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**No. S 719**

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

**CENTRAL PROVIDENT FUND  
(DEPENDANTS' PROTECTION INSURANCE SCHEME)  
(AMENDMENT) REGULATIONS 2018**

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 2018 and come into operation on 31 October 2018.

**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 inserting, immediately after the definition of "implementation date", the following definition:

““permitted period”, in relation to the payment of an insured person's annual premium, means —

- (a) a period of 60 days beginning on the date when the insurance cover under the Scheme is to be renewed; or
- (b) if the Board is satisfied that the member has a good reason for failing to pay the premium before the period mentioned in paragraph (a) expires, such longer period as the Board may specify in the particular case;”.

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**Amendment of regulation 5**

3. Regulation 5 of the principal Regulations is amended by inserting, immediately after paragraph (4), the following paragraph:

“(5) Despite paragraphs (2), (3) and (4), paragraph (1) and regulation 6 apply to an insured person whose insurance cover is issued or reinstated pursuant to section 43A of the Act with effect from a date before the implementation date, if the insured person —

- (a) attained the age of 55 years before the implementation date; and
- (b) is insured under the Scheme immediately before attaining that age (whether under the insurance cover issued or reinstated pursuant to section 43A of the Act, or otherwise) for an insured sum of not less than \$5,000.”.

**Amendment of regulation 7**

4. Regulation 7(10) of the principal Regulations is amended —

- (a) by inserting, immediately after the word “Regulations”, the words “but subject to regulation 14(3)”; and
- (b) by inserting, immediately after the word “incapacitated” in sub-paragraph (g), the words “or suffering from serious illness”.

**Deletion and substitution of regulation 8A**

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

**“Issue of insurance cover under section 43A of Act**

**8A.**—(1) An insurance cover may be issued under section 43A of the Act in respect of a person, subject to such terms and conditions as may be imposed under section 42(6)(b) of the Act, if —

- (a) either —

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- (i) a contribution is first paid into the person's account in the Fund on or after 14 May 1989; or
  - (ii) the person's application under section 42(4) of the Act is approved under section 42(5) of the Act;
- (b) the person dies or is incapacitated after the contribution mentioned in sub-paragraph (a)(i) is paid, or the application mentioned in sub-paragraph (a)(ii) is received, as the case may be; and
  - (c) an application is made for the insurance cover to begin despite the person's death or incapacity.
- (2) For the purposes of section 47(1)(b) of the Act, an insured person's insurance cover issued under section 43A of the Act begins on the date —
- (a) the contribution mentioned in paragraph (1)(a)(i) is first paid; or
  - (b) the Board received the application mentioned in paragraph (1)(a)(ii).”.

### **Amendment of regulation 9**

**6.** Regulation 9 of the principal Regulations is amended —

- (a) by deleting paragraph (3) and substituting the following paragraphs:

“(3) The Board may reinstate an insured person's insurance cover pursuant to section 43A of the Act, subject to such terms and conditions as may be imposed under section 42(6)(c) of the Act, if —

- (a) the insurance cover ceases under regulation 12(1)(c); and
- (b) the deficiency is paid in accordance with regulation 4(3) or deducted before the permitted period expires.

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(4) Where an insured person’s insurance cover is reinstated pursuant to section 43A of the Act from a date immediately after the cessation of the insurance cover under regulation 12(1)(c), the insured person is deemed to be insured under the Scheme without any break in insurance cover, for the purposes of these Regulations.”; and

(b) by inserting, immediately after the word “Renewal” in the regulation heading, the words “or reinstatement”.

#### **New regulation 14**

7. The principal Regulations are amended by inserting, immediately after regulation 13, the following regulation:

##### **“Serious illness on or before commencement of insurance cover**

**14.**—(1) For the purposes of section 42(6)(a) of the Act, the Board or an appointed insurer (as the case may be) may refuse to insure, under the Scheme, any person who applies under section 42(4) of the Act to be insured under the Scheme if the Board or an appointed insurer (as the case may be) has reason to believe that the person is suffering from serious illness.

(2) Despite having reason to believe that a person suffers from serious illness on or before the date of commencement of the person’s insurance cover under the Scheme, the Board or an appointed insurer (as the case may be) may —

- (a) under section 42(6)(b) of the Act, insure that person under the Scheme, subject to such terms and conditions as the Board or appointed insurer (as the case may be) may impose either generally or in the particular case; or
- (b) under section 42(6)(c) of the Act, continue to insure that insured person under the Scheme, subject to such terms and conditions as the Board or appointed insurer (as the case may be) may impose either generally or in the particular case.

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(3) Regulation 7(10)(g) does not exclude the Board or the appointed insurer (as the case may be) from liability to pay the insured sum in respect of an insured person who was suffering from serious illness on or before the date of commencement of that person's insurance cover under the Scheme if —

- (a) the Board or the appointed insurer (as the case may be) insured, or continued to insure, that person pursuant to paragraph (2); and
- (b) the terms and conditions of that person's insurance cover under the Scheme do not exclude the liability to pay the insured sum in relation to that serious illness.”.

#### **Amendment of regulation 15**

8. Regulation 15(1) of the principal Regulations is amended by deleting the word “form” and substituting the word “manner”.

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

Made on 26 October 2018.

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

[Plg&Pol/CPFPol/Legis/CPFSL/2018;  
AG/LEGIS/SL/36/2015/43 Vol. 1]

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