

Personal Accident Insurance

Summary of Cover

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\$4,000	S\$5,000
Physiotherapy Reimburses for physiotherapy treatment of Your Accidental Injury as referred by a Doctor .	S\$500 (S\$50/day)	S\$750 (S\$75/day)	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 (ICU) 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

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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 .	X	✓	✓

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Optional benefits (applicable if shown on Your Schedule)	Maximum amount payable per named insured adult
<p>Weekly Temporary Disablement Benefit (up to 104 weeks)</p> <p>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</p> <p>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>

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.

Please refer to the policy document for definitions of the words in bold and the detailed terms and conditions.

Policy Owners' Protection Scheme (PPF)

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 GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

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