

## Frequently Asked Questions – Personal Accident Plan for Public Transport

### 1. What does the Personal Accident Plan for Public Transport cover?

The policy covers any Accidental Death and Accidental Total and Permanent Disability that is sustained by fare-paying passengers taking any transport operated by a licensed carrier within Singapore (this includes buses, ferries, ships, trains, taxis and trams).

### 2. Are there any occupations that are not covered under this policy?

No. There are no limits placed on the occupation of an individual.

### 3. Are there any activities that are not covered under this policy?

This policy does not cover insured persons who are taking part in naval, military, air force, police force, civil defence personnel, fire service department or any armed forces operation or any armed occupation, other than for reservist training.

Any insured persons engaging in any speed contest or racing or any professional competition or sports are also not covered.

Please refer to our policy for full details.

### 4. Is there a free-look period?

No. There is no free-look period for this policy.

### 5. Can the policy be terminated?

Yes. The policy shall be terminated automatically in the following events:

- a. Death of the insured person;
- b. Full payment of the Accidental Total and Permanent Disability Benefit to the insured person;
- c. Expiry of the policy at the end of the period of insurance;
- d. The policy owner writing in to terminate the policy; or

- e. We give notice of termination by registered post to the policy owner at his/her last known address. Such termination shall be effective after 30 days following the date of such notice.

Note that in the event that the policy owner terminates the policy, there shall be no refund of the premium paid for the unexpired period of the policy.

**6. What is the entry age of the policy?**

Insured persons must be at least 10 years of age and not more than 70 years of age on the start date of the policy.

**7. Can children be covered under the policy?**

Yes. Under “Plan Type”, please select “Children”.

**8. Can children purchase this policy on a stand-alone basis?**

If the individual is younger than 18 years of age on the start date of the policy, his/her parent shall be the policy owner and purchase the policy on his/her behalf. The individual must be:

- a. A legal child (this includes stepchild and/or legally adopted child of the policy owner;
- b. Wholly dependent on the policy owner for financial support and not gainfully employed in any way; and
- c. Unmarried.

The policy owner has to be at least 18 years of age.

**9. How do I file for a claim?**

Please notify us by completing a Personal Accident Claims form and providing us with relevant evidence and supporting documents that will substantiate your claim.

The claims form can be found under “Claim Forms” through our website at: <http://www.etiqa.com.sg/customer-care/downloads/>.



**10. Does Personal Accident Plan for Public Transport overwrite my current Personal Accident plans?**

No. It acts as a supplementary cover to your existing Personal Accident Plan(s). However, no person shall be covered for more than 1 Personal Accident Plan for Public Transport or its equivalent product that is issued by us.

**Data Protection and Privacy Statement (“Statement”)**

Individual personal data and privacy is important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would urge you to read the Statement available at <http://www.etiqa.com.sg> under Privacy Policy so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit that PDPC website at <http://www.pdpc.gov.sg>.