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

**CENTRAL PROVIDENT FUND
(HOME PROTECTION INSURANCE SCHEME)
(AMENDMENT) REGULATIONS 2016**

In exercise of the powers conferred by section 39 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 (Home Protection Insurance Scheme) (Amendment) Regulations 2016 and come into operation on 1 May 2016.

Amendment of regulation 2

2. Regulation 2 of the Central Provident Fund (Home Protection Insurance Scheme) Regulations (Rg 11) (called in these Regulations the principal Regulations) is amended —

(a) by inserting, immediately after the definitions of ““approved developer” and “housing accommodation””, the following definition:

“ “CPF member” has the same meaning as ““member of the Fund” or “member”” in section 2(1) of the Act;”;

(b) by deleting the words “an insured” in paragraphs (a) and (b) of the definition of “housing loan” and substituting in each case the words “a Scheme member”;

(c) by deleting the definitions of “insured” and “member” and substituting the following definition:

“ “insured sum” means the amount payable on the death or incapacity of a Scheme member, as the case may be, under regulation 8, 21(1) and (1AA) or 21(3B);”;

- (d) by inserting, immediately before the word “member” wherever it appears in the definition of “property”, the word “Scheme”; and
- (e) by deleting the words “Part IV” in the definition of “Scheme” and substituting the words “section 29”.

Amendment of regulation 3

3. Regulation 3 of the principal Regulations is amended —

- (a) by deleting the words “(referred to in this Part as an insured)”;
- (b) by deleting the words “member of the Scheme” and substituting the words “Scheme member”; and
- (c) by deleting the words “remains a member” and substituting the words “remains a Scheme member”.

Amendment of regulation 4

4. Regulation 4 of the principal Regulations is amended —

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

“(1) A Scheme member to whom this Part applies is covered under the Scheme with effect from the date the premium payable under the Scheme was first paid or deducted, in whole or in part, in accordance with section 32 of the Act.”;

- (b) by deleting the words “an insured falls before the insured” in paragraph (2) and substituting the words “a Scheme member to whom this Part applies falls before the Scheme member”; and

- (c) by deleting the words “the premium is paid or deducted” in paragraph (2) and substituting the words “referred to in paragraph (1)”.

Amendment of regulation 5

5. Regulation 5 of the principal Regulations is amended —

- (a) by deleting the words “an insured” in paragraph (1) and substituting the words “a Scheme member to whom this Part applies”;
- (b) by deleting the words “the insured” in paragraphs (1)(b) and (2) and substituting in each case the words “the Scheme member”; and
- (c) by deleting the word “insured” in the regulation heading and substituting the words “Scheme member”.

Amendment of regulation 6

6. Regulation 6 of the principal Regulations is amended —

- (a) by deleting the words “from making any payment to an insured under the Scheme by section 36(9)(a), (b) or (c) of the Act” in paragraph (1) and substituting the words “by section 36(9)(a), (b) or (c) of the Act from making any payment to a Scheme member to whom this Part applies”;
- (b) by deleting the words “the insured” wherever they appear in paragraphs (1), (2) and (3)(b) and substituting in each case the words “the Scheme member”;
- (c) by deleting the words “the insured’s” in paragraphs (1) and (2) and substituting in each case the words “the Scheme member’s”;
- (d) by deleting the words “from making any payment to an insured under the Scheme by section 36(9)(d) or (10) of the Act” in paragraph (2) and substituting the words “by section 36(9)(d) or (10) of the Act from making any payment to a Scheme member to whom this Part applies”; and

- (e) by deleting the words “an insured under the Scheme” in paragraph (3)(a) and substituting the words “a Scheme member”.

Amendment of regulation 7

7. Regulation 7(1) of the principal Regulations is amended —

- (a) by deleting the words “an insured” and substituting the words “a Scheme member to whom this Part applies”; and
- (b) by deleting the words “the insured” and substituting the words “the Scheme member”.

Deletion and substitution of regulation 8

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

“Amount payable by Board on death or incapacity of Scheme member under Scheme

8. If the premium which a Scheme member to whom this Part applies is liable to pay in accordance with Table 1A, 2A, 3A or 4A, as the case may be, of the Second Schedule has not been fully paid or deducted in accordance with section 32 of the Act at the time of the Scheme member’s death or incapacity, or within such period after that time as the Board may determine, the amount payable by the Board on the death or incapacity of the Scheme member is to be calculated in accordance with the applicable Table set out in the Third Schedule.”.

Amendment of regulation 9

9. Regulation 9 of the principal Regulations is amended —

- (a) by deleting the words “(referred to in this Part as an insured)”;
- (b) by deleting the words “member of the Scheme” in paragraphs (a) to (d) and substituting in each case the words “Scheme member”;
- (c) by deleting the words “remains a member” in paragraph (b) and substituting the words “remains a Scheme member”; and

- (d) by deleting the words “became a member” in paragraph (d)(i) and (ii) and substituting in each case the words “became a Scheme member”.

Amendment of regulation 10

10. Regulation 10 of the principal Regulations is amended —

- (a) by deleting the words “Every insured” in paragraph (1) and substituting the words “Every Scheme member”;
- (b) by deleting the words “an insured” in paragraphs (1)(a), (b) and (c) and (2) and substituting in each case the words “a Scheme member”;
- (c) by deleting the words “the insured” wherever they appear in paragraphs (1)(a), (b) and (c) and (2) and substituting in each case the words “the Scheme member”;
- (d) by deleting the words “became a member” in paragraph (1)(c)(i) and (ii) and substituting in each case the words “became a Scheme member”; and
- (e) by deleting the words “an insured’s” in paragraph (2) and substituting the words “a Scheme member’s”.

Amendment of regulation 11

11. Regulation 11(1) of the principal Regulations is amended —

- (a) by deleting the words “An insured” and substituting the words “A Scheme member”;
- (b) by deleting the words “member of the Scheme” in sub-paragraph (a) and substituting the words “Scheme member”; and
- (c) by deleting the words “remains a member” in sub-paragraph (a) and substituting the words “remains a Scheme member”.