Policy Contract. You are advised to read the Policy Contract for the full list of exclusions.

This material is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. Please visit www.income.com.sg to read a copy of the Policy Contract. Should there be any difference in figures, terms, conditions and exclusions, the Policy Contract will be taken as final.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. This insurance plan is underwritten by NTUC Income.

Information is correct as of 19 August 2011.