
FREQUENTLY ASKED QUESTIONS (FAQ): 3 Plus Critical Illness

Product

1. What is 3 Plus Critical Illness and why do I need it?

3 Plus Critical Illness is a non-participating and yearly renewable term policy that provides coverage against Cancer (all stages), Stroke with Permanent Neurological Deficit or Heart Attack of Specified Severity while the policy is in force.

Other benefits of 3 Plus Critical Illness while the policy is in force includes:

1. Death benefit of S\$20,000
2. Special conditions benefit for Diabetic Complications and Severe Rheumatoid Arthritis (SRA)
3. Complimentary cover for child

Upon the policy Expiry date, if We have not paid out any claims, this policy will end and no Benefits will be payable.

2. What is the sum insured range that I can choose?

You can choose a minimum sum insured of S\$30,000 up to a maximum sum insured of S\$300,000 in the multiples of S\$1,000. The sum insured chosen will cover the 3 Critical illness condition (Cancer (all stages), Stroke with Permanent Neurological Deficit or Heart Attack of Specified Severity).

3. Is there any policy term selection for me to choose?

This is a yearly renewable policy and the policy term is 1 year.

4. Is my renewal guaranteed and what is the conditions that I must fulfil in order to renew?

At the end of 1 year policy term, this policy will be renewed automatically from the renewal date for another 1 year with the same conditions on the Expiry date before renewal, so long as the following conditions are met:

1. The policy is in force on the Expiry date before the renewal;
2. The Life insured has not reached age 85 on the renewal date;
3. there are no previously admitted or submitted claims on this policy; and
4. the Life insured is insured for the same Sum insured or less.

5. Will the premium remain the same if I renew my policy?

The renewal premium rates are not guaranteed and will be calculated based on the attained age of the Life insured using prevailing premium rates at the time of renewal.

6. Will I need to go for medical checkup?

No. You will not be required to go for medical checkup upon point of purchase or during policy renewal.

7. Am I covered for the Critical Illness Benefit immediately after I purchase the plan? Is there any waiting period?

There is a waiting period of 90 days. We do not pay the critical illness benefit if Cancer or Heart attack of Specified Severity is diagnosed within 90 days from the Policy issue date or the last increase in Sum insured, whichever is later.

8. Is there any survival period that I need to be aware of?

There is a 7 days survival period. We do not pay the critical illness benefit / special condition benefit if You do not survive for 7 days after the date of diagnosis of the critical illness condition or special conditions.

9. How does the Special Conditions Benefit work?

Special conditions benefit provides coverage on diabetic complications and severe rheumatoid arthritis. In the event of a claim under the special condition benefits, We will pay 20% of the sum insured capped at S\$25,000 per special condition. The payout from the special conditions benefit will not reduce the sum insured of the policy. Each special condition can only be claimed once under this Benefit regardless of the number of times this policy is being renewed.

10. Is the death benefit payout equivalent to the coverage range selection?

No. The death benefit payout will be a lump sum payout of S\$20,000 regardless of the sum insured selected. Once we pay the death benefit, the policy will end.

11. How does the complimentary cover for child works?

The complimentary cover for child provides death benefit payout of S\$20,000 per child of the Life insured covered under this Benefit. Complimentary cover for child payout is capped at S\$20,000 per child regardless of the number of policies the Life insured has with Us. Up to 4 named youngest children can be covered under this benefit and once the child has been registered under the Complimentary cover for child, it can no longer be changed. Payout from the complimentary cover for child will not reduce the death benefit of the Basic policy and it shall be paid as an additional Benefit.

12. What are the criteria to register my child under the complimentary cover for child?

1. The child must be between 14 days old to 16 age next birthday.
2. The child must be biological child or legally adopted child of the Life insured.
3. A maximum of 4 children will be covered under the policy and this shall include any child whose benefit subsequently ends due to exceeding the eligibility age.
4. The child(ren) must be either Singaporean, Singapore permanent resident or foreigner who holds Foreign Identification Number (FIN) and is residing in Singapore.
5. Your children will only be covered if You provide each of the child's personal details, including proof of relation and We confirms receipt of the information provided.

13. When will the complimentary cover for child expires?

The complimentary cover for child will expire once the child exceeds 16 age next birthday. You are not allowed to add in any child if there is already 4 named child to the policy.

14. If both parents were to purchase the 3 Plus Critical Illness and decide to cover the same child under the complimentary cover for child, how would the payout be?

Given two policies are purchased under different Life insured, We shall pay out the complimentary cover for child from both policies covered for the same child. We will pay \$20,000 per child under the complimentary cover for child from each policy.

Please note that proof of relationship and supporting documents will need to be provided at the point of claim.

15. If I hold multiple 3 Plus Critical Illness policies, what will be the treatment for death and complimentary cover for child?

Upon the demise of the Life insured, We will pay out S\$20,000 death benefit for each 3 Plus Critical Illness policy that the Life insured holds.

Upon the demise of the Life insured's child registered under complimentary cover for child, We will only pay S\$20,000 per child under this complimentary cover for child benefit regardless of how many policies the Life insured holds.

Eligibility

1. Can I buy 3 Plus Critical Illness for any of my family members?

No, the applicant/policyholder of 3 Plus Critical Illness and the Life insured must be the same person.

2. Who can apply for this plan?

You can purchase this policy for yourself if you are:

1. a Singapore citizen or permanent resident with a valid NRIC; or
2. a foreigner holding a valid Work Pass/Permit or Long-Term Visit Pass; and
3. You are between age 17 to 70 (age next birthday);
4. residing in Singapore.

3. How many policies can I buy?

There is no limit to the number of policies You can purchase. However, the critical illness benefit payable under this 3 Plus Critical Illness shall not exceed S\$300,000 for the same Life insured.

Payment

1. How can I pay my initial premium?

You can make Initial premium payment through the following options:

- Paynow QR
- Direct Debit – POSB / DBS account
- Credit Card# – Visa/ Master Card

For initial premium, we can accept credit card from ALL banks.

2. How can I pay my subsequent premium payments?

You can make subsequent renewal premiums payment through the following options:

1. GIRO through a DBS/POSB bank account registered with us during application.
This is only applicable if the first premium payment is paid via Direct Debit – POSB or DBS account.
2. PayNow Transfer Up to S\$200,000 (UEN: 201331905KDP1).
Please be reminded to indicate your Policy Number under Transaction Reference.
Kindly note for a premium size above S\$200,000, you may be required to make multiple transfers.
3. Credit Card# – Visa/ MasterCard

For renewal premium, we can accept credit card from Maybank ONLY.

3. What should I do if I missed my premium payment due date?

You can still make payment within 30 days from the premium due date. Your policy will be kept in force during this period but it will lapse if premium is not paid within these 30 days.

4. What is the payment frequency for this plan?

You can choose to pay Your premium either monthly, quarterly, semi-annually or annually.

5. When will Giro deductions be made for the renewal premium?

Policy Anniversary Date	Scheduled Deduction Dates	
	1 st attempt	2 nd attempt (If 1 st attempt unsuccessful)
1 st to 15 th of current month	10 th (of current month)	25 th (of current month)
16 th to 31 st of current month	25 th (of current month)	10 th (of following month)

If the scheduled deduction date falls on a Saturday, Sunday or Public Holiday, the deduction will take place on the next working day. We will notify you of any failed attempt to deduct the second year premium from the designated bank account. Kindly note that after two (2) unsuccessful deductions, the GIRO facility will be discontinued.

6. What will happen if I stop paying the premium?

If premium is not paid on time, this policy will lapse and your coverage will be terminated.

7. How do I know if my application is successful?

You will receive a confirmation email with your policy documents upon successful application.

8. How can I view my policy status?

You can view your policy details such as the status and sum insured on our online customer portal – TiqConnect (<https://www.etiqa.com.sg/login/>).

Others

1. Can I reduce / increase my coverage after I purchase the plan?

After free-look period, You will only be able to reduce / increase Your coverage upon the next Policy Anniversary during Your renewal.

Increase in sum insured is subject to Our satisfaction of Your health condition.

2. What if I change my mind?

You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the Premium You paid and the balance will be refunded back to You.

We consider this policy is delivered to You 1 day after the date of emailing.

3. If my policy lapsed, am I allowed to reinstate back the policy?

Reinstatement is not allowed for 3 Plus Critical Illness. If You wish, You may proceed to reapply for a new 3 Plus Critical Illness policy.

4. Are there any useful resources which I can refer to?

You may consider the different types of Direct Purchase Insurance (DPI) and other types of life policies available, and whether the life policy is suitable for your financial circumstances and needs before purchasing this policy. To do this, you may visit the [compareFIRST](#) website to understand the features and premiums of DPI and other types of life policies.

You can also download copy of "[Your Guide to Life Insurance](#)" and/or "[Your Guide to Health Insurance](#)" to understand the various types of Life and/or Health Insurance that may meet your needs.

5. What is Selected Client and Trusted Individual?

A Selected Client is someone who fulfills two of the following:

- 62 years and older;
- Not proficient in spoken or written English; or
- Has below GCE O-level or 'N' level or equivalent qualification.

If you are a Selected Client, you may only proceed with the online purchase if you are comfortable doing so without a Trusted Individual. A Trusted Individual is someone who meets all the following:

- Is at least age 18;
- Possesses at least GCE 'O' or 'N' level certifications or equivalent academic qualifications;
- Is proficient in spoken or written English; and
- Is a person you trust

6. Switching / Replacement of Policy?

If you are preparing to surrender or terminate any of your existing life insurance policies with this new policy, you may wish to note that you may not receive any returns under your existing policies or the returns may be lesser than the total premium paid.

Also, please note of the disadvantages of replacing your existing plan:

1. You may not be insurable on standard terms;
2. You may have to pay a higher premium for the same level of benefits;
3. You may lose the financial benefit accumulated over the years; or
4. The terms and conditions may be different.

You should seek the advice of your financial adviser when in doubt or if you require further clarification.

7. How to file for a claim?

To file for a claim, written notice must be given to us **within 3 months of the occurrence of the claim event**. The claimant must supply at his/her own expense, all certificates, information and evidence required by us for assessment of the claim. We reserve the rights to conduct a post-mortem and we will bear the expenses.

8. How is my policy protected?

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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

9. Who is Etiqa?

Etiqa Insurance Pte. Ltd. is a licensed life and general insurance company registered in the Republic of Singapore and governed by the Insurance Act. It is an insurance arm of Maybank Group which is among



Asia's leading banking groups and South East Asia's fourth largest bank by assets. To know more about our corporate profile, visit our website at www.etiqa.com.sg.

10. Who should I contact if I have further questions?

If you have any other enquiries, you may WhatsApp our friendly Customer Care Consultants at +65 6887 8777 during our operating hours – Mondays to Fridays, 8.30am to 5.30pm. We are closed on Saturdays, Sundays, and Public Holidays.