ntuc

# NTUC GIFT

**G**roup Term Life
**I**nsurance
**F**or
**T**rade Union Members



Underwritten by:

income

As of May 2026

**NTUC GIFT** is a group term life insurance policy exclusively for members of NTUC affiliated unions/associations. All NTUC union members below 65 years old are automatically covered against Death, Total/Partial and Permanent Disability[1] up to the sum assured of $40,000.

Members' spouses[2] below 65 years old are also covered against Death and Total and Permanent Disability[1] up to the sum assured of $1,000, subject to members meeting the criteria.

Members who are 65 years and above may be eligible for extended coverage if they meet the membership tenure criteria. Refer to the section on Gift Extension for details.

Union leaders[3] are eligible for double sum assured.

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## Who Are Covered?

1. NTUC affiliated Union/Association Members who:
   - are 16 years old and above and below 65 years old, and
   - have at least 6 months of continuous paid-up union/association membership.

2. Members' spouses[2] who are 16 years old and above and below 65 years old, subject to members meeting the eligibility criteria.

## Is there a certificate of insurance?

No. NTUC GIFT is a group term life insurance policy and NTUC is the master policyholder.

## Do I have to pay any premium?

The insurance premium for NTUC GIFT is fully paid for by NTUC, with co-payment from the affiliated unions/associations.

## Can I still be covered after I turn 65 years old?

If you meet the required membership tenure, you will be eligible for extended coverage.

*Refer to the section on GIFT Extension for details.*

[1] Refer to section on Payouts for Permanent Disability for details on total and permanent disability as well as partial and permanent disability coverage.

[2] Spouse refers to legally married spouse not separated or divorced from the member.

[3] Union leaders must be registered with Registry of Trade Unions (RTU) or NTUC Leadership Development Information System (LDIS) and must be holding office as at the date of death or date of occurrence of permanent disability.

## Am I covered if I am not working (e.g. On medical leave or no pay leave or out of employment)?

Yes, NTUC Gift covers members who meet the eligibility criteria, regardless of whether they are working or not.

## How to file a claim?

The Death claim form and Total/Partial and Permanent Disability claim form can be downloaded from **www.ntuc.org.sg/uportal/programmes/ntuc-gift** or **www.income.com.sg**.

Alternatively, you may obtain and submit the claim form at your union office.

*Refer to the section on Filing a Claim for details.*

*"I would like to say a million thanks to the Care & Share Department of NTUC, for the help and care given to my family when my spouse passed on. I am very grateful to receive the gift from NTUC, and it is very useful for me as a single mother to meet the needs of my young children. Once again, a thousand thanks."*

***Mdm Marliana***

# Payouts for Death

| Death Benefits | Less than 10 years of continuous membership | 10 years & above of continuous membership |
|---|---|---|
| Death due to natural causes (24 hours) | $6,000 | $7,500 |
| Death due to accident during working hours | $6,000 | $7,500 |
| Death due to accident outside working hours | $20,000 | $40,000 |
| Death of member's spouse (below 65 years old) due to all causes | $500 | $1,000 |

**Note:**
To file a claim, use the Death Claim Form.
Refer to section on Filing a Claim for details.

# Payouts for Permanent Disability

## Total & Permanent Disability (TPD)

| Total & Permanent Disability (TPD) Benefits | Less than 10 years of continuous membership | 10 years & above of continuous membership |
|---|---|---|
| **TPD due to natural causes (24 hours)** | **$6,000** | **$7,500** |
| **TPD due to accident during working hours** | **$6,000** | **$7,500** |
| **TPD due to accident outside working hours** | **$20,000** | **$40,000** |
| **TPD of member's spouse (below 65 years old) due to all causes** | **$500** | **$1,000** |

**Total and Permanent Disability (TPD) means**

(a) The complete and continuous inability of the insured to engage in any business or occupation or perform any work of any kind for remuneration or profit at that time and at all times thereafter. For avoidance of doubt, if the insured is able to engage in simple or sedentary types of occupation, the insured is not considered to be totally and permanently disabled; or

(b) Total Physical Loss (refers to any one of the following):
- the total and permanent loss of sight of both eyes;
- the loss by complete severance or total and permanent loss of use of both limbs at or above the wrist or ankle or;
- the total and permanent loss of sight of one eye and the loss by complete severance or total and permanent loss of use of one limb at or above the wrist or ankle;

To file a TPD claim, use the Total/Partial and Permanent Disability Claim Form. Refer to the section on Filing a Claim for details.

## Partial & Permanent Disability (PPD)

| Permanent & Partial Disability (PPD) Benefits | Less than 10 years of continuous membership | 10 years & above of continuous membership |
|---|---|---|
| **PPD due to natural causes (24 hours)** | **$1,000** | **$2,000** |
| **PPD due to accident during working hours** | **$1,000** | **$2,000** |
| **PPD due to accident outside working hours** | **$10,000** | **$20,000** |

**Note:**
In the event of a subsequent Death or TPD claim, the total payout for all benefits shall not exceed:

(a) $20,000 for members with continuous membership tenure of below 10 years; or
(b) $40,000 for members with continuous membership tenure of 10 years and above.

**Partial & Permanent Disability refers to any one of the following conditions:**

(a) The total and permanent loss of sight of one eye or;
(b) The loss by complete severance or total and permanent loss of use of one limb at or above the wrist or ankle.

To file a PPD claim, use the Total/Partial and Permanent Disability Claim Form.
Refer to the section on Filing a Claim for details.

**Please Note:**
No claims or benefits shall be payable unless the loss of life or disablement takes place within ninety (90) days of the accident or injury.

NTUC Gift benefits shall be payable only when the claim has been proven to the satisfaction of Income Insurance.

# Exclusions applicable to Death or Total/Partial and Permanent Disability resulting from Accidents

1. No Compensation shall be payable unless the loss of life or disablement takes place within ninety (90) days of the accident or injury.

2. Compensation shall be payable only when the claim shall have been proved to the satisfaction of Income Insurance.

3. Income Insurance shall not be liable under this Policy for loss of life or disablement directly or indirectly caused by or contributed to by or arising from:
   (a) The Member's wilful exposure to needless perils (except in an attempt to save human life) or the Member's criminal act

   (b) Self-injury, suicide or attempted suicide (whether felonious or not), provoked assault, intoxication, drugs, intemperance or sanity, venereal disease or any physical defect or infirmity, pregnancy, childbirth or menopause

   (c) The member being in or on entering into or descending from any aircraft other than a fully licensed passenger-carrying aircraft in which the Member is travelling as a passenger (other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon)

(d) The Member undertaking any manual work using woodworking machinery driven by mechanical power, climbing or mountaineering necessitating ropes or guides, football, hunting, ice-hockey, motor competition, parachuting, polo, pot-holing, power boating, scuba or skin diving or any under-water activities, racing other than on foot, show jumping, water ski-jumping and tricks, winter sports, wrestling including judo, karate and the like and other hazardous adventure

(e) The Member engaging in or taking part in naval, military or air forces services or operations or participating in operations of an offensive nature planned or conducted by the civil or military authorities

4. Income Insurance shall not be liable under this Policy for loss of life or disablement, directly or indirectly caused by or contributed to by or arising from or in consequence of:

(a) Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission

(b) Nuclear weapons material

**Age** means age of last birthday.
**Accident** means sudden, unexpected physical event, which happens during the **policy year** and which must be the only cause of injury.

**Injury** means damage or harm caused to the body by an external force suffered during the **policy year** and which is caused only by an **accident**.

# GIFT Extension

**Members aged 65 years old and above and meet the following membership tenure criteria will be eligible for GIFT Extension to enjoy extended coverage, subject to a token fee payment as indicated in the table below:**

| Member's Age as at 1 May[4] | Continuous Membership Tenure as at 1 May[4] (i.e. tenure band) | Last Day of Extended Cover[4] | Token Fee Payable[5] |
|---|---|---|---|
| 65 years old | Minimum 10 years | 30 Apr | $1 per policy year or part thereof WAIVED |
| 66 years old | | 30 Apr | |
| 67 years old | | 30 Apr or the day before member's 68th birthday, whichever earlier[6] | |
| 68 years old | Minimum 20 years | 30 Apr | $2 per policy year or part thereof WAIVED |
| 69 years old | | 30 Apr or the day before member's 70th birthday, whichever earlier[6] | |
| 70 years old | Minimum 30 years | 30 Apr | $3 per policy year or part thereof WAIVED |
| 71 years old | | 30 Apr | |
| 72 years old | | 30 Apr | |
| 73 years old | | 30 Apr | |
| 74 years old | | The day before member's 75th birthday | |

**Note:**
Member's spouse is eligible for GIFT Extension under the same eligibility criteria as the member, i.e. If member meets the minimum membership tenure to be covered under GIFT Extension, his/her spouse will be covered up to the same age limit.

[4] Each policy year is from 1 May (current year) to 30 April (following year). NTUC will extract the list of eligible members who meet the age and tenure criteria at the start of each new policy year.

[5] Token fee waiver has been waived until 30 April 2031.

[6] Members who meet the next tenure band will be covered until 30 Apr (following year).

# Filing a Claim

**In the event of a claim, the duly completed and endorsed claim form and supporting documents must be submitted within 90 days of the occurrence of Death or Permanent Disability.**

**Please refer to the claim form for the full list of supporting documents.**

**Supporting Documents for Death Claim:**

(a) Claim form and Death Certificate
(b) NRIC, Passport or FIN card of claimant
(c) Proof of claimant's relationship with Insured Member
(d) Marriage Certificate (if claiming for death of spouse)
(e) Last Will of Deceased (if deceased had left a last Will)

**Supporting Documents for Total/Partial and Permanent Disability Claim (where applicable):**

(a) Claim form
(b) NRIC, Passport or FIN card of Insured Member and spouse (if claiming for disability of spouse)
(c) Marriage Certificate (if claiming for disability of spouse)
(d) Attending Medical Practitioner's Statement (AMPS)
(e) Medically boarded out letter
(f) Newspaper cutting and Outcome of police investigation report (if disability was due to accident)
(g) Employer's letter to certify the working hours of member on the date of accident

**Please Note:**

In filing a member's death claim, the claimant (i.e. the next-of-kin of deceased member) is to ensure he/she has obtained the consent from his/her family to receive the claim payout under the policy. In the event of any disputes resulting from the above payout, the claimant shall undertake to resolve the disputes. NTUC/Income Insurance shall not be held liable for making the payout to the claimant.

In filing a claim, the date of the occurrence (whether loss of life or diagnosis of TPD/PPD) must be after at least 6 months of continuous membership tenure.

Claim form and supporting documents must be endorsed by the respective unions/associations that the member belongs to.

For General branch or U Club members, please contact NTUC Membership hotline 6213 8008.

# Important Notes

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of the NTUC Gift policy are specified in the Master Policy Contract issued to National Trades Union Congress (NTUC). This policy does not have any cash value.

# Contact Details

For claim-related matters, please call Income Insurance at 6788 1777.

For Ordinary Branch Members, please contact your union.

For General Branch or U Club Members, please contact NTUC Membership hotline 6213 8008.

**www.ntuc.org.sg/uportal/programmes/ntuc-gift**



*"The financial assistance has helped us during the demise of my husband. The NTUC GIFT supported my family a long way during this hardship period. Lots of thanks to NTUC."*

***Mdm Isvari A/P N Veloo***

Information contained within this brochure is also available on www.ntuc.org.sg/uportal/programmes/ntuc-gift

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This advertisement has not been reviewed by the Monetary Authority of Singapore.

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