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CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

CENTRAL PROVIDENT FUND (HOME PROTECTION INSURANCE SCHEME) (AMENDMENT) REGULATIONS 2016

In exercise of the powers conferred by section 39 of the Central Provident Fund Act, the Minister for Manpower makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Home Protection Insurance Scheme) (Amendment) Regulations 2016 and come into operation on 1 May 2016.

Amendment of regulation 2

2. Regulation 2 of the Central Provident Fund (Home Protection Insurance Scheme) Regulations (Rg 11) (called in these Regulations the principal Regulations) is amended —

(a) by inserting, immediately after the definitions of “approved developer” and “housing accommodation”, the following definition:

“ “CPF member” has the same meaning as “member of the Fund” or “member” in section 2(1) of the Act;”;

(b) by deleting the words “an insured” in paragraphs (a) and (b) of the definition of “housing loan” and substituting in each case the words “a Scheme member”;

(c) by deleting the definitions of “insured” and “member” and substituting the following definition:

“ “insured sum” means the amount payable on the death or incapacity of a Scheme member, as the case may be, under regulation 8, 21(1) and (1AA) or 21(3B);”;

- (d) by inserting, immediately before the word “member” wherever it appears in the definition of “property”, the word “Scheme”; and
- (e) by deleting the words “Part IV” in the definition of “Scheme” and substituting the words “section 29”.

Amendment of regulation 3

3. Regulation 3 of the principal Regulations is amended —

- (a) by deleting the words “(referred to in this Part as an insured)”;
- (b) by deleting the words “member of the Scheme” and substituting the words “Scheme member”; and
- (c) by deleting the words “remains a member” and substituting the words “remains a Scheme member”.

Amendment of regulation 4

4. Regulation 4 of the principal Regulations is amended —

- (a) by deleting paragraph (1) and substituting the following paragraph:

“(1) A Scheme member to whom this Part applies is covered under the Scheme with effect from the date the premium payable under the Scheme was first paid or deducted, in whole or in part, in accordance with section 32 of the Act.”;
- (b) by deleting the words “an insured falls before the insured” in paragraph (2) and substituting the words “a Scheme member to whom this Part applies falls before the Scheme member”; and

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- (c) by deleting the words “the premium is paid or deducted” in paragraph (2) and substituting the words “referred to in paragraph (1)”.

Amendment of regulation 5

5. Regulation 5 of the principal Regulations is amended —

- (a) by deleting the words “an insured” in paragraph (1) and substituting the words “a Scheme member to whom this Part applies”;
- (b) by deleting the words “the insured” in paragraphs (1)(b) and (2) and substituting in each case the words “the Scheme member”; and
- (c) by deleting the word “insured” in the regulation heading and substituting the words “Scheme member”.

Amendment of regulation 6

6. Regulation 6 of the principal Regulations is amended —

- (a) by deleting the words “from making any payment to an insured under the Scheme by section 36(9)(a), (b) or (c) of the Act” in paragraph (1) and substituting the words “by section 36(9)(a), (b) or (c) of the Act from making any payment to a Scheme member to whom this Part applies”;
- (b) by deleting the words “the insured” wherever they appear in paragraphs (1), (2) and (3)(b) and substituting in each case the words “the Scheme member”;
- (c) by deleting the words “the insured’s” in paragraphs (1) and (2) and substituting in each case the words “the Scheme member’s”;
- (d) by deleting the words “from making any payment to an insured under the Scheme by section 36(9)(d) or (10) of the Act” in paragraph (2) and substituting the words “by section 36(9)(d) or (10) of the Act from making any payment to a Scheme member to whom this Part applies”; and

- (e) by deleting the words “an insured under the Scheme” in paragraph (3)(a) and substituting the words “a Scheme member”.

Amendment of regulation 7

7. Regulation 7(1) of the principal Regulations is amended —

- (a) by deleting the words “an insured” and substituting the words “a Scheme member to whom this Part applies”; and
- (b) by deleting the words “the insured” and substituting the words “the Scheme member”.

Deletion and substitution of regulation 8

8. Regulation 8 of the principal Regulations is deleted and the following regulation substituted therefor:

“Amount payable by Board on death or incapacity of Scheme member under Scheme

8. If the premium which a Scheme member to whom this Part applies is liable to pay in accordance with Table 1A, 2A, 3A or 4A, as the case may be, of the Second Schedule has not been fully paid or deducted in accordance with section 32 of the Act at the time of the Scheme member’s death or incapacity, or within such period after that time as the Board may determine, the amount payable by the Board on the death or incapacity of the Scheme member is to be calculated in accordance with the applicable Table set out in the Third Schedule.”.

Amendment of regulation 9

9. Regulation 9 of the principal Regulations is amended —

- (a) by deleting the words “(referred to in this Part as an insured)”;
- (b) by deleting the words “member of the Scheme” in paragraphs (a) to (d) and substituting in each case the words “Scheme member”;
- (c) by deleting the words “remains a member” in paragraph (b) and substituting the words “remains a Scheme member”; and

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- (d) by deleting the words “became a member” in paragraph (d)(i) and (ii) and substituting in each case the words “became a Scheme member”.

Amendment of regulation 10

10. Regulation 10 of the principal Regulations is amended —

- (a) by deleting the words “Every insured” in paragraph (1) and substituting the words “Every Scheme member”;
- (b) by deleting the words “an insured” in paragraphs (1)(a), (b) and (c) and (2) and substituting in each case the words “a Scheme member”;
- (c) by deleting the words “the insured” wherever they appear in paragraphs (1)(a), (b) and (c) and (2) and substituting in each case the words “the Scheme member”;
- (d) by deleting the words “became a member” in paragraph (1)(c)(i) and (ii) and substituting in each case the words “became a Scheme member”; and
- (e) by deleting the words “an insured’s” in paragraph (2) and substituting the words “a Scheme member’s”.

Amendment of regulation 11

11. Regulation 11(1) of the principal Regulations is amended —

- (a) by deleting the words “An insured” and substituting the words “A Scheme member”;
- (b) by deleting the words “member of the Scheme” in sub-paragraph (a) and substituting the words “Scheme member”; and
- (c) by deleting the words “remains a member” in sub-paragraph (a) and substituting the words “remains a Scheme member”.

Amendment of regulation 11A

12. Regulation 11A of the principal Regulations is amended —

- (a) by deleting the words “member of the Scheme” in paragraphs (1) and (2) and substituting in each case the words “Scheme member to whom this Part applies”; and
- (b) by deleting the words “member of Scheme” in the regulation heading and substituting the words “Scheme member”.

Amendment of regulation 12

13. Regulation 12 of the principal Regulations is amended —

- (a) by deleting the words “An insured to which” in paragraph (1) and substituting the words “A Scheme member to whom”;
- (b) by deleting the words “member of the Scheme” in paragraphs (1A) and (4) and substituting in each case the words “Scheme member”;
- (c) by deleting the words “an insured or, as the case may be, a member in accordance with regulation 13(2)” in paragraph (3) and substituting the words “a Scheme member to whom this Part applies”; and
- (d) by deleting the words “the insured” in paragraph (3)(a)(ii) and (iii) and substituting in each case the words “the Scheme member”.

Deletion and substitution of regulation 13

14. Regulation 13 of the principal Regulations is deleted and the following regulation substituted therefor:

“Manner of payment of premium

13. Subject to section 32 of the Act, the annual premium payable by a Scheme member under this Part may be paid in such manner as the Board may approve.”.

Amendment of regulation 14

15. Regulation 14 of the principal Regulations is amended —

- (a) by deleting the words “An insured to which” in paragraph (1) and substituting the words “A Scheme member to whom”;
- (b) by deleting the words “member of the Scheme” in paragraphs (2) and (4) and substituting in each case the words “Scheme member”;
- (c) by deleting the words “the member” wherever they appear in paragraphs (2), (3), (4) and (5) and substituting in each case the words “the Scheme member”; and
- (d) by inserting, immediately before the word “member’s” in paragraphs (3), (4) and (5), the word “Scheme”.

Amendment of regulation 15

16. Regulation 15 of the principal Regulations is amended by deleting the words “an insured” in paragraphs (1) and (2) and substituting in each case the words “a Scheme member to whom this Part applies”.

Amendment of regulation 16

17. Regulation 16 of the principal Regulations is amended —

- (a) by deleting the words “an insured” and substituting the words “a Scheme member to whom this Part applies”;
- (b) by deleting the words “the insured” in paragraph (b) and substituting the words “the Scheme member”; and
- (c) by deleting the word “insured” in the regulation heading and substituting the words “Scheme member”.

Amendment of regulation 17

18. Regulation 17 of the principal Regulations is amended —

- (a) by deleting the words “from making any payment to an insured under the Scheme by section 36(9)(a), (b) or (c) of the Act” in paragraph (1) and substituting the words “by

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- section 36(9)(a), (b) or (c) of the Act from making any payment to a Scheme member to whom this Part applies”;
- (b) by deleting the words “the insured” wherever they appear in paragraphs (1), (2) and (3)(b) and substituting in each case the words “the Scheme member”;
 - (c) by deleting the words “insured’s account” in paragraphs (1) and (2) and substituting in each case the words “Scheme member’s account”;
 - (d) by deleting the words “from making any payment to an insured under the Scheme by section 36(9)(d) or (10) of the Act” in paragraph (2) and substituting the words “by section 36(9)(d) or (10) of the Act from making any payment to a Scheme member to whom this Part applies”; and
 - (e) by deleting the words “from making any payment to an insured under the Scheme by section 36(10) of the Act” in paragraph (3)(a) and substituting the words “by section 36(10) of the Act from making any payment to a Scheme member to whom this Part applies”.

Amendment of regulation 18

19. Regulation 18(1) of the principal Regulations is amended —

- (a) by deleting the words “an insured” and substituting the words “a Scheme member to whom this Part applies”; and
- (b) by deleting the words “the insured” and substituting the words “the Scheme member”.

Amendment of regulation 19

20. Regulation 19 of the principal Regulations is amended —

- (a) by deleting the words “is a member” in paragraphs (1) and (2) and substituting in each case the words “is a CPF member”;

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- (b) by deleting the words “insured under the Scheme” in paragraphs (1), (2) and (2A) and substituting in each case the words “a Scheme member”;
 - (c) by deleting the words “insured person” wherever they appear in paragraphs (1)(a) and (b) and (2) and substituting in each case the words “Scheme member”;
 - (d) by deleting the words “any member” in paragraph (2A) and substituting the words “any CPF member”;
 - (e) by deleting the words “the member” in paragraph (2A) and substituting the words “the CPF member”;
 - (f) by deleting the words “each member or person insured under the Scheme” in paragraph (3) and substituting the words “each CPF member or Scheme member”;
 - (g) by deleting the words “An insured” in paragraph (4) and substituting the words “A Scheme member”;
 - (h) by deleting the words “the insured” wherever they appear in paragraph (5) and substituting in each case the words “the Scheme member”; and
 - (i) by deleting the words “the insured’s” in paragraph (5)(a) and (b) and substituting in each case the words “the Scheme member’s”.

Amendment of regulation 19A

21. Regulation 19A of the principal Regulations is amended —

- (a) by deleting the words “an insured’s” in paragraphs (1) and (2) and substituting in each case the words “a Scheme member’s”; and
- (b) by deleting the words “the insured” in paragraphs (1) and (2) and substituting in each case the words “the Scheme member”.

Amendment of regulation 19B

22. Regulation 19B of the principal Regulations is amended —

- (a) by deleting the words “any insured” in paragraph (1) and substituting the words “any Scheme member”;
- (b) by deleting the words “the insured is incapacitated, or is suffering from a terminal illness,” in paragraph (1)(a) and substituting the words “the Scheme member is incapacitated”;
- (c) by deleting the words “the insured’s” wherever they appear in paragraphs (1)(a) and (b), (2) and (3) and substituting in each case the words “the Scheme member’s”;
- (d) by deleting the words “the insured” wherever they appear in paragraphs (2), (3) and (4) and substituting in each case the words “the Scheme member”; and
- (e) by deleting the word “person’s” in paragraph (2), and substituting the words “Scheme member’s”.

Amendment of regulation 20

23. Regulation 20 of the principal Regulations is amended —

- (a) by deleting the words “any member” in paragraph (1) and substituting the words “any CPF member”;
- (b) by deleting the words “the member” wherever they appear in paragraphs (1)(a)(i) and (ii) and (c), (1A), (1B) and (2) and substituting in each case the words “the CPF member”;
- (c) by inserting, immediately before the word “member’s” wherever it appears in paragraphs (1)(a)(i) and (ii), (1B)(a) and (b) and (2)(c), the word “CPF”;
- (d) by deleting the words “a member” in paragraphs (1A) and (2) and substituting in each case the words “a CPF member”;
- (e) by deleting the words “referred to in paragraph (1A)” in paragraph (1B) and substituting the words “granted to the CPF member under paragraph (1)”; and

- (f) by deleting the word “insured” in paragraph (1B)(b) and substituting the words “CPF member”.

Amendment of regulation 21

24. Regulation 21 of the principal Regulations is amended —

- (a) by inserting the word “and” at the end of paragraph (1)(a);
 (b) by deleting sub-paragraphs (b) and (c) of paragraph (1) and substituting the following sub-paragraph:

“(b) the amount payable at the time of incapacity of the Scheme member for the purposes of section 36(2)(a) of the Act.”;

- (c) by deleting the words “the insured” in paragraphs (1AA)(a), (2)(a)(i) and (4) and substituting in each case the words “the Scheme member”;
- (d) by deleting the words “the member” in paragraph (1AA)(a) and (b), the words “the Scheme member”;
- (e) by deleting the words “member of the Scheme” in paragraph (1A) and substituting the words “Scheme member”;
- (f) by deleting the words “the insured’s” in paragraphs (2)(a)(ii) and (3) and substituting in each case the words “the Scheme member’s”;
- (g) by inserting, immediately after paragraph (3A), the following paragraph:

“(3B) For the purposes of section 36(6) of the Act, the amount payable by the Board to the Housing Authority or the approved mortgagee is determined in accordance with the following formula:

$$(A + B) - C,$$

where A is the amount specified in paragraph (1AA);

B is the amount of interest accrued on A as determined by the Board from the time the first monthly or other periodic loan instalment is made under section 36(2)(b) of the Act to the time the amount under this regulation is paid by the Board; and

C is the total amount paid by the Board to the Housing Authority or the approved mortgagee under section 36(2)(b) of the Act.

”; and

- (h) by deleting the word “insured” in the regulation heading and substituting the words “Scheme member”.

Amendment of regulation 22

25. Regulation 22 of the principal Regulations is amended by deleting the words “an insured” and substituting the words “a Scheme member”.

Amendment of regulation 22A

26. Regulation 22A of the principal Regulations is amended —

- (a) by deleting the words “a member” in paragraph (1) and substituting the words “a CPF member”;
- (b) by deleting the words “an insured” in paragraph (1) and substituting the words “a Scheme member”;
- (c) by deleting the words “the member” wherever they appear in paragraph (1)(a) and substituting in each case the words “the CPF member”;
- (d) by deleting the words “the insured” in paragraph (1)(b) and substituting the words “the Scheme member”; and
- (e) by deleting the regulation heading and substituting the following regulation heading:

“Refund of premium to other joint-owner”.

Amendment of regulation 22B

27. Regulation 22B(6) of the principal Regulations is amended by deleting the words “member of the Fund” in the definition of “eligible member” and substituting the words “CPF member”.

Amendment of regulation 24

28. Regulation 24 of the principal Regulations is amended by deleting the word “member” and substituting the word “person”.

Miscellaneous amendments

29. The principal Regulations are amended by inserting, immediately before the word “MEMBER” in the following Table headings, the word “SCHEME”:

- (a) Tables 1 to 4A of the First Schedule;
- (b) Tables 1A to 4B of the Second Schedule; and
- (c) Tables 1 to 6 of the Third Schedule.

*[G.N. Nos. S 672/2011; S 735/2011; S 682/2012;
S 566/2014; S 390/2015; S 703/2015]*

Made on 27 April 2016.

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Singapore.*

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(To be presented to Parliament under section 78(2) of the Central Provident Fund Act).