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No. S 43

CENTRAL PROVIDENT FUND ACT 1953

CENTRAL PROVIDENT FUND (DEPENDANTS' PROTECTION INSURANCE SCHEME) (AMENDMENT) REGULATIONS 2025

In exercise of the powers conferred by section 51 of the Central Provident Fund Act 1953, 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 2025 and come into operation on 19 January 2025.

Amendment of regulation 2

2. In the Central Provident Fund (Dependants' Protection Insurance Scheme) Regulations (Rg 19) (called in these Regulations the principal Regulations), in regulation 2, replace the definition of "permitted period" with —

““grace period”, in relation to the payment of a premium for the renewal of an insurance cover under the Scheme, means a period of 60 days (or any longer period specified by the Board) beginning on the date on which the insurance cover is to be renewed;

“permitted period” means the period (after the expiry of the grace period) specified by the Board for the payment of the premium for the reinstatement of an insurance cover under the Scheme under section 43A of the Act;

“premium” has the meaning given by section 40 of the Act;

“relevant CPF accounts”, in relation to a premium payable by an insured person, means any accounts in the Fund of the insured person determined by the Board in

accordance with section 45(2) (read with section 45(2A)) of the Act for the deduction of the whole or any part of the premium;”.

Amendment of regulation 4

3. In the principal Regulations, in regulation 4 —

- (a) in paragraph (2)(a), replace “contributions standing to the insured person’s credit in his ordinary account or special account” with “moneys standing to the credit of the insured person in any of the relevant CPF accounts”;
- (b) after paragraph (2), insert —

“(2A) If any premium payable for the renewal of an insured person’s insurance cover under the Scheme has not been fully paid in the manner described in paragraph (2) by the date on which the insurance cover is to be renewed, the unpaid amount may be deducted or paid (as the case may be) in accordance with section 45(4) of the Act within the grace period.”;
- (c) in paragraph (3), after “Second Schedule”, insert “and deduct the reduced premium from the moneys standing to the credit of the insured person in any of the relevant CPF accounts.”;
- (d) in paragraph (3)(a), after “paragraph (2)”, insert “and (if applicable) section 45(4) of the Act”; and
- (e) in paragraph (3)(b), replace “deducted in accordance with paragraph (2)(a)” with “available to be deducted from the moneys standing to the credit of the insured person in any of the relevant CPF accounts for the payment of the premium for insurance cover under the Scheme”.

Amendment of regulation 6

4. In the principal Regulations, in regulation 6(b) —

- (a) replace “contributions standing to the insured person’s credit in his ordinary account or special account” with

“the moneys standing to the credit of the insured person in any of the relevant CPF accounts”; and

- (b) after “if it had not been deducted”, insert “from any of those relevant CPF accounts”.

Amendment of regulation 9

5. In the principal Regulations, in regulation 9 —

- (a) after paragraph (1), insert —

“(2) Where the Board has deducted, under regulation 4(3), the reduced premium for an insured person’s insurance cover under the Scheme in accordance with paragraph 1 of the Second Schedule, the insured person is deemed to be so insured under the Scheme without any break in insurance cover, for the purposes of these Regulations.

(2A) Where the premium mentioned in regulation 4(1) for an insurance cover under the Scheme is paid in full before the expiry of the grace period, the insured person is deemed to be so insured under the Scheme without any break in insurance cover, for the purposes of these Regulations.”;

- (b) in paragraph (3)(a), delete “and” at the end; and

- (c) in paragraph (3), replace sub-paragraph (b) with —

“(b) the Board is satisfied that the insured person had a good reason for failing to pay the premium mentioned in regulation 4(1) before the expiry of the grace period; and

- (c) the premium mentioned in regulation 4(1) is paid within the permitted period in the following manner:

- (i) in any manner described in regulation 4(2);

- (ii) if the premium has not been fully paid in the manner described in regulation 4(2), the unpaid amount may be deducted or paid (as the case may be) in accordance with section 45(4) of the Act.”.

Amendment of regulation 10

6. In the principal Regulations, in regulation 10(3)(b), (5)(b) and (7)(e) —

- (a) replace “contributions standing to the insured person’s credit in his ordinary account or special account” with “the moneys standing to the credit of the insured person in any of the relevant CPF accounts”; and
- (b) after “if it had not been deducted”, insert “from any of those relevant CPF accounts”.

Amendment of regulation 12

7. In the principal Regulations, in regulation 12(1), replace sub-paragraph (c) with —

- “(c) subject to regulation 9(2) and (2A), the premium mentioned in regulation 4(1) has not been paid on or before the date for renewal of the insurance cover.”.

Amendment of regulation 18

8. In the principal Regulations, in regulation 18(4), replace “Regulations 4(2) and (3) and 9(3)(b)” with “Regulations 4(2), (2A) and (3) and 9(2A) and (3)(b) and (c)”.

Amendment of Second Schedule

9. In the principal Regulations, in the Second Schedule —

- (a) in the Schedule reference, after “5(2)”, insert “, 9(2)”; and
- (b) in paragraph 1(c), replace sub-paragraph (i) with —

“(i) T is the amount available to be deducted from the moneys standing to the credit of the insured person in any of the relevant CPF accounts for the payment of the premium for insurance cover under the Scheme;”.

*[G.N. Nos. S 255/2012; S 264/2012; S 680/2012;
S 752/2013; S 694/2014; S 193/2016; S 719/2018;
S 232/2021]*

Made on 16 January 2025.

NG CHEE KHERN
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Ministry of Manpower,
Singapore.*

[RESD/Cross-cutting Policy/CPFSL/2025;
AG/LEGIS/SL/36/2020/27]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act 1953).