

# 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 when they make their first CPF working contribution. 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.

## 2. I do not have a DPS cover. Do I have to declare my health condition to be insured under DPS?

Yes, the eligibility for a DPS cover is subject to you being in good health at the point of policy commencement. 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. My DPS is covered by NTUC Income prior to 1 April 2021. When my DPS cover is transferred over to Great Eastern Life from 1 April 2021, do I need to declare my health?

No, members who are already insured under DPS prior to 1 April 2021 do not need to submit a new health declaration form for illnesses that developed on or after the commencement of their DPS covers under NTUC Income. Great Eastern Life will continue to cover any medical conditions that had developed on or after the commencement of members' DPS covers under NTUC Income.

## 4. 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	
60-64	\$298	\$55,000

## 5. How do I pay the premium?

For your convenience, premium is automatically deducted every year from your CPF Ordinary Account and/or Special Account (CPF account). It will only be deducted from your Special Account if there are insufficient funds in your Ordinary Account.

If your CPF account has insufficient funds to pay the premium for full coverage, you can either be insured for a lower amount (the minimum sum assured is \$5,000) 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. Your policy will lapse if no premium is paid after 60 days from policy renewal date.

## 6. Will I be informed when my cover is renewed?

A notification 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.

As part of our efforts to Go Green, we will progressively move our servicing letters towards electronic documents (eDocuments). You will be able to view your latest eDocuments on eConnect. For more details or to opt for hardcopy, you may refer to [sg.gelife.co/eConnectFAQ](http://sg.gelife.co/eConnectFAQ).

## 7. What is the claim criteria?

DPS protects you and your family in the event of your death, or when you suffer from Terminal Illness or Total Permanent Disability during the term of your policy.

Terminal Illness refers to an illness that a registered medical practitioner under the Medical Registration Act certifies is expected to result in death within 12 months.

Total Permanent Disability refers to the inability to take part in any employment permanently or the total permanent loss of physical function of both eyes, both limbs, or one eye and one limb.

## 8. What are the claim exclusions?

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

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

You also cannot claim the benefits under DPS if:

- (d) you suffer from serious illness, Terminal Illness, or Total Permanent Disability before the commencement of the policy;
- (e) you have provided false or misleading statement or information; or
- (f) 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.

## 9. How do I apply for a claim?

### (a) Death

The documents required are:

- (i) Death claim form (available on our website)
- (ii) Certified true copy of the death certificate
- (iii) 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

The documents required are:

- (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 (we will reimburse the fee to you after concluding the claim)
- (iv) All available lab and test results

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

## 10. Who will receive the approved claim benefits?

Death claims will be paid to the nominee(s) in one lumpsum according to the nomination. If no nomination is made, the benefits will be paid to Proper Claimant(s) with reference to Section 61 of the Insurance Act (Chapter 142 of Singapore). A Proper Claimant can be the Executor of the deceased's estate or family member, e.g. spouse, parent, child or sibling.

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.

## 11. 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.

## 12. 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.

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

Website : [gogreat.sg/dps](http://gogreat.sg/dps)  
Customer hotline : 6839 4565  
Email : [dps-sg@greateasternlife.com](mailto:dps-sg@greateasternlife.com)

您也可以浏览我們的网站 [www.greateasternlife.com/dps-info-leaflet-apr2021](http://www.greateasternlife.com/dps-info-leaflet-apr2021) 查阅上述信息的中文版本或致电我們的热线电话 6839 4565 以了解更多详情。

Anda boleh juga melihat maklumat di atas dalam Bahasa Melayu menerusi laman kami di [www.greateasternlife.com/dps-info-leaflet-apr2021](http://www.greateasternlife.com/dps-info-leaflet-apr2021) atau hubungi kami di talian 6839 4565 untuk maklumat lanjut.

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