

Family Personal Accident Insurance Product Summary

This plan is underwritten and issued by Income

Premium Rates Table

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.

Plan	Monthly Premiums (S\$)
	Family ¹
Family Personal Accident Insurance	\$0.50

Premium rates are inclusive of GST.

¹Family refers to covering up to 2 adults who are spouses and any number of their children.

Product Information

This is a personal accident policy and will protect you financially when the insured person suffers from an accidental death or an injury caused by an accident during the policy term. Policy term means 1 year from the start date as shown in the Policy Schedule.

The amount we will pay depends on the conditions and limits and sub-limits of your plan as set out in the Table of Cover below.

This is a short-term accident policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 7 days' notice in writing. This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

There is no distribution cost for this product as the policies are sold without financial advice. If you need clarification, please do not hesitate to contact us via hello.tribe@income.com.sg.

Table of Cover

Benefits		Maximum benefit (S\$) per insured person
Section 1	Accidental death	\$8,000
Section 2	Permanent disability due to an accident	\$8,000

Section 1 - Accidental death

Upon accidental death of the insured person within 12 months from the date of the accident, the policy will pay up to the maximum benefit limits as shown in section 1 of the table of cover.

Any compensation due under this section will be reduced by any payment which have been already made to you under section 2 for the same accident.

Section 2 – Permanent disability due to an accident

Upon accidental injury of the insured person that results in permanent disability with 12 months from the date of the accident, the policy will pay up to the maximum benefit limits as shown in section 2 of the table of cover using the scale of compensation table as shown below.

Item	Description of disability	Percentage of sum assured as shown under section 2 in the table of cover of your plan
a	Permanent total disability	100%
b	Losing sight of both eyes	100%
c	Losing two limbs	100%
d	Losing sight of one eye, except perception of light	70%
e	Losing one limb	85%
f	Losing speech	50%
g	Losing hearing in both ears	50%
h	Losing four fingers and thumb of one hand	50%
i	Losing four fingers of one hand	40%
j	Losing hearing in one ear	20%
k	Losing a thumb	25%
	- 2 phalanges	10%
l	Losing one index finger	15%
	- 3 phalanges	10%
	- 2 phalanges	5%
m	- 1 phalanx	5%
	Losing any other finger	10%
	- 3 phalanges	7%
n	- 2 phalanges	3%
	- 1 phalanx	2%
	Losing metacarpals	3%
o	- first or second	2%
	- third, fourth or fifth	2%
p	Losing all toes of one foot	15%
	Losing a great toe	5%
	- 2 phalanges	3%
	- 1 phalanx	3%

q	Losing any other toe	3%
Third Degree Burns		
r	Head: Damage as a percentage of total body surface area	
	- equal to or greater than 8%	100%
	- equal to or greater than 5% but less than 8%	75%
	- equal to or greater than 2% but less than 5%	50%
s	Body: Damage as a percentage of total body surface area	
	- equal to or greater than 20%	100%
	- equal to or greater than 15% but less than 20%	75%
	- equal to or greater than 10% but less than 15%	50%

Please refer to the Policy Conditions for full details of the policy coverage.

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract.

1. Eligibility

This policy is only available to you if:

- (i) you
 - hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
 - are age between 18 years old and 61 years old; and
 - have fully paid your premium for the policy; and
 - are a cardholder of Trust Link Credit Card / NTUC Link Credit Card and have paid all premiums for the policy with your Trust Link Credit Card / NTUC Link Credit Card
- (ii) the insured person
 - is the individual (or individuals) named in the schedule who is insured under this policy
 - must be you or your spouse age between 18 years old and 61 years old, or your dependent child(ren) who is/are your natural or legally adopted child(ren) who is at least 15 days old and below 18 years of age
 - hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass; and
 - is living in Singapore or away from Singapore for no more than 180 days at any one time.

2. Premium

The first premium amount is due and payable upon completion of your policy application made through Trust app. If this policy is renewed, the subsequent premium is due on the same day in the next calendar year.

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.

Please note that the premium rates for this product are not guaranteed. These rates may be adjusted based on future experience.

If we change the premium for this policy, we will write to you at your last email address which you have provided to us, when submitting your policy application or by writing to hello.tribe@income.com.sg, at least 30 days before the change is to take place, to notify you of the new premium.

3. Terms of Renewal

If we do not receive any request to cancel the cover, we will continue to collect the premium for the next period of insurance.

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

4. 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 Family Personal Accident Insurance policy at any time in the future. We will write to you at your last email address which you have provided to us, when submitting your policy application or by writing to hello.tribe@income.com.sg, 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 TRIBE by Income or email to hello.tribe@income.com.sg.

5. Free-Look Period

We will give you 14 days from the date of issue of this policy 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 to us through TRIBE by Income or email to hello.tribe@income.com.sg. You will get a full refund of the premium paid, less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred by us.

6. Cancellation

We can cancel this policy by giving you seven days' notice by writing to your last email address which you have provided to us, when submitting your policy application or by writing to hello.tribe@income.com.sg. 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 on the date the premium is due if we do not receive the premium due paid by you with your Trust Link Credit Card / NTUC Link Credit Card or we are not successful in deducting the premium from your Trust Link Credit Card / NTUC Link 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 the insured person's latest physical or medical conditions.

7. Claims Conditions

- a. You or the insured person 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 will not pay the claim.
- b. You or the insured person must not misrepresent or misdescribe any circumstance which affects the insured person's health condition, country of residence or pursuits or any information which may affect our decision to accept your application.
- c. You, the insured person or anyone acting for you must not:

- i. make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
 - ii. make a statement to support a claim knowing the statement to be false in any way;
 - iii. send us a document to support a claim knowing the document to be forged or false in any way; or
 - iv. make a claim for any loss or damage caused by your or the insured person's deliberate act or with respective party's knowledge.
- d. We pay all claims in Singapore dollars. If you or the insured person suffer a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the exchange rate which we will decide on at the date of the loss.
- e. You, the insured person or the respective party's 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. We may refuse to refund any expense which you or the insured person cannot provide original receipts or invoices for.

8. End of cover

The **policy** will end immediately when:

- a** we cancel this **policy** under general conditions 6 (Cancellation) or 10 (Fraud) of the policy conditions;
- b** the grace period for payment of premiums expires under general condition 4 (Premium) of the policy conditions;
- c** you cancel this **policy** under general condition 3 (Changing this plan) of the policy conditions; or
- d** we have paid 100% of the sum insured under Section 1 (Accidental death) or Section 2 (Permanent disability due to an accident);
- e** you or the **insured person** no longer satisfy any of the eligibility requirements set unless we have agreed in writing to provide cover;
- f** before entering into the **policy**, you or the **insured person** fail to reveal all facts you or the **insured person** know or ought to know which may affect this **policy**; or
- g** we do not renew **your policy**.

9. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy contract for the full list of exclusions.

This policy does not cover claims directly or indirectly caused by or arising from:

- a. illness, disease, bacterial or viral infections even if contracted accidentally;
- b. pre-existing medical conditions which existed before the start date of this policy;
- c. pregnancy, childbirth, abortion, miscarriage (save and except as provided in Section 3 (Benefit extensions applicable to Sections 1 to 2) paragraph f of the policy conditions) or all complications or death arising from these conditions;
- d. taking part in the following activities:
 - flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
 - any professional sports or in any sports for which the insured person would or could earn or receive any form of pay;
 - driving or riding on a motor race track, or taking part in any kind of speed contest or racing (other than on foot);
 - any dangerous activities or sports including hunting, caving, potholing, rock climbing (except on man-made walls) or mountaineering, sky diving, abseiling, aerobatics, cave diving, cliff diving, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, free flying, ice climbing, wingsuit flying;

- any underwater activities involving underwater breathing apparatus; except scuba diving for leisure purpose where:
 - the insured person hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - the insured person is diving with a qualified instructor;
 - the maximum depth we will cover is as shown under the PADI certification (or similar recognised qualification) but no deeper than 30 metres;
- any recreational activity where the following conditions are not met:
 - the insured person must comply with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person, and
 - where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider;
- Trekking for non-leisure purposes, or above 4,000 meters, or in a place which is not generally open to the public without restriction;
- Expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator):
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or to Antarctica or similar remote places.

10. Changes in circumstances

If there is any change in circumstances affecting the insured person's risk, you must give us immediate written notice and pay any extra premium that we may ask for. For example, you must tell us about any change in the insured person's health condition, or the country where the insured person is living in.

We can choose not to pay the claim if you have failed to inform us of any change in circumstances affecting the insured person's risk.

Disclaimer

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 plan 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. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early termination and the new plan may cost more or have less benefit at the same cost.

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).

Information is correct as at 27/03/2023.

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