

Direct Distribution Channels for Pure Protection Products

– Frequently Asked Questions (FAQs)

1. Can licensed persons engage digital product aggregators to promote or refer direct pure protection products?

Yes, licensed persons may leverage digital product aggregators to enhance the visibility and uptake of direct pure protection products, provided that the consumer purchases the pure protection product directly from the licensed person. In doing so, licensed persons should manage the costs of marketing and distribution in order to preserve the affordability and value of direct pure protection products.

2. With reference to the “confirmation of understanding” questionnaire specified in Appendix 2, please provide illustrative examples on how question 1 and 2 could be worded for the different types of pure protection products.

• Pure protection term products

1. Are you aware that the product pays out benefits:

- i. For death and total and permanent disablement (TPD), subject to exclusions (see Question 2)

If you are unsure, click [here](#) for more information.

2. Are you aware that the product does not pay out benefits¹:

- i. In the event of death caused by suicide within one year from the date of policy/certificate
- ii. In the event of TPD caused by attempting suicide or self-inflicted bodily injuries while sane or insane
- iii. In the event of TPD caused by engaging in aerial flights other than as a crew member of or as a fare-paying passenger

If you are unsure, and for more details on exclusions, terms and conditions, click [here](#).

• Pure protection critical illness products

1. Are you aware that the product pays out benefits:

- i. For cancer of specified severity only

If you are unsure, click [here](#) for more information.

2. Are you aware that the product does not pay out benefits¹:

- i. For early stages of cancer such as those classified as pre-malignant, non-invasive, carcinoma in situ and others
- ii. For cancer or early stage cancer for which the signs and symptoms first occurred within 60 days following from the Issue Date or Commencement Date of this plan

If you are unsure, and for more details on exclusions, terms and conditions, click [here](#).

- **Pure protection medical and health products**

1. Are you aware that the product provides coverage:

- i. For medical expenses if you are hospitalised
- ii. For outpatient expenses

If you are unsure, click [here](#) for more information.

2. Are you aware that the product does not provide coverage¹:

- i. For pre-existing conditions
- ii. For dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries
- iii. For claims occurring during the first 120 days for certain illnesses

If you are unsure, and for more details on exclusions, terms and conditions, click [here](#).

¹ *In selecting the most important items to highlight to consumers, insurers and takaful operators should prioritise aspects that are most likely to be misunderstood by or confusing to consumers. One way such aspects can be identified is by referring to common customer complaints or claims disputes. The wording of the highlighted items should also be concise and in plain language.*