

Singlife Group Personal Accident



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Important.
Please read and keep it safe.



Product Summary for HomeTeamNS Members

The Group Personal Accident Insurance provides coverage in the event of an accident, and offers you greater assurance and peace of mind.

- Eligible Members**
- All HomeTeamNS Ordinary Members
 - All HomeTeamNS Associate Members

Age Limits You must be between 19 to 70 years old (age next birthday)

Insurance Benefits

Item	Benefits	Maximum Amount Payable (SGD)
1	Accidental Death or Total and Permanent Disability	\$ 50,000
2	Child Education Fund S\$2,500 per child (max 4 children)	Up to \$ 10,000
3	Mobility Aid Expenses (Upon Total and Permanent Disability)	\$ 5,000
4	Physiotherapy Cost (Upon Total and Permanent Disability)	\$ 1,000

1. Death or Total and Permanent Disability due to Accident

If an Insured Person sustains an Accidental Injury and suffers from any of the results described in the Schedule of Indemnities, while the Policy is in force, We will, upon receipt of satisfactory proof as required in our prescribed form, pay an indemnity according to the Schedule of Indemnities below:

	Schedule of Indemnities: Result of Accident / Accidental Injury	Percentage of Sum Assured (%)
1.	Death	100
2.	Total and Permanent Disability	150
3.	Any other injuries resulting in total paralysis or in being permanently bedridden	150
4.	A. Total and irrecoverable loss of sight of both eyes B. Total and irrecoverable loss of sight of one eye C. Irrecoverable loss of sight except for perception of light of one eye, each D. Total and irreplaceable loss of lens of one eye, each	150 100 50 50
5.	Loss of two limbs	150
6.	Loss of one limb	125
7.	Loss of one limb and loss of sight of one eye	150
8.	A. Loss of four fingers and thumb of one hand B. Loss of four fingers C. Loss of thumb - both phalanges - both phalanges D. Loss of index finger - three phalanges - two phalanges - one phalanx E. Loss of middle finger - three phalanges - two phalanges - one phalanx F. Loss of ring finger - three phalanges - two phalanges - one phalanx G. Loss of little finger - three phalanges - two phalanges - one phalanx	50 40 25 10 15 8 4 10 4 2 10 4 2 7 3 2
9.	A. Loss of all toes of one foot B. Loss of great toe - one or two phalanges C. Loss of toes other than the great toe, if more than one toe is lost, each	17 5 3
10.	Loss of hearing (excluding Noise-Induced Deafness) A. Both ears B. One ear	75 15

1. Death or Total and Permanent Disability due to Accident

	Schedule of Indemnities: Result of Accident / Accidental Injury	Percentage of Sum Assured (%)
11.	Loss of speech	50
12.	Loss of speech and hearing	100
13.	Third Degree Burns	
	Area Damage as a percentage of total body surface area	
	Head equals to or greater than 2% but less than 5%	50
	equals to or greater than 5% but less than 8%	75
	equals to or greater than 8%	100
	Body equals to or greater than 10% but less than 15%	50
	equals to or greater than 15% but less than 20%	75
	equals to or greater than 20%	100

There are no benefits payable for the loss of sense of taste and smell.

2. Child Education Fund

If, during the Insurance Period, an Insured Person sustains an Accidental Injury which directly and independently of all other causes, results in death, is survived by dependant child(ren) We will, upon receipt of due proof of death in our prescribed form, pay a lump sum of S\$2,500 per dependent child, up to a maximum of S\$10,000.

At the time of the death, such dependant child(ren) must be unmarried and enrolled as a full-time student in a recognised kindergarten, primary or secondary school, or institution of higher learning and is aged twenty-five (25) years or below.

3. Mobility Aid Reimbursement

If, during the Insurance Period, an Insured Person sustains an Accidental Injury which directly and independently of all other causes, results in Total and Permanent Disability, such that he needs to and can operate:

- a. A self-powered, climbing wheelchair; and/or
- b. His/her motor vehicle with the controls suitably adjusted,

We will reimburse 100% of the costs (excluding taxes) of such equipment and installation up to a maximum of S\$5,000. If You or the Insured Person becomes entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source.

This benefit applies only when the Total and Permanent Disability benefit under Item 1 becomes payable.

4. Physiotherapy Cost (Upon Total and Permanent Disability)

If, during the Insurance Period, an Insured Person sustains injury which directly results in Total and Permanent Disability, We will reimburse 100% of the costs (excluding taxes) for physiotherapy treatment by a Registered Medical Practitioner or Registered Practitioner of Physiotherapy, up to a maximum of S\$1,000.

This benefit applies only when Total and Permanent Disability under Item 1 becomes payable.

Extension of Benefits

1. Exposure to the Elements

If, during the Insurance Period, the Insured Person is Accidentally exposed to the Elements and as a direct result the Insured Person sustains any of the events described in the Schedule of Indemnities, We will pay the relevant benefit stated in the said Schedule.

“Elements” refer to extreme weather conditions including but not limited to drought, heat wave, sandstorm, blizzard.

2. Strike, Riot, Civil Commotion and Terrorism

If whilst the Policy is in force, the Insured Person suffers an Accidental Injury due to strike, riot, civil commotion or terrorism, which directly or independently of all causes, results in death or Total and Permanent Disability of the Insured Person, We will pay the Benefit amount according to the Schedule of Indemnities, provided that such injury does not arise out of the Insured Person’s willful and intentional act.

3. Assault, Hijack and Murder

If whilst the Policy is in force, the Insured Person suffers an Accidental Injury as a victim of assault, hijack or murder, which directly or independently of all causes, results in death or Total and Permanent Disability of the Insured Person, We will pay the Benefit amount according to the Schedule of Indemnities, provided that such injury does not arise out of the Insured Person’s own participation or provocation of any such act.

4. Motorcycling

If whilst the Policy is in force, the Insured Person suffers an Accidental Bodily Injury while riding on a motorcycle, which directly or independently of all causes, results in death or Total and Permanent Disability of the Insured Person, the Company will pay the Benefit Amount accordingly to the Schedule of Indemnities.

5. Drowning and Suffocation by Gas, Poisonous Fumes or Smoke

If whilst the Policy is in force, the Insured Person suffers an Accidental Injury due to drowning or suffocation by gas, poisonous fumes or smoke, which directly or independently of all causes, results in death or Total and Permanent Disability of the Insured Person, the Company will pay the Benefit amount according to the Schedule of Indemnities, provided that such injury does not arise out of the Insured Person’s willful and intentional act.

Exclusions

The following occurrences are excluded from this Policy and We are not liable for any loss or disability caused directly, indirectly, wholly or partly by them:

- National service, work or service-related events in relation to any of the Home Team Agencies under the Ministry of Home Affairs.
- Suicide or any attempted suicide or self-injury whether the Insured Person is sane or insane.
- War, any acts of terrorism, hostilities or any warlike operations (whether war be declared or not) or civil war; military or naval or airforce service while under orders for warlike operations.
- Participation in a riot.
- Commission of, or attempt to commit an assault or felony.
- Participation in competitive racing on wheel.
- Travelling in any type of aircraft other than as a fare-paying passenger on a regularly scheduled flight of a commercial airline.

Limitations

1. The total amount of benefits payable in respect of an Insured Person in any one Policy Period shall not exceed, in aggregate, 100% of the Sum Assured, except as provided in Clause 2 below.
2. If an Insured Person sustains losses as described in items 2, 3, 4A, 5, 6 and 7 of the Schedule of Indemnities, We will pay according to the said Schedule, which may exceed 100% of the Sum Assured. We will only pay for one of the aforementioned injury sustained by the Insured Person during any one Policy Period. In addition, where We have paid for any one of the aforementioned injury and the Insured Person has suffered other loss and/or injury during the Policy Period, We will not pay for any such loss or injury sustained.
3. Where the Insured Person sustains two (2) or more overlapping injuries listed in the Schedule of Indemnities, We will only pay for the injury that gives the highest benefit.
4. If an Insured Person sustains an Accidental Injury during the Insurance Period, We will pay for that specific loss in accordance with the Schedule of Indemnities, without reference to or taking into account any previous loss suffered by the Insured Person whether prior to or during the Insurance Period.
5. For any subsequent loss, We will pay according to the Schedule only for the specific loss resulting from the subsequent Accident without reference to or taking into account any previous loss suffered by the Insured Person whether prior to or during the Insurance Period.
6. We will not pay for any loss or injury sustained by the Insured Person described in the Schedule prior to the Effective Date.
7. If an Insured Person dies within thirty (30) days from an Accident, We will pay only the Death Benefit. We will not pay any other benefits even if the Insured Person sustains an injury that is listed in the Schedule of Indemnities before his death.

Termination of Coverage

Coverage for an Insured Person will terminate on the occurrence of any of the following events, whichever is the earliest:

- a. When the Insured Person attains the age of seventy (70).
- b. When the Insured Person is no longer an Ordinary or Associate Member of HomeTeamNS.
- c. One (1) year from the date of coverage, unless otherwise agreed by Singlife and HomeTeamNS, and communicated in writing to the Insured Person;
- d. Upon full payment of the Sum Assured under this cover

Important Notes

This policy does not cover events arising from duties. The intent of this policy is to cover injuries sustained outside National duties or any related work or service.

“Accident” means an unexpected and involuntary incident caused by, violent, external and visible means. This includes suffocation by smoke, poisonous fumes, gas and drowning, provided that such event does not arise as a result of an Insured Person's willful and intentional act.

“Accidental Injury” means any bodily injury caused solely and directly by Accident only, independently of any other cause, except sickness directly resulting from or medical treatment rendered necessary by such injury. Such injury must be sustained during the Insurance Period and results in the death or disability of the Insured Person within 12 months from the date of the Accident.

Claims

HomeTeamNS (“HTNS”) is contractually “The Policy Owner” for the Group Personal Accident. All claims will be paid directly to the Insured Person, proper claimant or legal representative, as applicable.

This plan is underwritten by Singapore Life Ltd. This product information is provided by Singlife and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance policy contract with the master policy shall apply. You may wish to seek advice from a Financial Adviser Representative before making a commitment to the plan. In the event that you chose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. The benefits of a personal accident policy will only be payable upon an accident occurring. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. If you decide that the policy is not suitable, you may terminate the policy in accordance with the free-look provision, if any. Information is accurate as at August 2024.

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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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