



UOB LADY'S SAVINGS ACCOUNT GROUP CANCER PLAN

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 What is UOB Lady's Savings Account Group Cancer Plan?

The UOB Lady's Savings Account Group Cancer Plan is a complimentary cancer plan provided by UOB for female customers holding the UOB Lady's Savings Account, from age 16 to 55 years (age last birthday). The account holder will get 6 complimentary cancer covers based on the deposit account balances. The 6 covered conditions and the sum assured payable are as follow:

Female Cancer benefit	Percentage of Sum Assured payable
Malignant Cancer of the following female sites: a. Breast b. Cervix Uteri c. Uterus d. Fallopian tube e. Ovary f. Vagina / Vulva	100%

Q2 What is the Sum Assured for the UOB Lady's Savings Account Group Cancer Plan?

The sum assured is dependent on the rolling average of the past 3 months' Monthly Average Balances of the Life Insured's UOB Lady's Savings Account.

Monthly Average Balance (Rolling average of the past (3) months)	Sum Assured
S\$1 – S\$10,000	S\$1,000
S\$10,001 – S\$25,000	S\$10,000
S\$ 25,001 – S\$50,000	S\$25,000
S\$ 50,001 – S\$75,000	S\$75,000
S\$ S\$75,001 – S\$100,000	S\$100,000
More than S\$100,000	S\$200,000

Q3 When does the cover commence?

This complimentary cover commences on the date the account holder opens the UOB Lady's Savings Account.



Q4 Is the waiting period applicable to the UOB Lady's Savings Account Group Cancer Plan?

The waiting period applies to the UOB Lady's Savings Account Group Cancer Plan. No benefits will be payable within 90 days from the Cover Start Date (or date of reinstatement) of the benefit or of the date of reinstatement (if any).

Q5 Is survival period applicable to the UOB Lady's Savings Account Group Cancer Plan?

The survival period applies to the UOB Lady's Savings Account Group Cancer Plan. No benefits will be payable in the event the account holder is diagnosed with any of the listed female cancer and does not survive 7 days from the date of diagnosis.

Q6 What are the exclusions for this plan?

We do not pay in any of the following circumstances:

1. The account holder is diagnosed as having any of the listed female cancers within 90 days of the cover start date or date of reinstatement of this benefit and does not survive seven days from the date of diagnosis

The female cancers are malignant cancer of the following sites:

- a. Breast
- b. Cervix Uteri
- c. Uterus
- d. Fallopian tube
- e. Ovary
- f. Vagina / Vulva

2. Pre-existing conditions. Pre-existing conditions are defined as:

"the existence of any signs or symptoms for which treatment, medication, consultation, advice or diagnosis has been sought or received by the customer or would have caused an ordinary prudent person to seek treatment, diagnosis or cure, prior to the cover start date or date of reinstatement (if any) of this benefit"

3. Tumours showing the malignant changes of carcinoma in situ and tumours which are histologically described as pre-malignant or non-invasive, including, but not limited to: Carcinoma in situ of the breast, Cervical Dysplasia CIN-1, CIN-2, CIN-3
4. Cancers that are directly or indirectly due to AIDS or infection by HIV
5. Tumours that have metastasised from organs other than the breast, cervix uteri, uterus, fallopian tube, ovary or vagina/vulva
6. Using unprescribed drugs if the drugs are required by law to be prescribed by a registered medical practitioner



Q7 What happens when a UOB Lady's Savings Account holder makes a claim? Does the policy terminate?

The benefit will terminate when a claim has been successfully made and the sum assured is paid.

Q8 Can an account holder have multiple UOB Lady's Savings Accounts, with multiple insurance covers and multiple payouts?

No, at any time, each UOB Lady's Savings Account holder can only maintain one (1) insurance cover on one (1) declared UOB Lady's Savings Account. The benefit will terminate when a claim has been successfully made and the sum assured is paid.

Q9 Under what circumstances would this cover be terminated?

The benefits under this policy will end when any one of the following events happens first:

- a. when the account holder dies;
- b. when the account holder reaches the age of 65;
- c. when the account holder closes her UOB Lady's Savings Account
- d. on the date when the policy is ended by the UOB or Prudential; or
- e. when a claim has been successfully made and the sum assured is paid.

Q10 Who is eligible to apply for the UOB Lady's Savings Account Group Cancer Plan?

The UOB Lady's Savings Account Group Cancer Plan is a complimentary plan for applicable UOB Lady's Savings Account holders from 16 years old to 64 years old at her last birthday; however, she must be an account holder before 55 years old at her last birthday. This includes Singaporeans, Permanent Residents of Singapore and Foreigners with valid passes.

Q11 Does a UOB Lady's Savings Account holder need to go through medical underwriting?

No, the UOB Lady's Savings Account Group Cancer Plan is a Guaranteed Issuance Option (GIO) plan.

Q12 What are the documentations required in the event of a claim?

The UOB Lady's Savings Account holder must send the required below within 3 months from the date of diagnosis,

- a. a completed claim form;
- b. a medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from the Customer's Registered Medical Practitioner;
- c. a completed Clinical Abstract Application Form; and
- d. any documentary proof we may need

The costs will be borne by the UOB Lady's Savings Account holder in providing these documents.