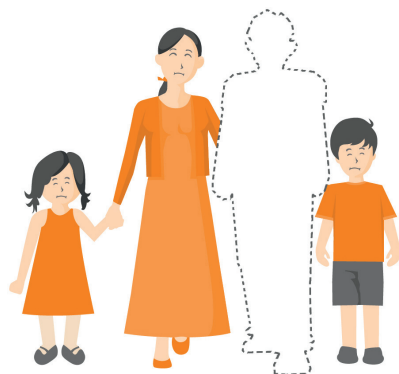


# A little means a lot: Income Family MicroInsurance Scheme

NTUC Income is committed to its social purpose and helping youth and disadvantaged children has been a central theme for our Corporate Social Responsibility initiative, OrangeAid. With this in mind, NTUC Income has been working closely with the Ministry of Social and Family Development (MSF) and the Ministry of Education (MOE) to provide a free insurance scheme – the Income Family MicroInsurance Scheme (IFMIS).

This scheme is developed to help children and youth from lower income households. In the event the main applicant of the ComCare Kindergarten Subsidies or MOE Financial Assistance Scheme (MOE FAS) for Primary Schools passes away or becomes totally and permanently disabled (TPD), this scheme will pay out \$5,000 to help his/her family cope financially during this difficult period.



<p><b>Who is eligible?</b></p>	<p>The parent/guardian whose child/ward is an MOE Financial Assistance Scheme (FAS) recipient at a Government or Government-aided primary school, and meets the following two conditions:</p> <ul style="list-style-type: none"> <li>(a) He/She signed the application for the MOE FAS for the child/ward; and</li> <li>(b) He/She is between 16 to 65 years old (age next birthday) when he/she passes away or becomes totally and permanently disabled.</li> </ul> <p>The IFMIS coverage will be terminated once the child/ward ceases to be an MOE FAS recipient.</p> <p>This parent/guardian is referred to as the Main Applicant in the IFMIS scheme.</p>
<p><b>What are the benefits?</b></p>	<ul style="list-style-type: none"> <li>(a) The IFMIS insurance coverage is free. No premium is required;</li> <li>(b) In the event that the Main Applicant passes away or becomes totally and permanently disabled, the family will receive a one-time payout of \$5,000 upon approval of the claim.</li> </ul> <p>Note: The Main Applicant is covered for one claim per lifetime, and each family is eligible to claim once every calendar year.</p>
<p><b>How to make a claim?</b></p>	<p>The family can obtain a Claim Form from the child's/ward's school and submit completed form to the school with the required supporting documents. The Claim Forms are also available at <a href="http://www.income.com.sg">www.income.com.sg</a>.</p>
<p><b>The start date of IFMIS</b></p>	<p>From 1 January 2013</p>
<p><b>When must the claim be made?</b></p>	<p>For MOE FAS recipients in 2014 and subsequent years - all claims must be made within six months from the date the Main Applicant passes away or becomes totally and permanently disabled.</p> <p>For MOE FAS recipients in 2013 whose Main Applicant passed away or became totally and permanently disabled in 2013 - all claims must be made by 30 June 2014 through the primary school where the child/ward studied at in 2013.</p>

Please approach the school office for assistance on the section of the form titled “Confirmation by school (applicable for MOE primary schools only)”.

For enquiries on IFMIS, please contact our Customer Service Officers at **6332 1133**.

For Frequently Asked Questions on IFMIS, please visit [www.income.com.sg/IFMIS/index.asp](http://www.income.com.sg/IFMIS/index.asp).

## About NTUC Income

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance to serve the protection, savings and investments needs of two million customers across all segments of society.

As a social enterprise, NTUC Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

NTUC Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged among them.

In 2012, NTUC Income had over \$31 billion in assets under management.

For more about NTUC Income, please visit [www.income.com.sg](http://www.income.com.sg).

# Income Family MicroInsurance Scheme

As always, NTUC Income is committed to its social purpose and helping youth and disadvantaged children has been a central theme for our Corporate Social Responsibility initiative, OrangeAid. With this in mind, NTUC Income has been working closely with the Ministry of Social and Family Development (MSF) and the Ministry of Education (MOE) to provide a free insurance scheme – the Income Family MicroInsurance Scheme (IFMIS).

This scheme is developed to help children and youth from lower income households. It covers families receiving financial assistance from the following schemes:

- ComCare Kindergarten Subsidies also known as Kindergarten Financial Assistance Scheme (KiFAS)
- MOE Financial Assistance Scheme (MOE FAS) for Primary Schools

In the event the main applicant of the ComCare Kindergarten Subsidies or MOE FAS (Primary School) passes away or becomes totally and permanently disabled, this scheme will pay out \$5,000 to help his/her family cope financially during this difficult period.

## **1. Who is eligible?**

The main applicant of a family receiving assistance under the ComCare Kindergarten Subsidies or MOE FAS (Primary School) will be automatically enrolled and covered under IFMIS. Only one main applicant per family will be covered at any one time.

## **2. Why are these schemes identified for this insurance?**

Helping children and youth from lower income households has been a central theme to NTUC Income's flagship Corporate Social Responsibility initiative, OrangeAid. These selected schemes are aligned with our commitment and social purpose.

## **3. Do I need to register for IFMIS?**

No registration is required to join IFMIS. This insurance cover is automatically extended to the main applicants whose families are assisted under the ComCare Kindergarten Subsidies or MOE FAS (Primary School).

## **4. I am the main applicant and my application is new or pending renewal, will I be covered?**

The IFMIS coverage will take effect when MSF or MOE confirms that the application has been approved. It will last till the end of the same calendar year.

**5. What are the benefits of IFMIS?**

In the event that the main applicant of the ComCare Kindergarten Subsidies or MOE FAS (Primary School) passes away or becomes totally and permanently disabled during the period when his/her child/ward is a beneficiary of the ComCare Kindergarten Subsidies or MOE FAS (Primary School), his/her family will receive a one-time payout of \$5,000 from IFMIS to help tide them over financially during this difficult period.

**6. When is the start date for IFMIS?**

IFMIS has been effective since 1 January 2013. All the main applicants of families receiving assistance under the ComCare Kindergarten Subsidies or MOE FAS (Primary School) will be automatically covered from this date onwards.

**7. What is Total and Permanent Disability (TPD)?**

TPD shall be defined as any one of the following situations:

- a) Total and irrecoverable loss of sight of both eyes;
- b) Loss by complete severance or total and irrecoverable loss of use of both limbs at or above the wrist or ankle;
- c) Total and irrecoverable loss of sight of one eye and loss by severance or total and irrecoverable loss of use of one limb at or above the wrist or ankle;
- d) Severe disability due to illness resulting in the inability to perform at least two of the six Activities of Daily Living listed below even with the aid of special equipment and the need for constant supervision and assistance of another person through the physical activity;
  - i. Feeding – The ability to feed oneself food after it has been prepared and made available.
  - ii. Dressing – The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
  - iii. Washing – The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
  - iv. Toileting – The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
  - v. Transferring – The ability to move from a bed to an upright chair or wheelchair, and vice versa.
  - vi. Mobility – The ability to move indoors from room to room on level surfaces.

- e) Impairment of mental or physical function as a result of one of the following severe medical conditions:
- i. Severe mental illnesses which require long-term medication or inpatient treatment and prevents insured from normal social functioning.
  - ii. Severe and progressive forms of neurological diseases and inflammatory polyarthritis.
  - iii. Severe cognitive impairment such as Dementia and Alzheimer's Disease.

For avoidance of doubt, the disability or loss stated above must be certified or occur on or after 1 January 2013.

**8. Can I opt out of the insurance cover? Does the main applicant need to pay any premium?**

This is a free insurance plan where the premium is fully paid by NTUC Income. The main applicant need not pay any premium. There is no need to opt out, and an eligible person need not make a claim if he/she does not want to.

**9. Is there a certificate of insurance?**

No policy certificate or any documentation will be sent to the recipients of the scheme.

**10. What is the insurance period for this scheme?**

IFMIS is a yearly renewable scheme. The main applicant of a family receiving assistance under the ComCare Kindergarten Subsidies or MOE FAS (Primary School) will be automatically covered.

**11. If the main applicant and his/her child(ren)/ward(s) are no longer receiving financial assistance from the selected Schemes, will his/her IFMIS be terminated?**

Yes, his/her IFMIS will be terminated once the main applicant and his/her child(ren)/ward(s) are no longer receiving financial assistance from the selected schemes.

**12. Can the main applicant buy this IFMIS for his/her spouse and dependant?**

No. The premium for this plan is paid by NTUC Income and the insurance plan is not for commercial sale. It is to cover the main applicants of these financial assistance schemes with basic insurance coverage of \$5,000 and this amount is meant to help the family cope financially should the main applicant passes away or becomes totally and permanently disabled.

**13. What is the minimum and maximum age to be insured?**

The main applicant must be aged between 16 and 65 years old (age next birthday) to be insured under the scheme.

**14. Will the main applicant be covered if he/she dies overseas?**

Yes, this plan offers a 24-hour worldwide insurance cover.

**15. What are the exclusions from this plan?**

Death due to suicide is not covered under this plan. TPD as a result of self-inflicted injuries is also not covered under this plan.

**16. Can the main applicant submit a nomination form for IFMIS?**

No, nomination of beneficiaries is not allowed under IFMIS.

**17. How will the claims be paid?**

Claims proceeds in the event of death will be paid to proper claimants defined in the Insurance Act. Proper claimants can be executor, spouse, parent, child, sibling, nephew or niece of the deceased. In the event of claims dispute where there is more than one proper claimant, NTUC Income reserves the right to either pay to the first proper claimant who has officially filed the claims or we may in our discretion request for Letters of Administration upon which claims proceeds will be paid to the administrator of the deceased's estate.

**18. How many times can I lodge a claim?**

You can lodge as many claims as required, but each family is eligible to an approved claim once in a calendar year when the main applicant is a recipient of either the ComCare Kindergarten Subsidies or the MOE FAS (Primary School) scheme. Each insured is limited to one claim on his/her life (either death or TPD). Each insured's family is not allowed to more than one claim per calendar year. Any claim submitted subsequent to an approved claim within the same calendar year will be rejected.

**19. When and how do I lodge a claim?**

All claims must be submitted within six months of occurrence of death or TPD with the necessary documents directly to NTUC Income for processing. NTUC Income will liaise directly with the claimant on any incomplete documents and the disbursement of the payout. The Death and TPD Claim forms are available at [www.income.com.sg](http://www.income.com.sg).

**20. What documents should I submit to make a claim?**

For Death Claims, please submit the following documents:

- Death Claim Form and Death Certificate
- Copy of NRIC/Passport/Birth Certificate of the Claimant
- Proof of the Claimant's Relationship with the Deceased

Documents Required	
Spouse	Marriage Certificate
Parent	Birth Certificate of the Deceased
Child	Birth Certificate of the Claimant
Ward	Document Evidencing the Deceased's Legal Guardianship over the Claimant
Sibling	Birth Certificates of the Deceased and Claimant

- Coroner's report (if applicable)

For TPD Claims, please submit the following documents:

- TPD Claim Form
- Copy of NRIC of the Claimant
- Attending Physician's Statement
- Medical Reports/Hospital Discharge Summary/ Medically Boarded Out Letter

## 21. Where can I submit my claims?

You can submit your claims at any NTUC Income branch located conveniently around the island.

Branches	Operating Hours	
Ang Mo Kio Branch 53 Ang Mo Kio Ave 3, #03-18/19/20/21 AMK HUB, Singapore 569933	Monday–Friday Saturday & Sunday Public Holiday	10.00am–6.30pm 10.00am–4.00pm Closed
Bras Basah Branch 75 Bras Basah Road, NTUC Income Centre Singapore 189557	Monday–Friday Saturday Sunday & Public Holiday	8.30am–6.30pm 10.00am–4.00pm Closed
Jurong Branch Blk 134 Jurong Gateway Road, #03-309B/C/D, Singapore 600134	Monday–Friday Saturday Sunday & Public Holiday	10.00am–6.30pm 10.00am–4.00pm Closed
Tampines Point Branch 2 Tampines Central 6, #01-01, NTUC Income Tampines Point, Singapore 529483	Monday–Friday Saturday Sunday & Public Holiday	10.00am–6.30pm 10.00am–4.00pm Closed
Woodlands Branch 900 Woodlands Drive #05-06, Woodlands Civic Centre, Singapore 730900	Monday–Friday Saturday Sunday & Public Holiday	10.00am–6.30pm 10.00am–4.00pm Closed

## 22. Upon submission of claims, when can I get the payout?

It will take 14 working days to process a claim that is submitted with all required documents.

## 23. Can I surrender this policy or take a policy loan?

You cannot surrender or take a policy loan against this cover because unlike whole life insurance policies, there is no cash value.

## 24. Who can I contact for more details?

You may call our Customer Service Officers at 6332 1133.