

## WELLSENSE

## FEATURES

WellSense is a one-year term insurance plan that is renewable up to age 65. It provides protection against death and 30 critical illnesses for a period of one year, which may be renewed on an annual basis up to the Life Assured's 65<sup>th</sup> birthday, regardless of the health of the Life Assured. Annual health screening is provided to allow the life assured to understand their current health status and better manage their health.

Depending on the health screen results, a premium discount may be offered.

The plan is non-participating and does not have a cash value or maturity value.

## BENEFITS

## A. Death Benefit

The benefit will be payable in one lump sum on death during the insurance cover.

## B. Critical Illness Benefit

The benefit will be payable in one lump sum if the life assured is first diagnosed to be suffering from any one of the following 30 critical illnesses listed below as defined in the policy contract. With effect from 1st July 2003, the Insurance industry has adopted common definitions for all critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered Critical Illnesses.

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|---|--|
| 1. Alzheimer's Disease / Severe Dementia<br>(Excludes non-organic diseases such as neurosis and psychiatric illnesses and alcohol related brain damage)           | 16. Kidney Failure   |
| 2. Apallic Syndrome   | 17. Loss of Speech (Excludes all psychiatric causes)   |
| 3. Aplastic Anaemia   | 18. Major Burns  |
| 4. Bacterial Meningitis (Excludes illness resulting from HIV infection)   | 19. Major Cancers (Excludes coverage within 90 days, includes leukaemia other than chronic lymphocytic leukaemia but excludes non-invasive cancers in situ, tumors in the presence of HIV and any skin cancer other than Malignant Melanoma) |
| 5. Benign Brain Tumor (Excludes cysts, granulomas, vascular malformations, haematomas and tumors of the pituitary gland or spinal cord)                           | 20. Major Head Trauma  |
| 6. Blindness (Loss of Sight)  | 21. Major Organ / Bone Marrow Transplant   |
| 7. End Stage Liver Failure  | 22. Motor Neurone Disease  |
| 8. End Stage Lung Disease   | 23. Multiple Sclerosis   |
| 9. Coma (Excludes illness resulting from drug or alcohol abuse)   | 24. Muscular Dystrophy   |
| 10. Coronary Artery By-Pass Surgery (Excludes coverage within 90 days and excludes angioplasty, laser or other intra-arterial procedures)                         | 25. Paralysis (Loss of Use of Limbs)<br>(Excludes self-inflicted injuries)   |
| 11. Deafness (Loss of Hearing)  | 26. Parkinson's Disease (Excludes drug-induced or toxic causes)  |
| 12. Fulminant Hepatitis   | 27. Primary Pulmonary Hypertension   |
| 13. Heart Attack (Excludes coverage within 90 days)   | 28. Progressive Scleroderma  |
| 14. Heart Valve Surgery   | 29. Stroke   |
| 15. HIV due to Blood Transfusion and Occupationally Acquired HIV (Excludes HIV infection from other means including sexual activity and use of intravenous drugs) | 30. Surgery to Aorta   |

Signature of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature of Adviser: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Adviser Code: \_\_\_\_\_

## Key Provisions for Critical Illness Benefit

### 1. Waiting Period

No benefit will be payable for Coronary Artery By-Pass Surgery, Heart Attack and Cancer diagnosed or occurring within 90 days from:

- a) The date of issue of the policy; or
  - b) The date of reinstatement of the policy,
- whichever is the later date.

### 2. Exclusions

There are certain conditions under which no Critical Illness benefits will be payable. These are stated as exclusions in the contract. The exclusions include:

- (a) Any condition or illness which existed or the cause or symptoms of which existed or were evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Policy Issue Date or the date of reinstatement of the Policy (whichever is later), unless that condition or illness had been declared to Aviva;
- (b) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as provided in the policy contract;
- (c) Willful misuse of drug or alcohol, while sane or insane;
- (d) Taking of poison, voluntarily or involuntarily;
- (e) Self-inflicted injuries, while sane or insane.

### 3. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) on the Benefit Cessation Date of this Benefit as stated in the Policy Schedule ;
- (b) on the termination of the basic Policy.

You are advised to read the policy for the full list of exclusions.

## **C. Health Screen**

An annual health screen, which is tailored according to each age, sex and risk factors, is provided to the life assured. The results of the health screen will allow the life assured to better understand his own health status. In addition to create an incentive to improve health, good health screen results will be rewarded with premium discounts for the next 13 months premiums. The first premium that is discounted is the next premium due 30 days after the receipt of the health screen results.

The provision of health screens such as the range of tests, frequency and provider of the screening may be altered at any time.

## **Guaranteed Renewability**

The policy will be renewed, without new evidence of insurability, for a further term of 1 year on each policy anniversary by payment of the premiums due. The policy can be renewed up to and including the policy anniversary immediately after 65<sup>th</sup> birthday of the Life Assured.

## **PREMIUMS**

The premium rates will vary by age bands and will increase as the Life Assured moves in to a new age band.

The premiums for this plan are not guaranteed and may be adjusted based on future experience. Any such change will only take effect at subsequent renewals, and the Life Assured will be notified in writing at least 30 days before the cover renewal.

## **GENERAL EXCLUSION**

No benefit shall be payable under this plan for suicide within the first year.

You are advised to read the policy for the full list of exclusions.

## **IMPORTANT NOTE**

Full details of the standard terms and conditions of this plan can be found in the relevant policy contract.

This Plan is underwritten by Aviva Ltd, part of Aviva plc. Aviva is the world's 5th largest insurance group and the biggest in the UK. It is one of the leading providers of life, health and pensions products to markets across Europe. Its main activities are long-term savings, fund management and general insurance. It has premium income and investment sales from continuing operations of S\$90 billion and over S\$744 billion of assets under management (as at June 2004). The group has 51,000 employees serving 30 million customers worldwide.

This Insurance policy is underwritten by Aviva Ltd.

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