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Buying a life insurance policy is a long term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you. In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the websites of the Life Insurance Association (www.lia.org.sg) or the SDIC (www.sdic.org.sg).

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