



Frequently Asked Questions for Singtel Bill Protect

About Singtel Bill Protect

1. Why is Singtel offering Singtel Bill Protect for free?

As a leading telco, we're in the business of helping people connect to what matters. Against the backdrop of rising economic and job uncertainty, we're going one step further to help you stay in touch with your loved ones.

Therefore, we've partnered with Etiqa Insurance Pte Ltd to co-create the first-of-its-kind complimentary insurance plan exclusively for Singtel customers, Singtel Bill Protect as a basic short-term personal accident plan for you, absolutely free.

2. Why is Singtel Bill Protect a unique personal accident plan?

Singtel Bill Protect is a basic short-term personal accident plan mainly to help Singtel customers cope with the impact of retrenchment and help them get back on their feet. This retrenchment benefit may not found in other personal accident plans, hence this free insurance plan offers an added layer of protection for Singaporeans.

For a detailed understanding of the Singtel Bill Protect coverage, we encourage you to find out more from our Etiqa Assurance Managers. You may call or WhatsApp Etiqa at 6887 8777 and quote "Singtel Protect" to get started.

Alternatively, you may visit <https://www.singtel.com/personal/products-services/lifestyle-services/insurance/life-protect> to leave your contact details and we'll get back to you soon.

Eligibility and sign up for Singtel Bill Protect

3. Who can sign up for Singtel Bill Protect?

You must meet the following criteria to sign up for Singtel Bill Protect:

- You are a Singtel Postpaid Personal Mobile Subscriber[^];
- You are a Singapore Citizen or Singapore Permanent Resident; and
- You are residing in Singapore, with age next birthday between 17 and 65 years inclusive.

[^]Refers to the registered account holder of a Singtel bill account with one or more postpaid mobile lines and price plans such as XO Plan, Combo Plan, SIM Only Plan and corporate and individual scheme plans. It excludes GOMO and heya users, as well as Singtel bill accounts that are suspended or permanently disconnected.



4. How is age next birthday determined?

If you're 35 years old today, your next age birthday is 36. Here's an example.

- Your birthdate is 1 March 1988.
- Today is 1 May 2023.
- You've passed your 35th birthday and your age next birthday is 36.

5. How can I sign up for Singtel Bill Protect?

You can sign up online, anytime, anywhere at your convenience. Just follow these simple steps:

- Step 1: Go to <https://www.singtel.com/personal/my-account/login> and login using OnePass
- Step 2: Click on the Singtel Bill Protect banner to sign up
- Step 3: Check your pre-filled particulars carefully before submitting the form

To facilitate your application for Singtel Bill Protect, you'll also need to

- Acknowledge that you've read and understood the [Product Summary](#) and [guide to health insurance](#);
- Agree to the declarations on your eligibility;
- Consent to the collection, use and disclosure of your personal information to Etiqa; and
- Consent to receiving marketing communication from Etiqa.

If you prefer someone to assist you, you can visit any of the Singtel shops and seek help from the staff

6. I can't log into OnePass, what can I do?

If you have not created an account before, you can go to <https://www.singtel.com/personal/my-account/login> to create your account.

If you've forgotten your password, you can also click on the "forgot password?" hyperlink in the website above. You'll be guided on how to reset your OnePass using email address or mobile number.

If you still have issues logging in using OnePass, kindly call 1688 for assistance.

7. What are the particulars I need to give to sign up for Singtel Bill Protect?

You will need to provide the following information: salutation, full name as per NRIC, date of birth, gender, NRIC/FIN number, nationality, eligibility (e.g. Singapore Citizen or Permanent Resident), residential address, email address and mobile number.

For your convenience, we will pull the information we have of you in our system and you'll just need to verify that the information is correct. If the information is incorrect, please edit before submitting the sign up form.



8. Do I need to declare my medical conditions and how would this affect my coverage?

Singtel Bill Protect is a personal accident plan that covers retrenchment and accidental death. If you do not have any mobility problems, or physical or mental disabilities, your coverage will not be affected.

9. I'm currently without a job. Can I still sign up for Singtel Bill Protect and enjoy the retrenchment benefit?

You can still sign up for Singtel Bill Protect but you'll not enjoy the retrenchment benefit currently. But in the unfortunate event that you're retrenched from your next job, you are able to get the retrenchment benefit, provided that the following conditions are met:

- The Retrenchment Date is within the 12-month complimentary insurance coverage; and
- The Retrenchment Date is at least 6 consecutive months after you've start your full-time employment

Detailed conditions and exclusions can be found in the [Product Summary](#).

10. I'm a Singtel customer but I do not have a postpaid mobile line. Can I sign up for Singtel Bill Protect?

We're offering this free insurance plan only to customers with at least one postpaid mobile line. We believe that having a mobile plan to remain connected with loved ones is essential no matter what happens.

In times of retrenchment, being readily contactable is essential to job seekers' ability to find new opportunities and recover from this setback. Therefore, we're offering Singtel Bill Protect to mobile postpaid customers to ensure those impacted by retrenchment can continue to leverage Singapore's best telco network to access career prospects.

11. Does Singtel Bill Protect offer coverage to everyone in my family?

No, this plan only covers the registered Singtel bill account holder who has at least one postpaid mobile line.

12. How can I check if I'm covered under Singtel Bill Protect?

By default, you are not covered under Singtel Bill Protect. You will need to complete the sign up form and upon sign up, you will receive the Certificate of Insurance from Etiqa via email.

By end June 2023, if you're covered under Singtel Bill Protect, it will be reflected in your monthly Singtel bill.

Alternatively, you can check your status on the 'Tiq by Etiqa' app. If you have any questions, do call or WhatsApp Etiqa at 6887 8777 and quote "Singtel Protect" for faster assistance.



13. How do I view the policy document of Singtel Bill Protect after I have signed up?

You will receive a Welcome email from Etiqa that indicates your policy number and the policy documents. Alternatively, you can also log in to TiqConnect or Tiq by Etiqa mobile app to view the policy document.

To view your policy document via TiqConnect or Tiq by Etiqa mobile app, simply follow these steps:

- **TiqConnect**
Step 1: Login to TiqConnect.
Step 2: Under Policies at a Glance, click on your Singtel Bill Protect policy and enter OTP to access the policy.
- **Tiq by Etiqa mobile app**
Step 1: Login to Tiq by Etiqa App.
Step 2: Under Portfolio Overview, click View your policies.
Step 3: Click on your Singtel Bill Protect policy and enter OTP to access the policy

Singtel Bill Protect Benefits

14. I have two Singtel bill accounts – one for my mobile lines and the other for my broadband service. Will I be eligible for two Singtel Bill Protect policies?

Each eligible Singtel customer is only entitled to one complimentary Singtel Bill Protect policy, with the Life Insured being the registered account holder of the Singtel bill(s). In the event of the Life Insured's retrenchment or accidental death, Etiqa will assess all Singtel bill accounts registered under the Life Insured's name to determine the final claim amount.

15. How long will I enjoy the free insurance coverage?

Singtel Bill Protect offers a 12-month free insurance coverage for retrenchment and accidental death. It commences on the date you signed up for Singtel Bill Protect and will end or when one of these events happens first:

- when a successful claim is made on Accidental Death;
- when a successful claim is made for the Retrenchment Benefit;
- when your policy expire;
- Etiqa received your written request and accepted your request to terminate the policy;
- you are no longer a Singtel Postpaid Personal Mobile Subscriber;
- change in ownership of your Singtel Postpaid Personal Mobile subscription as a result you are no longer the Life Insured;
- you have withdrawn your consent for Etiqa to collect, use and disclose your personal data to receive marketing related information on Etiqa's products, benefits, promotions and rewards for any modes of communication; or
- any other cause of termination as permitted under or any change of laws or regulatory requirements including court orders.



16. Under what circumstances will the Singtel Bill Protect policy coverage end?

The coverage for your Singtel Bill Protect policy will end when one of these events happen first:

- when a successful claim is made on accidental death
- when a successful claim is made on retrenchment benefit
- when Singtel Bill Protect expires after 12 months of coverage
- Etiqa received and accepted your request to terminate the policy
- Etiqa received and accepted your request to withdraw your marketing consent for any modes of communication
- you no longer hold at least one Singtel postpaid mobile line
- the ownership of the Singtel Bill has been changed such that you are no longer the account holder of the Singtel Bill
- any cause of termination as permitted under the Singtel Bill Protect policy or any change of laws or regulatory requirements including court orders

17. Am I eligible for the retrenchment benefit and accidental death benefit from Singtel Bill Protect immediately?

There is no waiting period for accidental death benefit to be paid.

However, for the retrenchment benefit, there is a waiting period of 90 days from the date you signed up for Singtel Bill Protect. You will also need to remain unemployed for at least 30 consecutive days from the date of retrenchment before your retrenchment benefit claim can be assessed.

Singtel Bill Protect Claim Process

18. How can I submit a retrenchment claim?

If you have been retrenched and wish to submit a claim, please visit <https://www.etiqa.com.sg/claims/singtel-bill-protect-claim> to identify the required documents and follow the steps to submit your claim. Do note that Etiqa needs to be informed within 3 months of your retrenchment date.

19. How can my loved ones submit an accidental death claim?

In the event of accidental death, your family member may visit <https://www.etiqa.com.sg/claims/singtel-bill-protect-claim> to identify the required documents and follow the steps to submit the claim.



20. How will the claim amount be calculated for retrenchment benefit?

Etiqa will pay you an amount equivalent to 6 times of your last eligible Singtel Bill at the point of claim, up to a limit of S\$600 paid in 6 equal monthly instalments if during the period of insurance, you get retrenched and remained unemployed for at least thirty consecutive days from the retrenchment date, before reaching age 65.

If a successful claim is made on the retrenchment benefit, Singtel will credit the claim amount into your designated Singtel bill account(s) provided that the accounts is/are still active.

If you have more than one Singtel Bill account, Etiqa would make the claim payout for the larger Singtel Bill first. For example, if you have two Singtel Bills and the last eligible Singtel Bill A amount is S\$90 while the last eligible Singtel Bill B amount is S\$30, Etiqa will process the retrenchment benefit as such:

- S\$90 x 6 = S\$540 will be the claim payout for Singtel Bill A, credited as S\$90 per month over 6 months into Singtel Bill A account.
- S\$30 x 6 = S\$180, but the total claim amount is capped at S\$600, hence only S\$60 will be paid out to Singtel Bill B. This will be credited as S\$10 per month over 6 months into Singtel Bill B account.

21. When will the claim amount be reflected in my Singtel Bill?

It may take up to 2 billing cycles for the retrenchment claim amount to be reflected in your Singtel Bill.

22. How will the claim amount be calculated for the accidental death benefit?

The accidental death benefit of Singtel Bill Protect provides 12 times of the your last eligible Singtel Bill at the point of claim as a lump-sum payout. The total claim amount is capped at S\$1,200 and will be paid to your estate.

23. Can I nominate beneficiaries for the accidental death benefit?

Nomination of beneficiaries under Singtel Bill Protect is not possible. In the event of accidental death, the claim payout, capped at S\$1,200 will be paid to your estate.

24. Are there any items on my Singtel Bill that will not be part of the eligible Singtel Bill when calculating the claim payout for accidental death and/or retrenchment benefit?

All items on your Singtel Bill – from mobile line, TV subscription, broadband, roaming charges, as well as services like Netflix and Spotify that are charged to your Singtel Bill will qualify for the claim payout. The only exclusion is insurance premiums charged to your Singtel Bill account.

25. I have other insurance coverage that pays a benefit for accidental death or retrenchment. Will I still be eligible to claim for the benefits under the Singtel Bill Protect?

Benefits from Singtel Bill Protect are stackable on top of your other existing insurance coverage.



Continuity for Singtel Bill Protect

26. Will Etiqa and/or Singtel terminate the Singtel Bill Protect before the 12-month free insurance coverage is up?

Singtel and Etiqa are committed to help Singaporeans cushion against unexpected events like retrenchment and accidental death, and will maintain the complimentary insurance coverage for the full 12 months for our customers, based on their sign-up date.

In the unlikely event that we decide to end Singtel Bill Protect prematurely we will inform the affected Singtel Bill Protect Life Assureds at least 30 days in advance.

27. Will I need to pay for Singtel Bill Protect after the 12-month free coverage?

Your Singtel Bill Protect coverage will end 12 months after your date of sign up. We will not renew your policy and hence no insurance premium will be charged to your Singtel bill account.

Reaching out to Singtel Bill Protect customers

28. How will Etiqa reach out to Singtel Bill Protect customers?

Etiqa can reach out to Singtel Bill Protect customers via the following communication channels: phone call, messaging services like SMS/MMS, WhatsApp, direct mail and email. They may contact you with regards to their insurance benefits, promotions and rewards since you have provided your consent to receive such marketing offers.

29. How can I remove my marketing consent from Etiqa?

You may choose to withdraw your consent by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or email to customer.service@etiqa.com.sg.

However, please note that your Singtel Bill Protect policy will be terminated if you withdraw consent from receiving marketing communications from Etiqa.

30. How do I terminate the Singtel Bill Protect policy?

You can terminate the policy via the TiqConnect or Tiq by Etiqa mobile app and follow these simple steps:

- **TiqConnect**
Step 1: Login to TiqConnect.
Step 2: Under Policies at a Glance, click on your Singtel Bill Protect policy and enter OTP to access the policy.
Step 3: Click on Manage Policy and select Terminate.
- **Tiq by Etiqa mobile app**
Step 1: Login to Tiq by Etiqa App.
Step 2: Under Portfolio Overview, click View your policies.
Step 3: Click on your Singtel Bill Protect policy and enter OTP to access the policy
Step 4: Click on Manage Policy and select Terminate.



Alternatively, you may submit the termination request at www.etiq.com.sg/contact-us/.

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