



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY FOR GROUP TERM LIFE INSURANCE

Policyholder	:	ADOBE SYSTEMS PTE LTD
Policy No.	:	71558
Period of Insurance	:	1 st July 2019 to 30 th June 2020

PRODUCT INFORMATION

The primary purpose of this insurance cover is to provide coverage against death and total permanent disability due to any cause – including illness and accident. This compensation will certainly come in very useful if Insured Member is no longer able to continue working. In addition, if the cause results in death, the deceased Insured Member's next of kin will receive a lump sum payment that should help alleviate some financial burdens.

SCOPE OF COVERAGE

It provides 24-hour coverage on a worldwide basis.

ELIGIBILITY

- All permanent full time active employees. Entry age 16 to 69, renewable to 74.

BASIS OF COVER

Plan 1	36 x Last Drawn Basic Monthly Salary
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Non-Evidence Limit: S\$600,000

Benefits

- Death – a lump sum payment equal to Sum Assured
- On Total and Permanent Disablement – a lump sum payment equal to Sum Assured will be paid after 3 months of continuous disability.
- Repatriation of mortal remains of up to S\$75,000 – the return of mortal remains of the insured member to the place of residence or place of regular employment.
- Terminal Illness Benefit - a lump sum payment equal to Sum Assured will be payable upon diagnosis of a Terminal Illness that is highly and likely to lead to death within 12 months. Certification by doctor is required.
- Extended Death & TPD Benefit - If the Insured Member;
 - employment is terminated on medical grounds
 - not received any benefits under this Policy or under any Supplementary contracts
 - remained continuously unemployed from date of termination of employment
 - reside in the same location prior to such disability during the extended 12 months, unless any new location is approved in advance by the Company

the Death and TPD Benefits of the Insured Member shall be extended for 12 months from the date of termination of employment, and the Company shall pay the amount equals to his last accepted sum assured under this policy to the Policyholder.

KEY PRODUCT PROVISIONS

1) EXCLUSIONS

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract.

Repatriation Expenses Benefit :

1. Any expenses incurred for services provided by another party for which the Insured member is not liable to pay, or any expenses already included in the cost of a scheduled trip.
2. Any expenses incurred for the transportation of the Insured Member's remains not approved and arranged by AIAS, or an authorized representative of AIAS.
3. Any pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation, or prescribed drugs within twelve (12) months period preceding the effective date of his coverage, or a condition for which medical advice and treatment was recommended by a physician within a twelve (12) months period preceding the effective date of his coverage.

(You are advised to read the policy contract for the full list of exclusions)

2) NON GUARANTEED PREMIUM

Premiums payable for this plan are not guaranteed and may be increased at Policy Renewal Date at the full discretion of the Company.

3) TERMS OF RENEWAL

This group policy contract may be renewed on the Policy Anniversary Date by payment of the total annual premium. We can vary the premium and any other terms, conditions or exclusions in this policy by giving written notice of such change to the Policyholder (employer).

4) CANCELLATION CLAUSE

We may terminate this group Policy on any Renewal Date by giving the Policyholder (employer) at least 31 days' prior written notice of termination. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination. There will be no refund of any unused premium.

5) WAITING PERIOD

Not applicable.

6) TERMINATION

The coverage of the dependents shall automatically cease if they do not meet the dependents eligibility criteria or if the employee's cover ceases based on the earliest of the following dates:

- (i) On the day the Policy is terminated; or
- (ii) On the expiry of the coverage for which the last premium payment was made on his account; or
- (iii) On the date he enters full-time military, naval or air service; or
- (iv) At the end of the Policy Year during which he attains the Maximum Age of Coverage as stated in the Policy Schedule; or
- (v) On such date as may be communicated to him by reason of war or an act of war – such date to be determined at the insurer's discretion; or
- (vi) On the date he ceases to be a Member due to cessation of Active Service

7) MISSTATEMENT

- A. If the age or date of birth or other relevant facts relating to any Insured Member is found to have been misstated and if such misstatement affects the scale of benefits or the terms and conditions of the Policy, the true age and facts will be used by us in determining whether the coverage under the Policy continues to be in force and we will make adjustments to the premiums payable.
- B. Where a misstatement causes an Insured Member to be insured under the Policy where he would be otherwise ineligible, or where such statement has caused an Insured Member to remain insured when he would otherwise be disqualified under the terms of the Policy, the coverage of the Insured Member

shall be void and we will return the premiums paid in respect of the Insured, unless there is fraud on your part or on the part of the Insured Member.

8) FREE LOOK PERIOD

Not applicable.

UNDERWRITING

Underwriting is required.

IMPORTANT NOTICE

This is only product information provided and designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance Policy Contract with your employer shall apply.