

Singlife Personal Accident coverage



Singlife
with AVIVA

Important.
Please read and keep it safe.



The things that make life joyful and exciting can also sometimes be the cause of unforeseen events. In your day-to-day activities such as work and play or when you commute and travel, there are a myriad ways you could become a victim in minor or major accidents. With our Personal Accident plan, you can be sure that help is there when you need it most.

Depending on your needs, choose from three levels of coverage - Lite, Standard or Plus

Am I eligible for Singlife Personal Accident Insurance?

To qualify, you must meet the following criteria:

- You hold a valid NRIC/FIN.
- You are aged between 16 and 70 years old.
- You have not previously been refused accident, financial protection, health, life or medical insurance; had special conditions imposed for insurance coverage; or had your policy cancelled or terminated.
- You are not engaged in duties involving heavy manual work with exposure to extraordinary health, accidental or special hazard.

What does Singlife Personal Accident Insurance cover?

The coverage includes:

- Payout for Accidental death or Permanent Disablement
- Medical expenses from accidental injury, including food poisoning, Dengue Fever or Zika
- Daily Hospital Allowance (up to 365 days)
- Worldwide Personal Liability

Optional benefits:

- Temporary Disablement Benefit
- Reimbursement for mobility aids, ambulance fees and home modification

Policy feature	Maximum amount payable per named insured adult		
	Lite	Standard	Plus
Personal Accident Cover			
Accidental Death and Permanent Disablement Pays in accordance with the schedule of compensation under Section 1 of the policy for any Accidental Injury leading directly to death or Permanent Disablement within 365 days of the Accident .	S\$100,000	S\$200,000	S\$300,000
Medical Expenses for Accidental Injury Reimburses for treatment of Your Accidental Injury at a Hospital or by a Doctor . Includes cover for treatment by a registered Traditional Chinese physician or chiropractor at the following sub-limits and daily limits.	S\$3,000 S\$500 (S\$50/day)	S\$4,000 S\$750 (S\$75/day)	S\$5,000 S\$1,000 (S\$100/day)
Physiotherapy Reimburses for physiotherapy treatment of Your Accidental Injury as referred by a Doctor .	S\$1,000	S\$2,000	S\$3,000
Daily Hospital Allowance (up to 365 days) Pays for each complete 24-hour period that You are confined as an in-patient at a Hospital for the sole purpose of treatment of Your Accidental Injury .	S\$50/day	S\$100/day	S\$200/day
Daily Hospital Allowance in ICU (up to 30 days) Pays for each complete 24-hour period that You are confined as an in-patient in the Intensive Care Unit (CU) at a Hospital for the sole purpose of treatment of Your Accidental Injury .	S\$100/day	S\$200/day	S\$400/day
Personal Liability Reimburses for any Accidental bodily injury or damage to third party property caused by You .	S\$100,000	S\$200,000	S\$300,000
Child Support Fund Pays a lump sum in the event of Your Accidental Death within 365 days of the Accident if You have any surviving Child(ren) .	S\$5,000	S\$10,000	S\$15,000
Loan Protector Covers Your remaining home mortgage loan, car loan and/or education loan in the event of Your Accidental Death within 365 days of the Accident .	S\$10,000	S\$20,000	S\$30,000

Optional benefits	Maximum amount payable per named insured adult
<p>Weekly Temporary Disablement Benefit (up to 104 weeks) Pays for each complete 7-day period that you remain continuously disabled due solely and directly to Your Accidental Injury and unable to attend to more than 50% of the normal duties of Your gainful employment.</p>	<p>Up to S\$200/week (as indicated on your policy Schedule)</p>
<p>Mobility Aid / Ambulance Services Reimbursement / Home Modification Reimburses for mobility aid prescribed by Your Doctor, any necessary ambulance services incurred and the necessary cost of modifying Your Home to aid Your mobility as a sole and direct result of Your Accidental Injury.</p>	<p>S\$3,000</p>

Free policy extensions	Lite	Standard	Plus
Worldwide Covers You while You are outside of Singapore for no more than 182 days in any one Policy Year and while You are in Singapore .	✓	✓	✓
Disappearance Pays for Accidental Death if the scheduled ship, aircraft or train You travel on is involved in an Accident causing it to sink, be wrecked or disappear and leading directly to Your disappearance within 90 days of the Accident .	✓	✓	✓
Terrorism Covers You for Accidental Injury caused by act of Terrorism .	✓	✓	✓
Drowning or suffocation by smoke, poisonous fumes or gas Covers You for Accidental Death, Permanent Disablement and Accidental Injury caused by drowning or inhalation of smoke, poisonous fumes or gas.	✓	✓	✓
Insect or animal bite¹ Reimburses You for medical expenses incurred to treat animal or insect bites at a Hospital or by a Doctor .	✓	✓	✓
Child cover Covers Your Children automatically for up to 30% of the applicable limits detailed on Your summary of cover.	✓	✓	✓
Food and drink poisoning, Dengue and Zika viruses¹ Reimburses You for treatment of food and drink poisoning, Dengue or Zika viruses at a Hospital or by a Doctor .	✓	✓	✓
Covid-19 cover^{1&2} Reimburses You for treatment of COVID-19 by a Doctor within Singapore .	✗	✓	✓

Footnote

1. Applies to Personal Accident Cover - Medical Expenses for Accidental Injury only.
2. Subject to a 14-days waiting period from the policy inception date. This does not apply to renewal of the policy.

Premiums at a glance

	PA Lite	PA Standard	PA Plus
Occupation Class 1	\$140.00	\$189.00	\$272.00
Occupation Class 2	\$161.00	\$217.35	\$312.80
Occupation Class 3	\$280.00	\$378.00	\$544.00

Note: Above premiums include 7% GST.

Family Plan

- 10% off individual rates for married couples
- Free Child Cover (up to 30% of the applicable limits)

Definition of Occupation Class

Class 1

You are engaged in only indoor desk-bound administrative, clerical, executive, managerial or professional duties on land of a non-manual nature. Examples: Accountant, Actuary, Clerk, Dentist, Doctor, Housewife, Retiree, Salesperson.

Class 2

You are not in Class 1 and are engaged in duties on land involving light manual work without any use or control of machinery and with no exposure to extraordinary health, accidental or special hazard. Examples: Hairstylist, Nurse, Storeman, Surveyor, Waiter.

Class 3

You are not in Class 1 or Class 2 and are engaged in duties or activities on land involving manual work with the use of tools or machinery and with no exposure to extraordinary health, accidental or special hazard. Examples: Chef, Driver, Fitness instructor, Plumber, Technician.

Need help?

Speak to your financial adviser representative or visit singlife.com for more details.

Please refer to the policy document for detailed terms and conditions. Information is accurate as at January 2022.
Ref: COMP/2021/11/GI/824

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).



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