



MINDEF & MHA Group Insurance

Group Personal Injury

Group Personal Injury

MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME (GROUP POLICY NO: G007500)

The Group Personal Injury Insurance provides coverage in the event of an accident, and provides you and your family with greater assurance and peace of mind.

The coverage we offer is up to age 70 next birthday (ANB) and continues even after you have:

- Retired or left the employment of MINDEF or MHA
- Been released from NS liability
- Completed Operationally Ready National Service (ORNS) training cycle or reached statutory age for completion of ORNS
- Left volunteer service

Key Features

- Be insured up to a maximum coverage of S\$1,000,000 at S\$0.17¹ per day
- Receive 150% of your coverage amount if Total and Permanent Disability² is due to an accident
- Pay the same premium rate up to age 70 (ANB)
- Coverage for simple fracture or other fracture due to accident
- Reimbursement of ambulance cost
- 24/7 worldwide coverage
- In the event that the main Insured Person passes away, the spouse can continue to receive coverage
(For details on the plan benefits, please refer to singlife.com/mindef-and-mha)

Eligible Members

- Full-Time National Servicemen (NSFs)
- Operationally Ready National Servicemen (NSmen)*
*You must be an active NSman to apply for cover under this plan
This is tied to the statutory age for NS liability – age 40 for non-officer ranks and age 50 for officer ranks
- Regular servicemen (Full-time, Part-time and Contract Service) in the:
 - > MINDEF / SAF [including Defence Executive Officers (DXOs)]
 - > Singapore Police Force (SPF)
 - > Singapore Civil Defence Force (SCDF)
 - > Singapore Prison Service (SPS)
 - > Central Narcotics Bureau (CNB)
 - > Immigration & Checkpoints Authority (ICA)

Eligible Members (continued)

- Public Officers working with MINDEF and MHA
- Volunteers:
 - > SAF Volunteer Corps (SAF VC)
 - > NS Volunteers (or equivalent)
 - > Reservist On Voluntary Extended Reserve Service (ROVERS)
 - > SPF Volunteer Special Constabulary (VSC)
 - > SCDF Civil Defence Auxiliary Unit (CDAU)

Affiliate Members

- Employee (Full-time, Part-time and Contract Service) of Authority-affiliated entities including:
 - > Defence Science & Technology Agency (DSTA)/DSTA-affiliated entities
 - > MINDEF-related Organisations (MROs)
 - > Casino Regulatory Authority (CRA)
 - > Yellow Ribbon Singapore (YRSC)
 - > Home Team Science and Technology Agency (HTX)
 - > MHA-related Organisations

Eligible Dependants

A person who is related to an Eligible Member or Affiliate Member in any of the following ways:

- Spouse
- Child(ren) whether biological or legally adopted

Age Limits

- Maximum entry age: 65 (ANB)
- For child(ren), the coverage will cease at age 45 (ANB) or when he/she gets married, whichever is earlier

Protection Cover and Premium Rates

- You, your spouse/child(ren) may choose to take up any amount of protection cover from a minimum amount of S\$10,000 to a maximum amount of S\$1,000,000 in multiples of S\$10,000.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Coverage amount (S\$)	Monthly premium rates (S\$)	Coverage amount (S\$)	Monthly premium rates (S\$)
100,000	0.50	600,000	3.00
200,000	1.00	700,000	3.50
300,000	1.50	800,000	4.00
400,000	2.00	900,000	4.50
500,000	2.50	1,000,000	5.00

Note: The monthly premium rates exclude prevailing GST.

Insurance Benefits

(For details on the plan benefits, please refer to singlife.com/mindef-and-mha)

- Death due to Accident 100% of Sum Insured
- Total and Permanent Disablement² due to Accident 150% of Sum Insured
- Total and Permanent Dismemberment due to Accident

If any Insured Person sustains bodily injury as a result of an Accident of which (except in the case of drowning or internal injury revealed by autopsy) there is evidence of a visible contusion or wound on the exterior of the body which within 365 days from the date of the Accident, directly and independently of all other causes, results in permanent dismemberment as provided in the Schedule of Indemnities below, Singlife will on receipt of satisfactory proof, pay the Insured Person the relevant percentage (%) of the Sum Insured as shown in the Schedule of Indemnities below:

Schedule of Indemnities	Compensation (% of Sum Insured)
1. Loss of or Permanent Total Loss of use of at least one limb	100%
2. Permanent Total Loss of (a) Sight in at least one eye (b) Whole eye (c) Sight in one eye, except perception of light (d) Lens of one eye	100% 100% 50% 50%
3. Permanent and Incurable Insanity	100%
4. Loss of arm (at shoulder, between shoulder and elbow, at elbow, between elbow and wrist)	100%
5. Loss of leg (at hip, between knee and hip, at knee, between knee and ankle)	100%
6. Loss of hand at wrist	100%
7. Loss of or Permanent Total Loss of both hands	100%
8. Loss of or Permanent Total Loss of use of four fingers and thumb (a) Both Hands (b) Right Hand (c) Left Hand	100% 70% 50%
9. Loss of or Permanent Total Loss of all fingers and both thumbs	100%
10. Loss of or Permanent Total Loss of use of four fingers of (a) Right Hand (b) Left Hand	40% 30%

Insurance Benefits (continued)

(For details on the plan benefits, please refer to singlife.com/mindef-and-mha)

Schedule of Indemnities	Compensation (% of Sum Insured)
11. Loss of or Permanent Total Loss of use of (a) Right Thumb (b) Left Thumb (c) One Phalanx of Right Thumb (d) One Phalanx of Left Thumb	30% 15% 20% 10%
12. Loss of or Permanent Total Loss of use of fingers (a) Three Right Phalanges (b) Two Right Phalanges (c) One Right Phalanx (d) Three Left Phalanges (e) Two Left Phalanges (f) One Left Phalanx	20% 15% 10% 15% 10% 5%
13. Loss of one phalanx of (a) Right index finger (b) Left index finger	12% 7.5%
14. Loss of or Permanent Total Loss of use of any other finger (a) Right hand (b) Left hand	6% 5%
15. Loss of or Permanent Total Loss of one phalanx of any other finger	4%
16. Loss of or Permanent Total Loss of use of a great toe	5%
17. Loss of or Permanent Total Loss of use of a great toe (a) Two Phalanges (b) One Phalanx	5% 3%
18. Loss of any toe other than great toe	3%
19. Loss of all toes on either foot	20%
20. Loss of or Permanent Total Loss of hearing in both ears	75%
21. Loss of or Permanent Total Loss of hearing one ear	25%
22. Loss of speech	50%
Note: If the Insured Person is left-handed, the percentage of the various disabilities of right hand and left hand shall be transposed.	

Insurance Benefits (continued)

(For details on the plan benefits, please refer to singlife.com/mindef-and-mha)

- Injury due to Accident

If while this policy is in force, an Insured Person sustains an Accidental bodily injury and suffers from any of the results described in the Schedule below, Singlife upon receipt and approval of satisfactory proof, indemnify the Insured Person according to the Schedule below:

Schedule	Compensation (% of Sum Insured)
Fractured leg or patella with established non-union	20%
Shortening of leg by at least 5cm	10%
Third Degree Burns Area Damage as a Percentage of Total Body Surface Area	
Head - Equals to or greater than 2% but less than 5%	50%
- Equals to or greater than 5% but less than 8%	75%
- Equals to or greater than 8%	100%
Body - Equals to or greater than 10% but less than 15%	50%
- Equals to or greater than 15% but less than 20%	75%
- Equals to or greater than 20%	100%
Second Degree Burns Area Damage as a Percentage of Total Body Surface Area	
Head - Equals to or greater than 10%	100%
Body - Equals to or greater than 15% but less than 25%	30%
- Equals to or greater than 25% but less than 40%	40%
- Equals to or greater than 40%	50%

Insurance Benefits (continued)

(For details on the plan benefits, please refer to singlife.com/mindef-and-mha)

- Simple Fracture due to Accident
If an Insured Person sustains bodily injury as a result of an Accident, which results in a Simple Fracture of the nature mentioned in the table below, we will pay the relevant amount specified in the table below:

Simple Fracture Benefit Limit: S\$5,000	
Schedule	Compensation (% of S\$5,000)
Neck (including fifth cervical vertebrae, Skull or Spine (full break)	100%
Hip	75%
Jaw, Pelvis, Leg (including fibula)^, Ankle or Knee	50%
Cheekbone, Shoulder or Hairline Fracture of Skull or Spine	30%
Arm (including lower end of radius)#, Elbow, Wrist or Ribs	25%

^ For the avoidance of doubt, any fractures of toe and foot are not covered

For the avoidance of doubt, any fractures of thumb, finger and palm are not covered

- Disappearance 100% of Sum Insured
- Ambulance Cost* Up to S\$500 per incident
- Mobility aid upon Accidental Total & Permanent Disablement* Up to S\$10,000
- Home Rehabilitation Renovation Expenses* Up to S\$10,000
- Accidental Hospital Recuperation Benefit* S\$250
- Child Education Fund Benefit* S\$5,000 per child (up to 2 children)
- Compassionate Death Allowance Benefit* Up to S\$2,000
- Comatose State Lump Sum Benefit 15% of Sum Insured or up to S\$50,000, whichever is lesser
- Death due to natural catastrophe 15% of Sum Insured or up to S\$50,000, whichever is lesser

*This Benefit can only be claimed either under the Core Scheme or Voluntary Scheme.

Exclusions

No Benefit is payable in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by:

- (a) Suicide or any attempted suicide or self-inflicted injury while sane or insane;
- (b) Participation in competitive racing on wheels except for those sanctioned by the Authority;
- (c) Pregnancy or childbirth or any illness or disease of any kind relating to venereal diseases, AIDs and all illnesses or diseases associated with the Human Immuno-deficiency Virus (HIV) except for blood transfusion/occupationally acquired HIV; or
- (d) The Insured Person being in or on or entering into or descending from any aircraft (other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of undertaking any trade or technical operation on the aircraft); except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority.

For the avoidance of doubt, the existence of any Pre-existing Condition shall not result in exclusion.

Limitations to policy cover (Group Risk)

- In the event of claims arising from any number of Insured Persons as a result of Acts of Terrorism, Singlife's maximum liability is subject to the sub-limit of 1.5% of the Aggregate Sum Insured per policy year.
- In the event of War resulting in claims from any number of Insured Persons, Singlife's maximum liability is subject to the sub-limit of 1.5% of the Aggregate Sum Insured per policy year.
- Note: No limitations will apply to claims arising from Sea, Land and Air Conveyance.

Renewal & Termination of Coverage

- Insurance coverage will automatically be renewed every policy year (at the prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse attains age 70 (ANB) and/or their children attain age 45 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will terminate at the end of the same month upon Singlife's receipt of the notice.

Renewal & Termination of Coverage (continued)

- Coverage for an Insured Person will cease immediately in any of the following events:
 - (a) The 30-day Grace Period for premium payment expires;
 - (b) The full Sum Insured is paid out;
 - (c) The entire policy is terminated;
 - (d) The full Sum Insured under MINDEF & MHA GTL and/or GPI Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
 - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
 - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

Important Notes:

1. Premium shown is based on monthly rate (rounding off to the nearest cent) for an Insured Person, aged 70 and below at next birthday.
2. The disability referred to in this policy must be total and permanent, such that either Part 1 or Part 2 is met:

Part 1: There is neither at the time it is first sustained nor at any time thereafter, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or

Part 2: The total and irrecoverable:

- (i) loss of the sight of both eyes; or
- (ii) loss by severance of or total and permanent loss of use of both hands at or above the wrists; or
- (iii) loss by severance of or total and permanent loss of use of both feet at or above the ankles; or
- (iv) loss by severance of or total and permanent loss of use of one hand at or above the wrist and one foot at or above the ankle; or
- (v) loss of sight of one eye and loss by severance of or total and permanent loss of use of one hand at or above the wrist or one foot at or above the ankle.

If the sum payable in respect of a valid claim is above S\$200,000, the Company will first pay a lump sum of S\$200,000 and pay the balance in three (3) equal annual instalments. The first annual instalment will be paid on the 1st anniversary of the initial lump sum payment and the remaining two instalments will be paid on the 2nd and 3rd anniversary respectively.

Claims and Enquiries

Claims

The Ministry of Defence (“MINDEF”) and Ministry of Home Affairs (“MHA”) are contractually “The Policy Owner” for the Group Insurance Voluntary Scheme. All claims will be paid directly to the Insured Person, proper claimant or legal representative, as applicable.

Nomination of Beneficiaries

The Nomination of Beneficiaries is applicable for death benefits payable under the Group Term Life and Group Personal Injury plans.

In the event where there is no nomination and a Death Claim is made, Singlife will pay the first S\$150,000 to the proper claimant. The balance of the Death Benefit will be paid according to the prevailing insurance laws and other relevant laws pertaining to estates of deceased:

- i. If the deceased had written a Will before his/her death, the family has to engage a lawyer to apply to the Court for a Probate, which may take up to 6 months; or
- ii. If the deceased did not have a Will before his/her death, he/she would be considered to have died intestate. In such an event the family also has to engage a lawyer to apply to the Court for a Letter of Administration, which may take up to 3 years to resolve.

For further enquiries or claims matters, please contact the Singlife Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8:45am to 5:30pm). You may also email us at MINDEF_insurance@singlife.com or MHA_insurance@singlife.com or visit singlife.com/mindef-and-mha for more information.

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the certificate of insurance. You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that you chose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and Singapore Life Ltd. may recover from you any expense incurred by us in underwriting the policy. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. Information is accurate as at January 2023.

These policies are protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Scan QR Code to apply online
in less than 5 minutes!

MINDEF Group Insurance

MHA Group Insurance



For enquiries, please call our
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Singlife

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