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No. S 232

CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

CENTRAL PROVIDENT FUND (DEPENDANTS' PROTECTION INSURANCE SCHEME) (AMENDMENT) REGULATIONS 2021

In exercise of the powers conferred by section 51 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 (Dependants' Protection Insurance Scheme) (Amendment) Regulations 2021 and come into operation on 1 April 2021.

Amendment of regulation 2

2. Regulation 2 of the Central Provident Fund (Dependants' Protection Insurance Scheme) Regulations (Rg 19) (called in these Regulations the principal Regulations) is amended by deleting the definitions of "free cover", "future liability", "implementation date" and "premium discount".

Deletion of regulations 3 to 8 and new regulations 3 to 6

3. Regulations 3 to 8 of the principal Regulations are deleted and the following regulations substituted therefor:

"Maximum age of person insured under Scheme

3. Section 42(1) of the Act does not apply to any member of the Fund who attains the age of 65 years on or before the date of commencement or renewal of his insurance cover under the Scheme, being the age which the Minister has prescribed for that purpose under section 42(2)(a) of the Act.

Premium

4.—(1) Subject to paragraph (3), the premium for an insurance cover under the Scheme which commences or is renewed on or after 1 April 2021 is the applicable premium specified in the First Schedule.

(2) The premium mentioned in paragraph (1) may be paid —

(a) by a deduction by the Board from the contributions standing to the insured person's credit in his ordinary account or special account; or

(b) by payment otherwise directly to the appointed insurer.

(3) The Board may determine a reduced premium for the insurance cover in accordance with paragraph 1 of the Second Schedule where —

(a) the premium mentioned in paragraph (1) has not been fully paid in accordance with paragraph (2); and

(b) the amount deducted in accordance with paragraph (2)(a) is at least the premium payable for an insured sum of \$5,000.

Insured sum

5.—(1) Where the premium paid for an insurance cover under the Scheme (which commences or is renewed on or after 1 April 2021) is the premium under regulation 4(1), the insured sum is the applicable maximum insured sum specified in the First Schedule.

(2) Where the premium paid for an insurance cover under the Scheme (which commences or is renewed on or after 1 April 2021) is a reduced premium determined by the Board under regulation 4(3), the insured sum is the reduced insured sum corresponding to the reduced premium paid, calculated in accordance with paragraph 2 of the Second Schedule.

(3) Where the premium paid for an insurance cover under the Scheme (which commenced or was renewed on or after 2 April 2020 but before 1 April 2021) was the maximum annual premium payable specified in the First Schedule, as in force immediately before 1 April 2021, the insured sum payable on the insured person's death or incapacity (or deemed death or incapacity) on or after 1 April 2021 during the period of the insurance cover is the applicable maximum insured sum specified in the Third Schedule.

(4) Where the premium paid for an insurance cover under the Scheme (which commenced or was renewed on or after 2 April 2020 but before 1 April 2021) was the annual premium payable for an insured sum of less than \$46,000 under regulation 4(1)(b), as in force immediately before 1 April 2021, the insured sum payable on the insured person's death or incapacity (or deemed death or incapacity) on or after 1 April 2021 during the period of the insurance cover is the amount (rounded up to the nearest \$1,000) calculated in accordance with the formula

$$\frac{A}{46,000} \times M,$$

where —

- (a) A is the sum for which the insured person was insured under the Scheme immediately before 1 April 2021; and
- (b) M is the maximum insured sum specified in the Third Schedule that applies to the insured person.

(5) Subject to regulation 14(3), where the date of commencement of an insured person's insurance cover under the Scheme is on or after 1 April 2021, the Board or the appointed insurer (as the case may be) is not liable to pay the insured sum in respect of the insurance cover in any of the following circumstances:

- (a) if the insured person's death or incapacity is the result of suicide or deliberate self-injury committed within one year starting on the date of commencement;

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- (b) if the insured person's death arises from capital punishment for any criminal act committed within one year starting on the date of commencement;
 - (c) if the insured person's death or incapacity, directly or indirectly, arises out of or is consequent upon or contributed by his own intentional criminal act committed within one year starting on the date of commencement;
 - (d) if the insured person's death or incapacity arises from war or any warlike operations or participation in any riot;
 - (e) if the insured person makes or provides to the Board or the appointed insurer (as the case may be) any statement or fact that is false or misleading in a material particular;
 - (f) if the insured person is incapacitated or suffering from serious illness on or before the date of commencement.

Refund of premium where suicide, etc., occurs within first year of insurance cover

6. Where the Board or the appointed insurer (as the case may be) is not liable to pay the insured sum under regulation 5(5)(a), (b) or (c) in respect of an insured person, the following must be refunded to the insured person:

- (a) the amount of the premium which was paid for the insurance cover under the Scheme;
- (b) if any premium mentioned in paragraph (a) was deducted from contributions standing to the insured person's credit in his ordinary account or special account, the whole or any part, as the Board may determine, of the interest that would have been payable on the premium deducted if it had not been deducted.”.

Amendment of regulation 8A

4. Regulation 8A of the principal Regulations is amended —
- (a) by inserting, immediately after paragraph (1), the following paragraph:
 - “(1A) An insurance cover may also be issued under section 43A of the Act in respect of a person, subject to any terms and conditions that may be imposed under section 42(6)(b) of the Act, if —
 - (a) the person, who was insured under the Scheme pursuant to section 42(1) or (5) of the Act, ceases to be insured under the Scheme under regulation 12(1)(c) on or after 1 April 2021; and
 - (b) a contribution is subsequently paid into the person’s account in the Fund.”; and
 - (b) by inserting, immediately after the words “first paid” in paragraph (2)(a), the words “or the contribution mentioned in paragraph (1A)(b) is paid, as the case may be”.

Amendment of regulation 9

5. Regulation 9 of the principal Regulations is amended —
- (a) by deleting the word “The” in paragraph (1) and substituting the words “Subject to regulation 12(1), the”;
 - (b) by deleting paragraph (2); and
 - (c) by deleting sub-paragraph (b) of paragraph (3) and substituting the following sub-paragraph:
 - “(b) the premium mentioned in regulation 4(1) is paid within the permitted period.”.

Amendment of regulation 10

6. Regulation 10 of the principal Regulations is amended —
- (a) by deleting the words “with whom he is insured” in paragraphs (1), (4) and (6);

(b) by deleting paragraph (3) and substituting the following paragraph:

“(3) If an insured person who is insured under the Scheme pursuant to section 42(1) of the Act opts out of the Scheme within 2 months after the date of the commencement of his insurance cover, the appointed insurer must refund to the insured person —

(a) the premium paid for the insurance cover;
and

(b) if any premium mentioned in sub-paragraph (a) was deducted from contributions standing to the insured person’s credit in his ordinary account or special account, the whole or any part, as the Board may determine, of the interest that would have been payable on the premium deducted if it had not been deducted.”;

(c) by deleting paragraph (5) and substituting the following paragraph:

“(5) If an insured person who is insured under the Scheme pursuant to section 42(4) of the Act opts out of the Scheme within 14 days after the date of the commencement of his insurance cover, the appointed insurer must refund to the insured person —

(a) the premium paid for the insurance cover;
and

(b) if any premium mentioned in sub-paragraph (a) was deducted from contributions standing to the insured person’s credit in his ordinary account or special account, the whole or any part, as the Board may determine, of the interest that would have been payable on the

premium deducted if it had not been deducted.”;

- (d) by deleting the words “an appointed insurer has reason to believe that an insured person who is insured with him under the Scheme” in paragraph (7) and substituting the words “the appointed insurer has reason to believe that an insured person insured”; and
- (e) by deleting the words “shall refund to the insured person the full amount of the premium paid by him under the Scheme, together with the whole or such part, as the Board may determine, of the interest that would have been payable thereon had the premium not been deducted from his account.” in paragraph (7) and substituting the following words:

“must refund to the insured person —

- (d) the premium paid for the terminated insurance cover under the Scheme; and
- (e) if the premium mentioned in sub-paragraph (d) was deducted from contributions standing to the insured person’s credit in his ordinary account or special account, the whole or any part, as the Board may determine, of the interest that would have been payable on the premium deducted if it had not been deducted.”.

Deletion of regulation 11

- 7. Regulation 11 of the principal Regulations is deleted.

Amendment of regulation 12

- 8. Regulation 12 of the principal Regulations is amended —
 - (a) by deleting sub-paragraph (c) of paragraph (1) and substituting the following sub-paragraph:

“(c) on the date when payment of the premium is due, the premium has not been paid in accordance with regulation 4 and the total contributions standing to the insured person’s credit in his ordinary account and special account are less than the premium payable for an insured sum of \$5,000.”; and

- (b) by deleting the words “his preferred appointed insurer to be insured under the Scheme and the preferred appointed insurer may grant the application subject to such terms and conditions as the preferred” in paragraph (2) and substituting the words “the appointed insurer to be insured under the Scheme and the appointed insurer may grant the application subject to any terms and conditions that the”.

Amendment of regulation 14

9. Regulation 14(3) of the principal Regulations is amended by deleting the words “Regulation 7(10)(g)” and substituting the words “Regulation 5(5)(f)”.

Amendment of regulation 15

10. Regulation 15 of the principal Regulations is amended —

- (a) by inserting the word “or” at the end of paragraph (1)(c);
- (b) by deleting the word “; or” at the end of paragraph (1)(d) and substituting a comma;
- (c) by deleting sub-paragraph (e) of paragraph (1); and
- (d) by deleting the word “relevant” in paragraph (2).

Deletion of regulation 16

11. Regulation 16 of the principal Regulations is deleted.

Amendment of regulation 17

12. Regulation 17 of the principal Regulations is amended —

(a) by deleting the words “within a period of 3 months immediately after that date” in paragraph (1)(b) and substituting the words “as in force immediately before 1 April 2021, within a period of 3 months immediately after 29 March 2003”; and

(b) by inserting, immediately after paragraph (3), the following paragraphs:

“(4) No bonus insured sum under paragraph (1) or (2) is payable to an insured person for any period of insurance cover on or after 1 April 2021.

(5) Where —

(a) an insured person’s death or incapacity occurred (or was deemed to have occurred) before 1 April 2021; and

(b) a claim is made in respect of the insured person mentioned in sub-paragraph (a) on or after 1 April 2021,

the amount of the bonus insured sum which is granted in respect of that person under paragraph (1) or (2) is to be reduced by the amount paid or payable to the person under paragraph (6), if any.

(6) Subject to any terms and conditions that the Board may impose, the Board may pay to an eligible person the following amounts on account of the discontinuance of the bonus insured sum under paragraph (4):

(a) the eligible person’s share computed in the manner specified by the Board;

(b) the whole or any part, as the Board may determine, of the interest that would have been payable on the eligible person’s share if that share had been standing to the credit

of the eligible person in his ordinary account throughout the payment period.

(7) The payment under paragraph (6) must be credited into the eligible person's ordinary account.

(8) In this regulation —

“eligible person” means an insured person who is insured under the Scheme without any break in the insurance cover before 17 September 2005 until on or after 1 April 2021, but excludes any insured person —

- (a) who is not a citizen or permanent resident of Singapore on 31 March 2021;
- (b) whom the Board has been notified has died before 1 April 2021; or
- (c) in respect of whom a claim has been made under the Scheme before 1 April 2021 and the Board or the appointed insurer with whom the insured person was insured has determined that a bonus insured sum under paragraph (1) or (2) is payable in respect of the claim, whether or not the bonus insured sum has been paid to him;

“payment period”, in relation to the interest payable on an eligible person's share, means the period between 1 April 2021 and the date on which the Board credits the eligible person's share into his ordinary account (both dates inclusive).”.

Deletion and substitution of regulation 18

13. Regulation 18 of the principal Regulations is deleted and the following regulation substituted therefor:

“Insured person with remaining insured sum

18.—(1) This regulation applies to an insured person who remained insured under the Scheme (under regulation 7(9) as in force immediately before 1 April 2021) for an insured sum remaining unpaid at the date from which he was no longer incapacitated (called in this regulation the person’s remaining insured sum) and continues to be so insured immediately before 1 April 2021.

(2) Despite regulation 5, where the insurance cover under the Scheme of an insured person mentioned in paragraph (1) (called in this regulation the applicable person) was renewed on or after 2 April 2020 but before 1 April 2021, the insured sum payable on the applicable person’s death or incapacity (or deemed death or incapacity) on or after 1 April 2021 during the period of the insurance cover is the amount (rounded up to the nearest \$1,000) calculated in accordance with the formula

$$\frac{A}{46,000} \times M,$$

where —

- (a) A is the applicable person’s remaining insured sum immediately before 1 April 2021; and
- (b) M is the maximum insured sum specified in the Third Schedule that applies to an insured person of the same age as the applicable person.

(3) Despite regulation 4(1), the premium for an applicable person's insurance cover under the Scheme for an insured sum of the amount under paragraph (2) which is renewed on or after 1 April 2021 is an amount computed in accordance with the formula

$$\frac{S}{M} \times P,$$

where —

- (a) S is the insured sum for the applicable person's insurance cover under paragraph (2);
- (b) M has the meaning given by paragraph (2)(b); and
- (c) P is the premium specified in the First Schedule payable in respect of the maximum insured sum by an insured person of the same age as the applicable person.

(4) Regulations 4(2) and (3) and 9(3)(b) apply in relation to an applicable person's insurance cover under the Scheme as if each reference to the premium mentioned in regulation 4(1) is a reference to the premium mentioned in paragraph (3).

(5) Paragraph 1 of the Second Schedule applies in relation to the computation of the reduced premium for an applicable person's insurance cover under the Scheme as if M and P in that Schedule have the meanings given by paragraph (3)(b) and (c) respectively.”.

Deletion of First, Second and Third Schedules and new First, Second and Third Schedules

14. The First, Second and Third Schedules to the principal Regulations are deleted and the following Schedules substituted therefor:

“FIRST SCHEDULE

Regulations 4(1), 5(1) and (3) and
18(3) and Second Schedule

**PREMIUM AND MAXIMUM INSURED SUM FOR
INSURANCE COVER THAT COMMENCES OR IS RENEWED
ON OR AFTER 1 APRIL 2021**

1. The premium payable by an insured person whose age is specified in the first column for an insurance cover under the Scheme is the amount specified opposite the person in the second column, and the maximum insured sum for an amount of premium specified in the second column is the sum specified opposite that amount of premium in the third column:

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age of insured person (in years) as at last birthday</i>	<i>Premium</i>	<i>Maximum insured sum</i>
34 and below	\$18	\$70,000
35-39	\$30	
40-44	\$50	
45-49	\$93	
50-54	\$188	
55-59	\$298	
60-64	\$298	\$55,000

SECOND SCHEDULE

Regulations 4(3), 5(2) and 18(5)

CALCULATION OF REDUCED PREMIUM AND REDUCED INSURED SUM

1. The reduced premium is calculated in accordance with the formula $C + (D \times E)$, where —

- (a) C is the premium payable in respect of the minimum insured sum of \$5,000, calculated in accordance with the formula

$$\frac{\$5,000}{M} \times P,$$

where —

- (i) M is the maximum insured sum specified in the Third Schedule that applies to the insured person; and
- (ii) P is the premium specified in the First Schedule payable in respect of the maximum insured sum by the insured person;
- (b) D is the premium payable in respect of each insured sum of \$1,000 above the minimum insured sum of \$5,000, calculated in accordance with the formula

$$\frac{\$1,000}{M} \times P,$$

where M and P have the meanings given by sub-paragraph (a)(i) and (ii), respectively; and

- (c) E is the largest integer that, when multiplied by D, results in an amount not exceeding the amount computed in accordance with the formula $T - C$, where —

- (i) T is the amount available to be deducted from the contributions standing to the insured person's credit in his ordinary account and special account for payment of the premium for insurance cover under the Scheme;
- (ii) C has the meaning given by sub-paragraph (a); and
- (iii) D has the meaning given by sub-paragraph (b).

2. The reduced insured sum corresponding to the reduced premium calculated under paragraph 1 is an amount calculated in accordance with the formula $(E \times \$1,000) + \$5,000$, where E has the meaning given by paragraph 1(c).

THIRD SCHEDULE

Regulations 5(3) and (4) and 18(2) and
Second Schedule

MAXIMUM INSURED SUM

1. The maximum insured sum payable on death or incapacity (or deemed death or incapacity) of an insured person specified in the first column during the period of insurance cover specified in the second column is the corresponding sum specified in the third column:

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Insured person</i>	<i>Period of insurance cover</i>	<i>Maximum insured sum</i>
(1) An insured person who is below 60 years of age on the date of commencement or renewal of his insurance cover under the Scheme	On or after 1 April 2021	\$70,000
(2) An insured person who has attained 60 years of age but is below 65 years of age on the date of commencement or renewal of his insurance cover under the Scheme	On or after 1 April 2021	\$55,000

Saving and transitional provisions

15.—(1) Despite regulation 3 but subject to regulation 17(5) of the amended Regulations, regulation 3 of the unamended Regulations continues to apply to a member —

- (a) who was insured under the Scheme on or after 17 September 2005 but before 1 April 2021; and

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- (b) whose death or incapacity occurred (or was deemed to have occurred) before 1 April 2021,

and for this purpose, a reference to the First Schedule in regulation 3 of the unamended Regulations is to the First Schedule to the unamended Regulations.

(2) Despite regulation 3, regulation 4 of the unamended Regulations continues to apply in relation to an insurance cover under the Scheme which commenced or was renewed before 1 April 2021, and for this purpose, a reference to the First Schedule in regulation 4 of the unamended Regulations is to the First Schedule to the unamended Regulations.

(3) Despite regulation 3, regulation 5 of the unamended Regulations continues to apply to an insured person —

- (a) mentioned in regulation 5(5) of the unamended Regulations; and

- (b) whose insurance cover is issued or reinstated pursuant to section 43A of the Act (before, on or after 1 April 2021) with effect from a date before 17 September 2005,

and for this purpose, the reference to the Second Schedule in regulation 5(1) of the unamended Regulations is to the Second Schedule to the unamended Regulations.

(4) Despite regulation 3, regulation 6 of the unamended Regulations continues to apply to a member (including a member mentioned in paragraph (3)) who was entitled to a premium discount under regulation 5(1) of the unamended Regulations, and for this purpose, the reference to the Third Schedule in regulation 6 of the unamended Regulations is to the Third Schedule to the unamended Regulations.

(5) Despite regulation 3, regulation 7 of the unamended Regulations (except paragraphs (7) to (10) of that regulation) continues to apply to the payment of any insured sum, additional insured sum or discretionary bonus in respect of an insured person whose death or incapacity occurred (or was deemed to have occurred), before 1 April 2021 —

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- (a) subject to regulation 17(5) of the amended Regulations;
and
- (b) as if the Third Schedule to the unamended Regulations had not been amended by regulation 14.
- (6) Despite regulation 3, regulations 7(10) and 8 of the unamended Regulations continue to apply in relation to any insurance cover under the Scheme the date of commencement of which was before 1 April 2021.
- (7) Where the former appointed insurer received, before 1 April 2021, from an existing insured person —
- (a) a written notice under regulation 10(1) of the unamended Regulations — regulation 10(3) to (6) of the unamended Regulations (as the case may be) continues to apply to the former appointed insurer as if regulation 6 had not been enacted; or
- (b) a written notice under regulation 10(7) of the unamended Regulations — regulation 10(7) of the unamended Regulations continues to apply to the former appointed insurer as if regulation 6 had not been enacted.
- (8) Where the former appointed insurer receives, on or after 1 April 2021, from an existing insured person —
- (a) a written notice under regulation 10(1) of the unamended Regulations — the existing insured person ceases to be insured under the Scheme from the later of the following dates:
- (i) the date on which the notice is received by the current appointed insurer from the former appointed insurer;
- (ii) the date indicated by the existing insured person on the notice as the date from which he wishes to cease to be insured under the Scheme; or
- (b) a written notice under regulation 10(7) of the unamended Regulations — the notice is to be treated as a notice given to the current appointed insurer.

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- (9) An application made to the former appointed insurer —
- (a) under regulation 12(2) of the unamended Regulations that is pending immediately before 1 April 2021; or
 - (b) under regulation 15(1)(a), (b), (c) or (d) of the unamended Regulations that is pending immediately before 1 April 2021,

is to be treated as an application made to the current appointed insurer.

(10) Regulation 16 of the unamended Regulations continues to apply to the insured sum for the unexpired period of an insured person's annual insurance cover under the Scheme that commenced or was renewed within one year before 17 September 2005 as if regulation 11 had not been enacted.

(11) Regulation 18 of the unamended Regulations continues to apply as if regulation 13 had not been enacted.

(12) In this regulation —

“amended Regulations” means the principal Regulations as amended by these Regulations;

“current appointed insurer” means The Great Eastern Life Assurance Company Limited;

“existing insured person” means an insured person was insured with the former appointed insurer immediately before 1 April 2021;

“former appointed insurer” means NTUC INCOME Insurance Co-operative Limited;

“unamended Regulations” means the principal Regulations as in force immediately before 1 April 2021.

[G.N. Nos. S 255/2012; S 264/2012; S 680/2012; S 752/2013; S 694/2014; S 193/2016; S 719/2018]

Made on 30 March 2021.

AUBECK KAM
*Permanent Secretary,
Ministry of Manpower,
Singapore.*

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