



## Singlife Comprehensive Critical Illness II

A single-payout critical illness plan that supports you across various stages of critical illness, so you can focus on recovery.



# Comprehensive protection for various stages of critical illness

Be prepared for life's health surprises with an affordable plan that covers you across all stages of critical illness

## **Singlife Comprehensive Critical Illness II**

gives you a lump sum payout upon diagnosis of a critical illness, whether it's at an early, intermediate or severe stage.

It eases your financial stress during life's health setbacks – so you can focus on recovery, not costs.

Covering 135 conditions, this plan provides broad protection in one affordable package and even includes added support for certain surgeries, Intensive Care Unit stays and more.



## BENEFITS AND FEATURES

**Singlife Comprehensive Critical Illness II** provides a one-time lump-sum payout upon diagnosis of critical illnesses across various stages, from early detection to severe diagnosis, along with added benefits to help you recover with peace of mind.



### Get a lump-sum payout and more

If you're diagnosed with **any of the covered 135 conditions across various stages of critical illnesses<sup>1</sup>**, you'll get a lump-sum payout that's 100% of your Sum Assured.

If you undergo **surgical removal of a Benign Tumour (suspected malignancy)** or are diagnosed with a **Borderline Malignant Tumour<sup>2</sup>**, you'll receive **an additional 20% of your Sum Assured** (up to S\$25,000).



### Financial support during hospitalisation

There may be times when your health will need close attention. If you spend **4 days or more in the Intensive Care Unit within a single hospital admission<sup>3</sup>**, you'll receive a payout that's an **additional 20% of your Sum Assured** (up to S\$25,000).



### Payout upon death

Protect your loved ones from financial stress. If you die during the coverage period, a **lump-sum payout of S\$5,000** will be made to help with medical bills or funeral expenses.



### Support that goes further

Even if you eat well and exercise, various health issues can still surface. Should you be diagnosed with one of the **27 covered conditions under the Special Benefit<sup>4</sup>**, you'll get a payout that's **an additional 20% of your Sum Assured**, up to S\$25,000 per life per condition. Here are some of the covered conditions:

#### Covered up to age 85

Diabetic Complications; Angioplasty & Other Invasive Treatment for Coronary Artery; Osteoporosis with Fractures

#### Covered up to age 18

Severe Juvenile Rheumatoid Arthritis (Still's Disease); Severe Haemophilia; Autism of Specified Severity



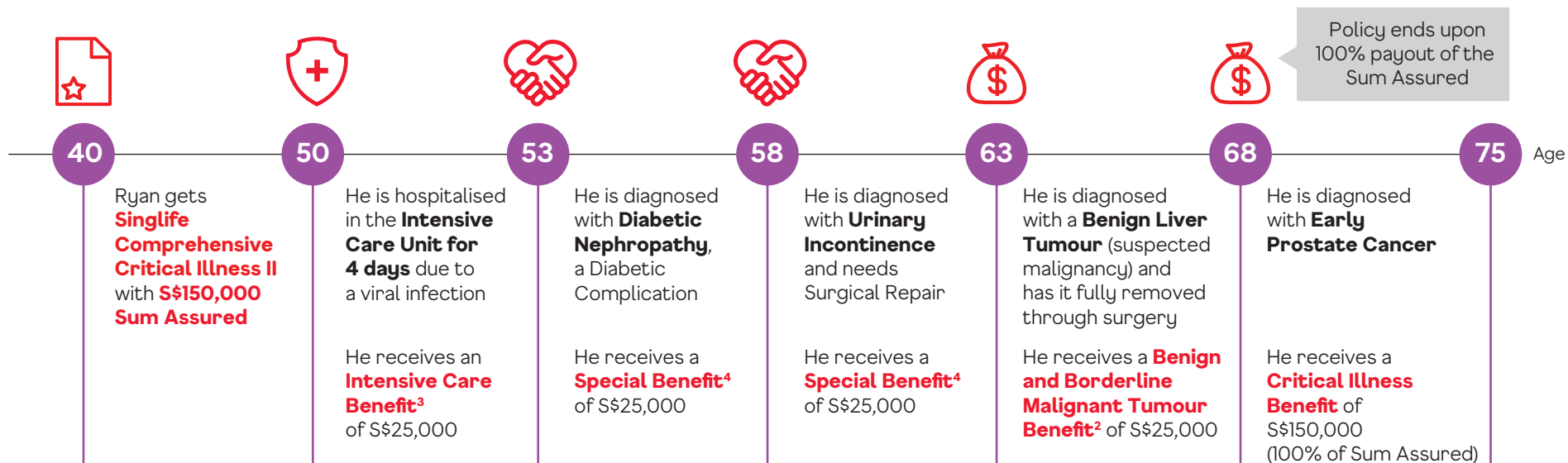
### Choose your coverage duration and currency

Looking for flexibility? You get to choose your coverage period – any duration from 10 years up till you're 99 years old (in one-year intervals) – and your **coverage amount can be in SGD, USD, GBP, EUR, AUD or HKD<sup>5</sup>**.



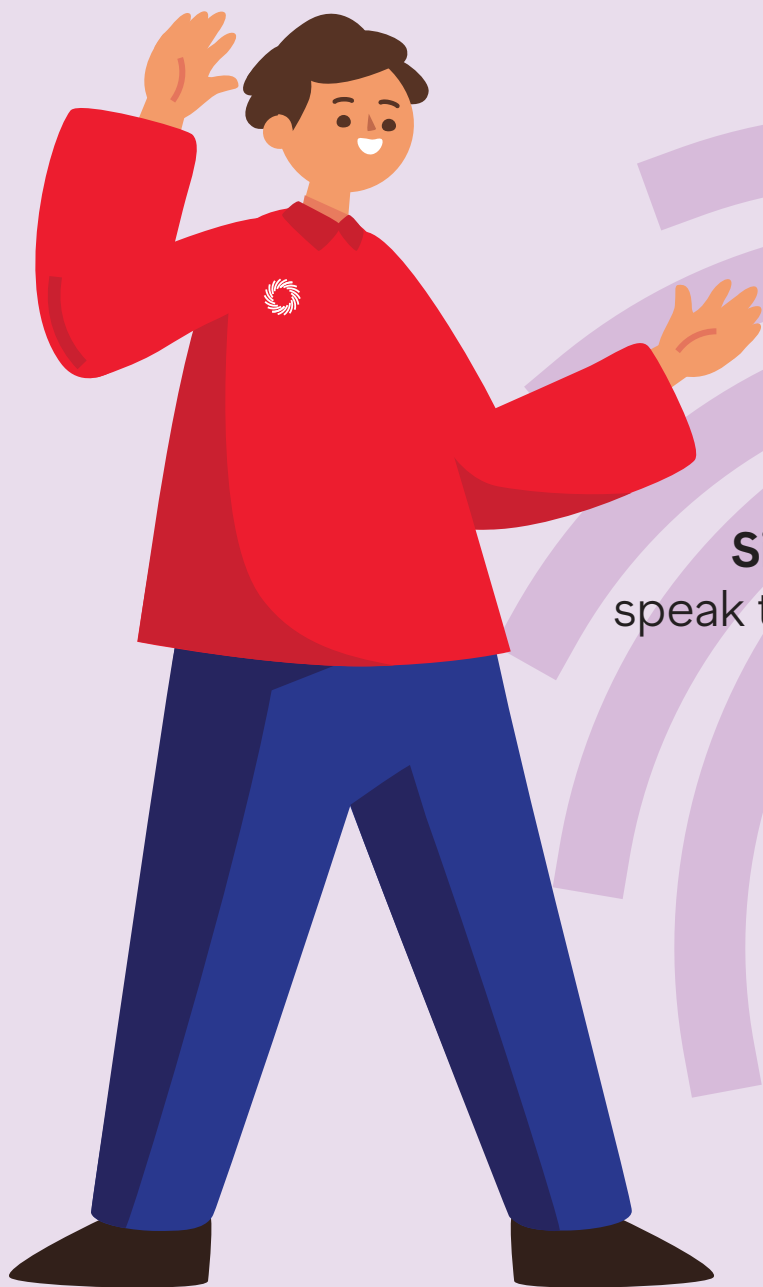
## Here's how Singlife Comprehensive Critical Illness II works

Ryan, aged 40 and a non-smoker, has a young child. With a family history of cancer and diabetes, Ryan goes for regular health screenings but knows that early detection isn't enough. To protect himself and his family financially, he gets Singlife Comprehensive Critical Illness II with a Sum Assured of S\$150,000 and a policy term of 35 years. He pays a premium of S\$1,862.50\* annually.



Breakdown of benefits Ryan received:			
Intensive Care Benefit	Special Benefit	Benign and Borderline Malignant Tumour Benefit	Critical Illness Benefit
S\$25,000	S\$50,000	S\$25,000	S\$150,000
Total: S\$250,000			

\*Premium of S\$1,862.50 is inclusive of the prevailing 10% perpetual premium discount.



To sign up for  
**Singlife Comprehensive Critical Illness II**,  
speak to your Financial Adviser Representative today!

Visit [singlife.com/comprehensive-ci-ii](https://singlife.com/comprehensive-ci-ii)  
to find out more.

All ages mentioned refer to age next birthday.

#### **Important Notes**

1. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan.
2. Only one claim is allowed under this benefit. An additional 20% of Sum Assured will be payable subject to a cap of S\$25,000 (or equivalent currency) per life. Per life refers to the maximum amount payable to an insured individual, taking into account the policy and all other policies that insure the same individual. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions including the definitions of Benign Tumour (suspected malignancy) requiring surgical excision and Borderline Malignant Tumour.
3. Only one claim is allowed under this benefit. An additional 20% of Sum Assured will be payable subject to a cap of S\$25,000 (or equivalent currency) per life. Per life refers to the maximum amount payable to an insured individual, taking into account the policy and all other policies that insure the same individual. The Intensive Care Unit (ICU) stay of 4 days or more (due to illness or accident) must be in one hospital admission in Singapore and must be confirmed as Necessary Medical Treatment. A stay in ICU will not be considered as Necessary Medical Treatment if the Life Assured can be safely and adequately treated in any other facility. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
4. If the Life Assured is diagnosed with any one of the 27 conditions covered, an additional 20% of the Sum Assured will be payable, capped at S\$25,000 (or equivalent currency) per life per condition. Only one claim is payable for each condition and a maximum of six claims is allowed under this benefit. This benefit shall cease on the date on which the sixth claim is made, on the Policy Anniversary in which the Life Assured is 18 or 85 years old (based on covered conditions), or upon the expiry of the Policy, whichever is earliest. Waiting period (for specific conditions) and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
5. If your coverage amount is not in Singapore dollars, any benefit limit stated in Singapore dollars will be converted to the equivalent amount in your chosen currency, based on our currency conversion rate.



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# Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 9933 [singlife.com](http://singlife.com)

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