

DEPENDANTS' PROTECTION SCHEME INFORMATION LEAFLET



1. What is Dependants' Protection Scheme (DPS)?

DPS is an affordable term life insurance that provides insured members and their families with some money to get through the first few years should the insured members pass away, suffer from Terminal Illness or Total Permanent Disability. The scheme covers them for a sum assured of \$70,000 up to the end of the policy year during which they turn 60 years old. From the policy anniversary in which they are 60 age last birthday up to the end of the policy year during which they turn 65 years old, the sum assured is \$55,000.

CPF members who are Singapore Citizens or Permanent Residents, between the age of 21 and 65, are automatically extended with a DPS cover upon:

- the first valid working CPF contribution, or
- a valid working CPF contribution if their DPS cover had lapsed on/after 1 April 2021, or
- a valid working CPF contribution after their Singapore Citizenship/Permanent Residency is restored

Those who are below the age of 21, but 16 or above can apply for a DPS cover.

The scheme is optional and insured members can choose to terminate their cover by completing the opt-out form. CPF members who have opted out of the scheme will need to apply for a new cover if they wish to re-join.

2. Do I have to declare my health condition for the cover?

Yes, the eligibility for a DPS cover is subject to you being in good health. You must declare and fully disclose all information regarding your health, including, but not limited to:

- All your past and current illnesses;
- Any surgery/treatment/medical test that you had previously undergone or will be undergoing ; and
- Any physical or mental impairment.

Otherwise, it may affect the future claims and the insurance policy may not be valid.

3. What is the premium I must pay?

Age Last Birthday	Yearly Premium	Sum Assured
34 and below	\$18	\$70,000
35-39	\$30	
40-44	\$50	
45-49	\$93	
50-54	\$188	
55-59	\$298	\$55,000
60-64	\$298	

4. How do I pay the premium?

For your convenience, premium is automatically deducted every year from your CPF account by default unless a separate arrangement has been made.

For payment via CPF, if the funds in your CPF account is insufficient to pay the premium for full coverage but sufficient to pay for partial coverage (the minimum sum assured is \$5,000), you can either be insured for a lower amount or you can pay the difference in cash or other available payment modes within 60 days from the policy renewal date to top up to the full sum assured.

If the funds in your CPF account is insufficient to pay for the minimum coverage of \$5,000, you will be required to pay the

premium in cash or other available payment modes within 60 days from the policy renewal date to renew your coverage. Your policy will lapse if it is not renewed and application to re-join the scheme is subject to you being in good health.

5. Will I be informed when my cover is renewed?

A notification letter will be sent to you 1 month before your renewal date. If your CPF account does not have sufficient funds for full premium deduction, we will send a notification to you.

You can also check your CPF transaction records online anytime for your premium deductions, as well as view your yearly CPF statement of account.

You should report any changes in correspondence address, email and contact number to us for timely and accurate updates to any changes in the status of your DPS cover.

6. What is the claim criteria?

A DPS claim can be made when a policyholder passes away or is certified by a registered medical practitioner under the Medical Registration Act to be suffering from terminal illness or total permanent disability.

- Terminal illness refers to an illness that is likely to result in the death of the member within 12 months
- Total permanent disability refers to (i) the inability to take part in any employment permanently, or (ii) the total permanent loss of physical function of any of the following:
 - Both eyes, or
 - Two limbs, or
 - One eye and one limb

Please refer to DPS Terms and Conditions for the eligible benefits and full details.

7. What are the claim exclusions?

You cannot claim the benefits under DPS if any of the following events occur within the first policy year:

- you committed self-inflicted injury or suicide;
- you committed a criminal offence punishable by death; or
- the claim arose out of your intentional criminal act.

You also cannot claim the benefits under DPS if:

- you suffer from serious illness, Terminal Illness, or Total Permanent Disability before the commencement of the policy;
- you have provided false or misleading statement or information; or
- your claim arose from wars or any warlike operations or participation in any riot.

Under (a) to (d), the policy will be cancelled and all the premiums you paid will be refunded with interest to your CPF account.

Please refer to our website for the list of serious illnesses.

If your cover is subject to exclusions before 01/05/2016, the same exclusions will apply to a claim under Total Permanent Disability.

8. How do I apply for a claim?

- Death

The documents required are:

- Death claim form (available on our website)
- Certified true copy of the death certificate
- Letter from Immigration and Checkpoint Authority (ICA) for death occurring overseas

- (IV) Claimant's identity card and proof of relationship with deceased
- (V) Doctor's Statement if the death occurred overseas, to be completed by the last doctor who attended to the deceased person.
- (VI) Last Will of deceased (if deceased left a last Will)
- (VII) Newspaper cutting and/or policy report for accidental death

Medical report, post mortem report and/or toxicology report may be required. If any other document is required, we will inform the claimant accordingly.

b) **Terminal Illness/Total Permanent Disability
DPS and either Home Protection Scheme (HPS) or Withdraw CPF due to reduced life expectancy (RLE) or both:**

You are required to submit your application to the CPF Board directly via the CPF website at cpf.gov.sg/applyrleandclaimhpsdps

- (I) Submit the online application after logging in with your Singpass
- (II) Upon submission, download the Medical Assessment Report and have an accredited doctor to complete it (reimbursement of fee subject to approval). The medical institution will have to submit the completed Medical Assessment Report to the CPF Board directly. Thereafter, CPF Board will share a copy with Great Eastern Life for DPS claim processing.

DPS without HPS or RLE:

You need to submit the following documents for your claim:

- (I) Total and Permanent Disability claim form (available on our website)
- (II) Doctor's Statement (available on our website. This has to be completed by your medical practitioner before submitting to us).
- (III) Receipt for the fee charged for completion of the Doctor's Statement (reimbursement of fee subject to approval).
- (IV) All available lab and test results.
- (V) A copy of the Lasting Power of Attorney (LPA) (if available) when Life Assured is certified to be mentally incapacitated.
- (VI) Employment Termination Documents i.e. Termination letter from your last employer or CPF Statement showing your employment contribution for the last one year or medical boarded out letter.

If any other document is required, we will inform you or the claimant accordingly.

9. Who will receive the approved claim benefits?

Death claims will be paid according to the nomination or Will with policy and beneficiary details (whichever takes effect at a later date). If no nomination or Will is made, the benefits will be paid to Proper Claimant(s) with reference to Section 150 of the Insurance Act 1966. A Proper Claimant can be the Executor of the deceased's estate or family member, e.g. spouse, parent, child or sibling. For contesting claims, we will request for the submission of Grant of Probate or Grant of Letter of Administration and Schedule of Assets, payment will be made to the Executor(s) or Administrator(s) respectively.

Terminal Illness or Total Permanent Disability claim benefits will be paid to you. For insured members who lack mental capacity, the claim will be paid to the deputy in accordance to the Order of Court or donee of a valid Lasting Power of Attorney.

10. How do I make a nomination (revocable) for DPS?

If you are at least 18 years old and wish to have the death claim benefits paid to your desired nominee(s), you may make a nomination by submitting the DPS nomination form (available on our website) to us.

11. What is a Lasting Power of Attorney?

A Lasting Power of Attorney is a legal document that allows a person who is 21 years of age or older (donor) and who has mental capacity, to voluntarily appoint one or more persons called donees to make decisions and act on his/her behalf when he/ she lacks mental capacity in the future.

For more information on DPS, you can visit our website, call our hotline or email us:

Website : www.greateasternlife.com/dps
 Customer hotline : 6839 4565
 Email : dps-sg@greateasternlife.com

您也可以浏览我們的网站 www.greateasternlife.com/dps-info-leaflet 查阅上述信息的中文版本或致电我們的熱線電話 6839 4565 以了解更多詳情。

Anda boleh juga melihat maklumat di atas dalam Bahasa Melayu menerusi laman kami di www.greateasternlife.com/dps-info-leaflet atau hubungi kami di talian 6839 4565 untuk maklumat lanjut.

நீங்கள் மேற்குறிப்பிட்ட தகவலை www.greateasternlife.com/dps-info-leaflet எனும் எங்களின் இணையத்தளத்திற்குச் சென்று தமிழிலும் பார்க்கலாம். அல்லது 6839 4565 எனும் எங்களின் நேரடித் தொலைபேசி வழி அழைக்கலாம்.