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**No. S 255**

**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36)**

**CENTRAL PROVIDENT FUND  
(DEPENDANTS' PROTECTION INSURANCE SCHEME)  
(AMENDMENT) REGULATIONS 2012**

In exercise of the powers conferred by section 51 of the Central Provident Fund Act, the Minister for Manpower hereby makes the following Regulations:

**Citation and commencement**

1. These Regulations may be cited as the Central Provident Fund (Dependants' Protection Insurance Scheme) (Amendment) Regulations 2012 and shall be deemed to have come into operation on 31st January 2011.

**Amendment of regulation 2**

2. Regulation 2 of the Central Provident Fund (Dependants' Protection Insurance Scheme) Regulations (Rg 19) (referred to in these Regulations as the principal Regulations) is amended by deleting the definition of "assigned insurer".

**Amendment of regulation 10**

3. Regulation 10 of the principal Regulations is amended —

(a) by deleting paragraphs (1) and (2) and substituting the following paragraph:

“(1) Where an insured person gives notice in writing to the appointed insurer with whom he is insured that he does not wish to be insured under the Scheme, he shall cease to be insured under the Scheme from the later of the following dates:

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- (a) the date on which the notice is received by the appointed insurer; or
  - (b) the date indicated by the insured person on the notice as the date from which he wishes to cease to be insured under the Scheme.”;
- (b) by deleting the words “assigned insurer” in paragraphs (3) and (4) and substituting in each case the words “appointed insurer with whom he is insured”; and
- (c) by deleting paragraphs (7) and (8) and substituting the following paragraph:

“(7) Where an appointed insurer has reason to believe that an insured person who is insured with him under the Scheme pursuant to section 42(1) or (4) of the Act is unable, by reason that he lacks capacity within the meaning of section 4 of the Mental Capacity Act (Cap. 177A), to make the decision to opt out of his insurance cover for himself —

- (a) a deputy appointed or deemed to be appointed for the insured person by the court under the Mental Capacity Act with power in relation to the insured person for the purposes of the Act;
- (b) a donee under a lasting power of attorney registered under the Mental Capacity Act with power in relation to the insured person for the purposes of the Act; or
- (c) such other person as the appointed insurer thinks fit,

may terminate the insurance cover of the insured person by lodging with the appointed insurer, under paragraph (1), a written notice in such form as the appointed insurer thinks fit, and the appointed insurer 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

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the interest that would have been payable thereon had the premium not been deducted from his account.”.

### **Deletion and substitution of regulation 11**

4. Regulation 11 of the principal Regulations is deleted and the following regulation substituted therefor:

#### **“Change of appointed insurer**

11. Where an insured person gives notice in writing to his preferred appointed insurer that he wishes to be insured under the Scheme with the preferred appointed insurer, he shall cease to be insured under the Scheme with his existing appointed insurer and shall instead be insured under the Scheme with the preferred appointed insurer from the latest of —

- (a) the date on which the notice is received by the preferred appointed insurer;
- (b) the date indicated by the insured person on the notice as the date from which he wishes to be insured under the Scheme with the preferred appointed insurer; or
- (c) in the case of an insured person suffering from a medical condition, the date the preferred appointed insurer approves his application.”.

Made this 25th day of May 2012.

LOH KHUM YEAN  
*Permanent Secretary,  
Ministry of Manpower,  
Singapore.*

[MMS 13/78 V12; AG/LLRD/SL/36/2010/3 Vol. 1]

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