

Foreign Life Underwriting Guidelines

Underwriting (Life) - Version released <26-AUG-2022>

Underwriting Guidelines & Requirements for Foreign Lives

The underwriting guidelines below serve only as guidelines and underwriters reserve all rights to request for additional information when deemed necessary. Compliant to the guidelines does not remove the underwriters' rights to decline the application. These guidelines are subject to review and changes.

Definition of Foreign Lives

Natural persons who are non-Citizens of Singapore, Malaysia, Brunei or Singapore Permanent Residents.

Definition of Valid pass in Singapore

- a) Employment Pass (including Personalized Employment Pass (PEP), EntrePass, P1, P2 & Q1
- b) S Pass exclude entertainment, construction, marine and shipping industry
- c) Dependant's Pass, Long Term Visit Pass, Student Pass holders who are dependants of Singapore Employment Pass, S Pass holders or Singapore Citizens or Singapore Permanent Residents
- d) The expiry date of the valid pass must not be less than 6 months from date of proposal signed date

Important Notes:

- 1. Advisors are required to certify true copy for copy of passport, valid pass and proof of residential address
- 2. Class 4 occupations refer to
 - a) Occupations with appreciable accident / health risk
 - b) Strenuous physical work
 - c) Semi-skilled occupations of a predominantly manual nature and certain unskilled occupations e.g. domestic helper
 - d) Security guards, welders, farmers, building and allied trades, persons engaged in heavy engineering or construction work, etc.
- 3. All medical examination and tests must be done by Income panel doctors in Singapore.
- 4. All proposal form and any form of sales signed overseas whether at embassy or not are not allowed.
- 5. For foreigners from Myanmar (Category C country), please refer to the following:-
 - Singapore PR of Myanmar birth to be treated as per Singapore PR/Singaporeans
 - Employment Pass holders (and their dependents with valid passes) to be treated as per other foreign lives with Singapore Valid Pass
 - Work Permit, Social Visit Pass holders and Passer By will be declined.

Japanese Nationals and Residence

Any person being the insured/proposer/secondary insured, who has an “address” or “residence” in Japan, shall be affected, regardless of nationality, including foreigners who are working or residing in Japan.

If the foreign insurer has entered into the insurance contract with Japanese national who is holding a valid employment pass and residing in Singapore but has an “address” or “residence” in Japan after Article 186 has come into effect

- i. The Singapore registered insurer has violated Article 186, Paragraph 1 at the time of entering into the insurance contract, and could be sanctioned by the criminal penalty; and
- ii. The Japanese national could be subject to the administrative fine

Document to submit: Certification or Oath stating that the applicant has neither “address” nor “residence” in Japan.

Country Classification for non Heritage Solitaire plans

Category A:

- Australia
- Canada
- Hong Kong
- New Zealand
- South Korea
- Taiwan
- United Kingdom
- West Europe
- United State of America
- China (major Cities) – Beijing, Changsha, Chaozhou, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Fuzhou, Guangzhou, Haikou, Hainan, Hangzhou, Hua Xian, Huizhou, Jiangmen, Jiaxing, Jinan, Maoming, Nanhai, Nanjing, Nantong, Ningbo, Panyu, Qingdao, Qingyuan, Quanzhou, Sanshui, Shangdong (Yantai, Weifang City and Zaozhuang), Shanghai, Shantou, Shaoxing, Shaoguan, Shekou, Shenyang, Shenzhen, Shunde, Suzhou, Taiyuan, Tianjin, Wenzhou, Wuhan, Wuzhou, Wuxi, Xiamen, Xinghui, Yangzhou, Yangjiang, Yixing, Yunfu, Zengcheng, Zhanjiang, Zhaoqing, Zhejiang, Zhenjiang, Zhongshan, Zhuhai, Hefei (Anhui province), Nanning, Guilin, Guizhou, Shijiazhuang, Tangshan, Harbin, Zhengzhou, Changzhou, Huai'an, Lianyungang, Jiansu, Suqian, Taizhou, Xuzhou, Yancheng, Nanchang, Changchun, Xian, Kunming, Huzhou, Jinhua, Lishui, Quzhou, Taizhou, Zhoushan)

Category B:

- China (all other Cities)
- Philippines – Cebu City, Manila, Marikina City, Mandaue City, Makati
- Thailand – All cities except Yala, Pattani, Narathiwat, Songkhla
- Vietnam – Danang, Hanoi, Ho Chi Minh City (Haiphong)
- India (major cities) – Ahmedabad, Bangalore, Chandigarh, Chennai, Coimbatore, Delhi, Hyderabad, Jaipur, Kochi (formerly Cochin), Kolkata (formerly Calcutta), Lucknow, Mumbai, Panaji, Pune
- Indonesia (major cities) – Bali, Jakarta, Makassar, Medan, Pontianak, Semarang, Surabaya, Yogyakarta, Batam, Bintan (Bandung, Bekasi)
- Cambodia – Phnom Penh

Category C (Decline):

Afghanistan, Iraq, Iran, Saudi Arabia, Syria, Pakistan, Oman, Libya, Algeria, Jordan, Qatar, UAE, Egypt, Turkey & all the above are Middle East countries, Sri Lanka, Bangladesh, North Korea, Myanmar, Laos, Cambodia (except Phnom Penh)

Sanction Countries & Other countries:

- Refer to Compliance Unit for the latest list of sanction countries and countries with high risk/inadequate AML/CFT measures
- Sanction countries – Decline
- Other countries – If the country is not listed in any of the categories, application should be escalated to the underwriting manager to consider on a case-by-case basis

Malaysia and Brunei citizens and residents

Documents required	<ul style="list-style-type: none">• Copy of valid passport with entry proof• Copy of valid pass (front and back), if applicable• Proof of residential address
Plan Type	All plan type
Medical Underwriting	Subject to medical underwriting (except GIO plans)
Financial Underwriting	Refer to Financial Underwriting Guidelines
Acceptance Terms	No residential loading will be imposed if residing in Singapore / Malaysia / Brunei and / or Category A countries

Foreign lives holding Singapore Valid Pass

Eligibility	<ul style="list-style-type: none">• Employment and S Pass holders• Dependant's Pass, Long Term Visit Pass, Student Pass holders <u>who are dependants</u> of Singapore Employment Pass, S Pass holders or Singapore Citizens or Singapore Permanent Residents• Life Assured / Policyholder must be residing in Singapore at the time of applications• Category A, B (accepted)• Category C (declined)• Sanction countries (declined), list of countries subject to change• Other countries (individual consideration)
Plan Type	All plan type
Documents required	<ul style="list-style-type: none">• Copy of valid pass (front and back)• Copy of valid pass/NRIC of spouse or parent• Proof of residential address
Medical Underwriting	Subject to medical underwriting (except GIO plans)
Financial Underwriting	Refer to Financial Underwriting Guidelines
Acceptance Terms	No residential loading will be imposed if insured is residing in Singapore

Student Pass															
Eligibility	<ul style="list-style-type: none"> Studying full time in government/international schools/MOE accredited schools or institutions (non-private, non-commercial) and course duration more than 1 year Life Assured / Policyholder must be residing in Singapore at the time of applications Category A, B (accepted) Category C (declined) Sanction countries (declined), list of countries subject to change Other countries (individual consideration) 														
Plan Type	All plan type														
Documents required	<ul style="list-style-type: none"> Copy of valid pass (front and back) Proof of residential address 														
Plan Type	All plan type														
Medical Underwriting	Subject to medical underwriting (except GIO plans)														
Maximum Sum insured per life	<table border="1"> <thead> <tr> <th>Plan Type</th><th>Maximum Sum Insured per Life</th></tr> </thead> <tbody> <tr> <td>Life plan (Death benefits)*</td><td>S\$500,000</td></tr> <tr> <td>TPD benefits</td><td>Embedded Only</td></tr> <tr> <td>Critical Illness coverage</td><td>S\$350,000</td></tr> <tr> <td>Early Critical Illness coverage</td><td>S\$350,000</td></tr> <tr> <td>Accidental Death Benefits</td><td>S\$600,000</td></tr> <tr> <td colspan="2">* Subject to financial underwriting of parents' income, affordability and coverage, as well as siblings' coverage</td></tr> </tbody> </table>	Plan Type	Maximum Sum Insured per Life	Life plan (Death benefits)*	S\$500,000	TPD benefits	Embedded Only	Critical Illness coverage	S\$350,000	Early Critical Illness coverage	S\$350,000	Accidental Death Benefits	S\$600,000	* Subject to financial underwriting of parents' income, affordability and coverage, as well as siblings' coverage	
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Acceptance Terms	No residential loading will be imposed if residing in Singapore														

Social Visit Pass / Passerby (no valid pass) from Category A countries																					
Eligibility	<u>Exclude</u> the following industries – Entertainment, Construction, Marine and Shipping and Class 4 Occupation																				
Plan Type	All plan type except *Accidental Death Benefits and Maternity Plan. *Note: ADB on GIO plan is allowed.																				
Documents required	<ul style="list-style-type: none"> • Copy of valid passport with proof of entry • Proof of residential address in country of residence • Foreign Life Questionnaire 																				
Medical Underwriting	<ul style="list-style-type: none"> • Subject to medical underwriting (except GIO plans) • Medical Examination and Income Panel H (HIV test) are compulsory • For sum assured above Non Medical Limits, Medical Examination and Income Panel H (HIV test) are compulsory including the routine requirements based on the sum assured proposed 																				
Financial Underwriting	Refer to Financial Underwriting Guidelines																				
Maximum Sum insured per life	<p>Employed Individual</p> <table border="1"> <thead> <tr> <th>Plan Type</th><th>Maximum Sum Insured per Life</th></tr> </thead> <tbody> <tr> <td>Life plan (Death benefits)</td><td>Subject to usual financial underwriting</td></tr> <tr> <td>TPD benefits</td><td>S\$2 million</td></tr> <tr> <td>Critical Illness coverage</td><td>S\$1 million</td></tr> <tr> <td>Early Critical Illness coverage</td><td>S\$350,000</td></tr> </tbody> </table> <p>Non-working Spouse or Juvenile lives</p> <table border="1"> <thead> <tr> <th>Plan Type</th><th>Maximum Sum Insured per Life</th></tr> </thead> <tbody> <tr> <td>Life plan (Death benefits)*</td><td>S\$2 million (non-working spouse) / S\$1.5 million (Juvenile)</td></tr> <tr> <td>TPD benefits</td><td>S\$1 million</td></tr> <tr> <td>Critical Illness coverage</td><td>S\$750,000</td></tr> <tr> <td>Early Critical Illness coverage</td><td>S\$350,000</td></tr> </tbody> </table> <p>* Subject to working spouse or parent's income justify for the affordability of income and he/she has at least equivalent cover. If working spouse or parent does not have equivalent cover, maximum sum insured per life is capped at S\$750,000</p>	Plan Type	Maximum Sum Insured per Life	Life plan (Death benefits)	Subject to usual financial underwriting	TPD benefits	S\$2 million	Critical Illness coverage	S\$1 million	Early Critical Illness coverage	S\$350,000	Plan Type	Maximum Sum Insured per Life	Life plan (Death benefits)*	S\$2 million (non-working spouse) / S\$1.5 million (Juvenile)	TPD benefits	S\$1 million	Critical Illness coverage	S\$750,000	Early Critical Illness coverage	S\$350,000
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Acceptance Terms	No residential loading will be imposed if residing in Category A countries																				

Social Visit Pass / Passerby (no valid pass) from Category B countries																					
Eligibility	<u>Exclude</u> the following industries – Entertainment, Construction, Marine and Shipping and Class 4 Occupation																				
Plan Type	All plan type except *Accidental Death Benefits and Maternity Plan. *Note: ADB on GIO plan is allowed.																				
Documents required	<ul style="list-style-type: none"> • Copy of valid passport with proof of entry • Proof of residential address in country of residence • Foreign Life Questionnaire 																				
Medical Underwriting	<ul style="list-style-type: none"> • Subject to medical underwriting (except GIO plans) • Medical Examination and Income Panel H (HIV test) are compulsory • For sum assured above Non Medical Limits, Medical Examination and Income Panel H (HIV test) are compulsory including the routine requirements based on the sum assured proposed 																				
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Acceptance Terms	Residential Extra of 50%EM to be imposed on Critical Illness and Early Critical Illness if residing in Category B countries.																				

Gurkha / dependants of Gurkha (with valid pass)	
Eligibility	<ul style="list-style-type: none"> • Employment Pass & Dependant's Pass must have validity period of <u>at least 6 months from proposal signed date</u> • Ex-Gurkha (passerby but existing customer of Income) - only GIO and endowment plans can be considered and premium deducted from Singapore bank account • Life Assured / Policyholder must be residing in Singapore at the time of applications
Plan Type	<p>Employment Pass & Dependant's Pass holder with valid pass</p> <ul style="list-style-type: none"> • Life (including basic term assurance) • Endowment • Embedded TPD/TI • Critical Illness • Waiver of Premium Riders • Guaranteed Issue Products (GIO) with or without riders <p>Ex-Gurkha (Existing customer of Income)</p> <ul style="list-style-type: none"> • Only single premium, GIO (no riders) and endowment products can be considered • Source of fund/premium must be from Singapore bank account
Documents required	<ul style="list-style-type: none"> • Copy of Foreign ID/Birth Certificate/Marriage Certificate (apply to dependants of Gurkha) • Copy of Dependant's Pass • Proof of entry (pages containing the Singapore Immigration stamp showing the date of entry into Singapore) and proof of residential address in addition to above for ex-Gurkha <p>Note: Proof of residential address and Foreign Life Questionnaire is waived for Gurkha Employment Pass holder and their dependants with valid Dependant's Pass</p>
Medical Underwriting	Refer to Medical Underwriting Guidelines (except GIO plans)
Financial Underwriting	<ul style="list-style-type: none"> • Subject to income, affordability, existing and proposed cover • Financial questionnaire if total annual premium more than \$24,000 or lower if financially not justified
Acceptance Terms	No residential loading will be imposed if residing in Singapore

Work Permit	
Eligibility	<ul style="list-style-type: none"> • Life Assured / Policyholder must be residing in Singapore at the time of applications • Category A, B (accepted) • Category C (declined) • Sanction countries (declined), list of countries subject to change • Other countries (individual consideration) • <u>Exclude</u> the following industries – Entertainment, Construction, Marine and Shipping and Class 4 Occupation
Plan Type	Guaranteed Issue Products (GIO) without riders
Documents required	<ul style="list-style-type: none"> • Copy of valid pass (front and back) • Proof of residential address
Financial Underwriting	Refer to Financial Underwriting Guidelines
Acceptance Terms	No residential loading will be imposed if residing in Singapore