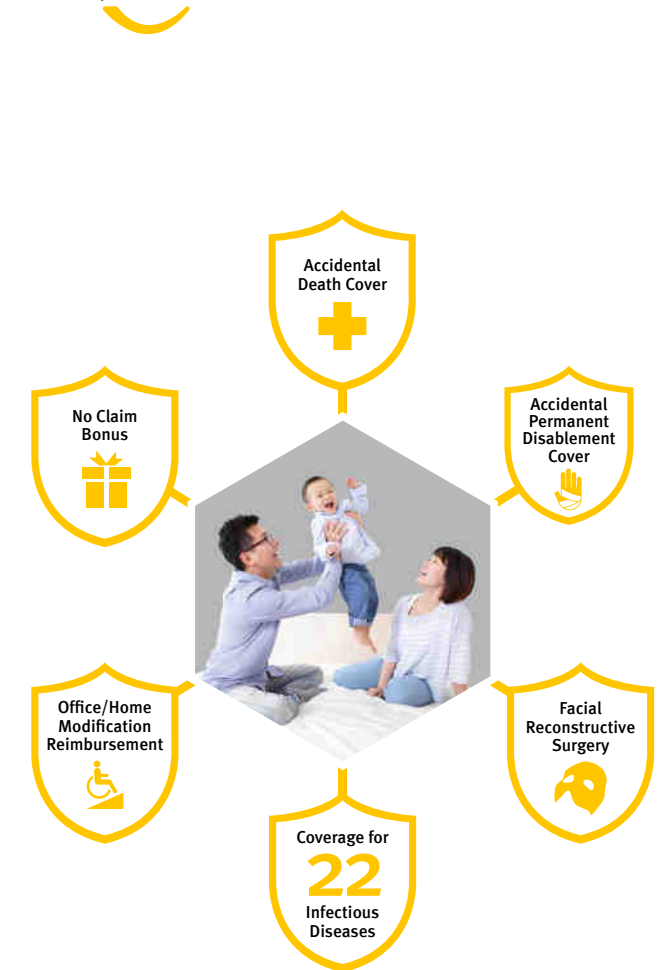


At Etiqa, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

Etiqa Hotline +65 6887 8777



ePROTECT safety
**All-round protection,
 all year round.**



Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of the Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

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

Individual personal data and privacy are 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) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at www.etiqa.com.sg under PDPA 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 the PDPC website at <http://www.pdpc.gov.sg> Information is correct as at 15 June 2016.

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Underwritten by:
eTiqa
 Insurance

A Member of Maybank Group

eTiqa
 Insurance



It's nice to know there's someone looking out for you.

Thoughtfully and carefully planned for your protection.

In life, it's not always possible to avoid accidents. The best you can do is prepare for them and hope to resume normal life as soon as possible. A yearly renewal personal accident plan - ePROTECT *safety* gives you comprehensive financial protection in times of needs. The policy includes accidental death and accidental permanent disablement cover, a lump sum bereavement grant, as well as hospitalisation allowance. With our No Claim Bonus, for every year where no claims have been made, your sum insured increases the next year - to give you higher coverage and greater peace of mind.

Comprehensive cover at affordable premiums

We want you to be well-covered according to your needs. Choose the plan that best suits you.

Plan	Annual Premium includes 7% GST		
	Silver	Gold	Platinum
Per Insured Adult (age 17 - 65) Class 1 & 2	\$150	\$320	\$590
Per Insured Adult Class 3	\$280	\$600	N/A
Per Insured Child (age 1 - 16)	\$30	\$64	\$118

Class 1 – Professionals and Persons who engage in executive, administrative or clerical duties
Class 2 – Persons who engage in skilled or semi-skilled work and not exposed to hazardous conditions
Class 3 – Persons who engage in manual work which is not particularly hazardous in nature but involve the use of tools or machinery

The policy is renewable yearly up to age 75.

Children (age 1 - 16) are covered for 20% of parent's coverage. There is no limit to the number of children who can be insured. You can add child cover at any time.

Protection for 22 infectious diseases

The policy provides comprehensive coverage for infectious diseases which is paid under the inpatient medical expenses. The covered diseases include Hand, Foot and Mouth Disease, dengue fever, and the most recent global threat Zika virus. Full list of infectious diseases covered are listed in the policy contract.

Choose your preferred medical treatment

You know what's best for yourself. That's why we have given you the freedom to choose either Western Medicine or Traditional Chinese Medicine, and we will reimburse your expenses. This way, you get the medical treatment you are most comfortable with.

Resume normal life with facial reconstruction surgery

Sometimes injuries could leave you with unsightly scars that may hinder your journey to resume normal life, especially if it's on your face. ePROTECT *safety* will reimburse the cost of facial reconstructive surgery, skin grafting due to burns and dental treatment, so you can regain your health and confidence.

No Claim Bonus: Be rewarded for being safe and sound

It's a blessing when you are spared from accidents. As an added benefit for not making any claims on the policy, you will receive a No Claim Bonus. This means that your sum insured will increase by 2% upon each annual renewal, up to a maximum of 5 years.

Renovate your home or office to make life more comfortable

The need to move around is part of everyday life. With ePROTECT *safety*, if you are injured and need to modify your home or workplace such as installing ramps or railings, we will reimburse the cost up to the limits specified in the Schedule of Benefits of the plan.

On top of this, with the Mobility Expense Reimbursement benefit, we will reimburse the cost of a wheelchair or crutches if needed.

Round-the-clock worldwide coverage

ePROTECT *safety* offers comprehensive protection whether you are at home, at work, in school or while travelling overseas. Feel protected 24 hours a day, 365 days a year.

Schedule of Benefits

	Silver	Gold	Platinum
Section 1 - Accidental Death	\$100,000	\$300,000	\$500,000
Section 2 - Permanent Disablement due to Accident			
a) Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	\$100,000	\$300,000	\$500,000
b) Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination thereof	\$100,000	\$300,000	\$500,000
c) Permanent Total Loss of speech	\$100,000	\$300,000	\$500,000
d) Permanent Total Loss of hearing in both ears	\$100,000	\$300,000	\$500,000
e) Permanent Total Loss of sight of one eye or use of one limb	\$50,000	\$150,000	\$250,000
f) Permanent Total Loss of hearing in one ear	\$20,000	\$60,000	\$100,000
g) Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	\$15,000	\$45,000	\$75,000
h) Permanent Total Loss of use or loss by amputation of:			
i) One Thumb	\$15,000	\$45,000	\$75,000
ii) One forefinger	\$10,000	\$30,000	\$50,000
iii) Any other finger or one big toe	\$5,000	\$15,000	\$25,000
iv) Any other toe	\$2,000	\$6,000	\$10,000
Section 3 – Medical Expense Reimbursement	\$2,000	\$3,000	\$4,000
a) Outpatient Medical Expenses (Sub-limit for TCM: up to \$150 per visit and \$1,000 per Accident)			
b) Inpatient Medical Expenses due to bodily injury			
c) Inpatient Medical Expenses (Sub-limit for Hospitalisation due to Infectious Disease)			
	\$1,000	\$1,500	\$2,000
Section 4 – Hospitalisation Allowance as a result of accidental injury			
Hospitalisation Allowance (up to 180 days)	\$50 per day	\$100 per day	\$200 per day
Section 5 – Facial Reconstruction Surgery	\$1,000	\$2,000	\$5,000
Section 6 – Bereavement Grant as a result of Accidental Death	\$3,000	\$3,000	\$3,000
Section 7 – Mobility Expense Reimbursement	\$1,000	\$2,000	\$3,000
Section 8 – Ambulance Fees	\$200	\$200	\$200
Section 9 – Home/Office Modification Reimbursement	\$1,000	\$2,000	\$5,000