

Frequently Asked Questions

Family Personal Accident Insurance

1. What is Family Personal Accident Insurance?

This is a personal accident plan which covers accidental death and permanent total disability due to an accident. This policy is underwritten and issued by Income.

2. What are the benefits for this policy?

You will be covered for death and permanent total disability due to an accident up to a maximum limit of \$8,000 each. The permanent total disability due to accident benefit is subject to scale of compensation table. For more information, please refer to the policy documents.

3. Is the coverage shared among the insureds of the policy?

No, the coverage will be at per insured level. It will not be shared among all insureds.

4. Will the policy cover me and/or my family members while overseas?

The policy will cover you and/or your family members in Singapore, and outside of Singapore for no more than 180 consecutive days at a time from the date of departure from Singapore. For more information, please refer to the policy documents.

5. Can I increase or decrease my coverage?

No, the policy coverage is non-adjustable.

6. Is there any eligibility criteria for this policy?

Yes. The policy is available to you:

- i) if you hold a Singapore NRIC, Employment Pass (EP), Work Permit (WP), Long Term Visit Pass (LTVP) or Student Pass.
- ii) you are between 18 years old to 61 years old;
- iii) you are a cardholder of a Trust credit card;
- iv) you have fully paid the premium for the policy;
- v) all premiums are paid with your Trust credit card;
- vi) you are living in Singapore or away from Singapore for less than 180 days at any one time.

7. What are the eligibility criteria for my family members?

Your family member can be insured under the policy if they:

- i) are your spouse and are between 18 years old to 61 years old;
- ii) are your child(ren) and are at least 15 days old and below 18 years old;
- iii) hold a Singapore NRIC, Employment Pass (EP), Work Permit (WP), Long Term Visit Pass (LTVP) or Student Pass;
- iv) are living in Singapore or away from Singapore for less than 180 days at any one time

8. How many family members can I add to a policy?

Only one spouse can be added. There is no limit to the number of dependent children who can be added.

9. How do I add my family members to the policy?

Please create or log in to your TRIBE account at (<https://income.sg/t-login>) to add your family members to your policy under Policy Overview > Family Personal Accident Insurance > Add family members.

10. How much is the monthly premium?

S\$0.50 per month.

11. Does the premium increase with the number of family members added to the policy?

No, the premium does not increase.

12. Will I be automatically charged for my premiums?

Yes, your premiums will be automatically deducted from your Trust credit card on a monthly basis. Please ensure you have sufficient credit limit. Otherwise, your policy may lapse.

13. What happens if I missed a premium payment?

Do ensure that your Trust credit card is active and in good order with sufficient credit limit. The premium will be automatically deducted from your Trust credit card in the next 30 days. Should the deduction continue to fail, your policy will be terminated and the coverage will lapse.

14. Will the monthly premiums remain the same when my plans are renewed?

The premium rates are not guaranteed and may be reviewed from time to time.

15. Is underwriting required for the policy?

No underwriting is required for you and your family members.

16. Am I required to go for a medical check-up to apply for the policy?

No medical check-up is required for you or your family members.

17. How long does it take for my policy to be incepted?

Your policy will be incepted once payment is successful and your application is approved and accepted by Income. The policy documents will be sent to the email address provided during application.

18. Where can I view this policy that I have applied for?

There are two ways to view your policy. You could either refer to the email sent by TRIBE by Income upon policy creation or log in (after creating your account) to your existing TRIBE account via (<https://income.sg/t-login>).

19. What else can I do on TRIBE by Income?

On TRIBE by Income, you will be able to:

- access your policy documents
- add/edit/remove family members to the plan
- update your particulars
- manage your policy
- explore other policies

20. Can I cancel the policy anytime?

Yes, you can request to cancel your policy by logging into your Trust App and navigating to More > Insurance > My Coverages > Family Personal Accident Insurance > Cancel Policy. Alternatively, if you have an existing TRIBE account, you may cancel your policy through the TRIBE by Income website (<https://income.sg/t-login>). The cancellation will take effect by the next premium due date. You will receive an email notification from TRIBE by Income upon successful cancellation.

21. Will my policy be cancelled if I stop paying the premium with my Trust credit card?

Yes, your policy will be cancelled by the next premium due date.

22. If I change my mind after taking up the policy, can I cancel it?

There is a 14-day free-look period during which you can evaluate if the policy meets your needs. If you decide to give up the policy within the free-look period, you can request to cancel your policy by logging into your Trust App and navigating to Money > More for You > Insurance > Cancel Policy; or through the TRIBE by Income website (<https://income.sg/t-login>) if you have an existing TRIBE account.

23. How do I submit my claims?

A TRIBE account is required to submit your claims for assessment. You may create or log in to your existing TRIBE account via the TRIBE by Income website (<https://income.sg/t-login>) to submit your claims.

24. What are the documents required when submitting a claim?

Different types of claims will require different documents to be submitted for assessment. Generally, the common documents required are medical reports, identification documents or a police report. For more information, please refer to the required documents on the TRIBE claim portal.

25. How long does it take for my claims to be processed?

It usually takes 14 working days to process your claims after all required documents are received. The claims status will be reflected on the TRIBE claim portal.

26. How do I check the status of my claims?

For convenience, you may view the status of your claims in the TRIBE claim portal. Alternatively, you may write in to hello.tribe@income.com.sg to enquire on your claims status.

27. What should I do if I submitted the wrong claim documents?

You may write in to hello.tribe@income.com.sg to provide the required documents.

28. How do I receive the payout(s) from my claims?

Successful claims will be paid out via PayNow to your bank account linked to your Singapore NRIC.

29. Do I still need to continue paying for my premiums after submitting a claim?

To ensure you are still covered while your claim is pending, please continue to pay for premiums when they are due. Excess premiums will be refunded when the claim is approved.

30. How can I update my personal information (e.g. address, mobile number etc.) for my policy?

You may log in to your existing TRIBE account via the TRIBE by Income website (<https://income.sg/t-login>) to update your personal information. Please note that this does not update your personal information with Trust Bank Singapore Limited.

31. What should I do if I am unable to access my TRIBE by Income account?

Please click on "forget password" at the login page of TRIBE by Income website (<https://income.sg/t-login>) and follow the instructions to reset your password.

32. Who can I contact if I need additional help with regard to the product?

You may submit your queries through the TRIBE by Income website (<https://tribe.income.com.sg>).

33. How do I stop receiving marketing materials from TRIBE?

If you wish to withdraw your consent for receiving marketing material and promotional information relating to TRIBE, you can do so through TRIBE by Income website (<https://tribe.income.com.sg>). Alternatively, you may write in to hello.tribe@income.com.sg with your withdrawal request. For any other requests to withdraw your consent, please contact Income Contact Centre at 6788 1777 or email to consentwithdrawal@income.com.sg.