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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.

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**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);