

Clarification on the Scope of Coverage under Critical Illnesses' Definitions of 2019 22 June 2020

On 29 August 2019, the Life Insurance Association Singapore (LIA Singapore) announced of changes made to the Critical Illnesses (CI) definitions and names (i.e. headers to the definitions), and which would be effective from 26 August 2020.

This Clarification note serves to reiterate that the changes made to the Critical Illnesses' definitions and names **are meant to express the intent of the coverage with greater clarity**, so that customers do not misunderstand what is being covered and what is not. **There is no change to the intended scope of coverage, when compared against the definitions of 2014.**

Benefits will follow the definitions and terms and conditions stated in the policy in question.

Should a dispute arise over the definition, and the final claim outcome remains unsatisfactory to the policyholder, he can approach the Financial Industry Dispute Resolution Centre (www.fidrec.com.sg) for assistance.

More information is available as follows:

LIA Media Release: <https://www.lia.org.sg/media/2163/media-release.pdf>

LIA Critical Illness Framework 2019: <https://www.lia.org.sg/industry-guidelines/health-insurance/2019/lia-critical-illness-ci-framework-2019/>

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Life Insurance Association, Singapore (LIA Singapore)

Established in 1962, the Life Insurance Association, Singapore (LIA Singapore) is the not-for-profit trade body of life insurance product providers and life reinsurance providers based in Singapore and licensed by the Monetary Authority of Singapore (MAS).

Vision and Mission

The vision of member companies is *to provide individuals with peace of mind and to promote a society where every person is prepared for life's changing cycles and for those situations unforeseen.*

They are *committed to being a progressive life insurance industry by collectively enhancing consumer understanding, promoting industry best practices, and through the association fostering a spirit of collaboration and mutual respect with government and business leaders.*

Values underpinning the association and its members

Unified	in our resolve to deliver innovative solutions where every individual's needs are best met.
Professional	in the way we conduct ourselves and in the counsel we give.
Ethical	in ensuring our policyholders' interests are managed with utmost integrity.
Fair	in how we strive to provide favourable outcomes to both our policyholders and shareholders.
Open & honest	in all that we do to build an environment of trust and transparency.
Proactive	in the steps we take to give our people the skills and knowledge to provide sound solutions at all times.

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