

ePROTECT *personal mobility*

Double protection for your safety and your bicycle with peace of mind

Etiqua Hotline +65 6887 8777



Etiqua Insurance Pte. Ltd. (Company Registration Number 201331905K)

One Raffles Quay, #22-01 North Tower
Singapore 048583
T +65 6336 0477 F +65 6339 2109
E customer.service@etiqua.com.sg

www.etiqua.com.sg

A Member of  Maybank Group

eTiqa
Insurance

Buckle up for safety on your personal mobility devices



Always out on your personal set of wheels? From bicycles to kick scooters, electric scooters, roller skates, skateboards and wheelchairs, we have got you covered.

ePROTECT personal mobility gives you comprehensive accidental protection for :
Your safety: Accidental bodily injuries, medical expenses, permanent disablement and death.

Your third-party personal liabilities: Bodily injuries,accidental death to third party and loss or damage to property.

With our all new Bicycle Rider coverage, we insure your bikes for phsycial damage and theft. Further more, there is an option to purchase cover extension to Malaysia and Thailand.



Key Benefits at a Glance



Personal Accident Protection

We offer comprehensive accidental protection from accidental bodily injuries, medical expenses, permanent disablement to death.



Personal Liability

Lost control and accidentally caused an injury to someone else? We protect you if you are responsible for third party bodily injures, accidental death and loss or damage to third party's property.



Medical Expenses

Get covered with medical costs due to accident up to \$3,000



Bicycle Damage Coverage

Encountered a crash? Do not fret, your bike is covered even if it is damaged in an accident.



Bicycle Theft Coverage

Our bicycle insurance also covers your bicycle if it gets stolen from your home.



Geographical Limit Extension

You have the option to extend your coverage to Malaysia and Thailand.



Loss/Damage Of Bicycle In Transit

We often see bicycles get damaged in transit but with Etiqa, we cover your bicycle till it reaches your destination.

Table of Benefits at a Glance

Plans	Basic	Essential	Advanced	Ultimate
Period Of Insurance	1,3,6,12 months	12 months	12 months	12 months
Benefits	(S\$) Sum insured	(S\$) Sum insured	(S\$) Sum insured	(S\$) Sum insured
Section A (while riding on, mounting onto or dismounting from your bicycle or mobility device)				
1. Accidental Death	\$150,000	\$150,000	\$150,000	\$200,000
2. Permanent Disablement due to Accident	\$150,000	\$150,000	\$150,000	\$200,000
a. Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	\$150,000	\$150,000	\$150,000	\$200,000
b. Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination of these	\$150,000	\$150,000	\$150,000	\$200,000
c. Permanent Total Loss of speech	\$150,000	\$150,000	\$150,000	\$200,000
d. Permanent Total Loss of hearing in both ears	\$150,000	\$150,000	\$150,000	\$200,000
e. Permanent Total Loss of sight of one eye or use of one limb	\$75,000	\$75,000	\$75,000	\$100,000
f. Permanent Total Loss of hearing in one ear	\$30,000	\$30,000	\$30,000	\$40,000
g. Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	\$22,500	\$22,500	\$22,500	\$27,500
h. Permanent Total Loss of use or loss by amputation of:				
i. One thumb	\$15,000	\$15,000	\$15,000	\$20,000
ii. One forefinger	\$7,500	\$7,500	\$7,500	\$10,000
iii. Any other finger or one big toe	\$3,000	\$3,000	\$3,000	\$4,000
iv. Any other toe	\$3,000	\$3,000	\$3,000	\$3,000

3. Medical Expense Reimbursement	\$3,000	\$3,000	\$3,000	\$3,000
(For any one accident) (Deductible of \$200 applies, except for treatment by Traditional Chinese Medical Practitioner which is subject to a sub-limit of \$100 per visit and \$1,000 per accident)				
Section B (while riding on, mounting onto or dismounting from your bicycle or mobility device)				
1. Personal Liability	\$300,000	\$300,000	\$300,000	\$300,000
a. Accidental death or Bodily Injury to third party				
b. Loss or damage to property				
c. Legal costs and expenses of litigation recovered against you				
d. Costs and expenses of legal defence incurred by you				
Optional Cover - Only applicable to 12 months Periods of Insurance (Covering Bicycle)				
Plans	Basic	Essential (1 Bicycle Cover)	Advanced (Up to 2 Bicycle Cover)	Ultimate (Up to 3 Bicycle Cover)
Insurance for Pedal Cycle (anywhere in Singapore)	N.A	Total Bicycle value between \$1,501 - \$3,000	Total Bicycle value between \$3,001 - \$10,000	Total Bicycle value between \$10,001 - \$20,000
1. Loss and damage arising from: i) Accidental damage ii) Malicious damage iii) Theft*				
Age of Bicycle : Brand New or Used Bicycles and less than 2 years Subject to deductible \$200 each and every claim *with clear visible evidence of forcible entry to your home and have reported the theft to the police and provided us a copy of the police report				
Optional (Add on) - Only applicable to 12 months Periods of Insurance				
Optional Coverage: 1. Geographical Limit Extension 2. Loss in transit	N.A	Add Premium: \$39.90 \$25.00	Add Premium: \$39.90 \$25.00	Add Premium: \$39.90 \$25.00

Premiums

Period Of Insurance	Basic Plan Premiums (S\$)	Essential Plan Premiums (S\$)	Advanced Plan Premiums (S\$)		Ultimate Plan Premiums (S\$)		
		1 Bicycle Cover	Up to 2 Bicycle Cover		Up to 3 Bicycle Cover		
		Total Bicycle value between \$1,501 - \$3,000	Total Bicycle value between \$3,001 - \$10,000		Total Bicycle value between \$10,001 - \$20,000		
1 Month	\$26	N.A	N.A		N.A		
2 Month	\$39						
6 Month	\$59						
12 Month	\$78	\$188	\$238	\$350	\$368.60	\$602.35	\$822.35
		1 Bicycle	1 Bicycle	2 Bicycle	1 Bicycle	2 Bicycle	3 Bicycle
Optional Add-On (Only applicable to 12 months Periods of Insurance) (Per Bicycle)							
Geographical Limit Extension	N.A	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90
Loss in Transit	N.A	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00

About Etiqua



Credibility from our financial strength

Etiqua is the insurance arm of Maybank Group, which is among Asia's leading banking groups and South East Asia's fourth largest bank by assets. We are rated "A-" by Fitch in 2016 for our financial strength and stable outlook.



High security and protection

Your money is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC).



Extensive History in Singapore

Etiqua is a licensed life and general insurance company in Singapore, providing general insurance solutions for more than 55 years.

At Etiqua, 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.

Important Notes:

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

This brochure is for reference only. It does not have any regard to the specific financial or investment objectives, financial situation and the particular needs of any specific person who may read this document and is not a contract of insurance.

Full details of the policy terms and conditions can be found in the policy contract. A Benefit Illustration and product summary is available from www.etiqua.com.sg. You should read the Benefit Illustration and product summary before deciding whether to purchase the policy. This product is only available online without financial advice. If you need advice, you may wish to seek advice from a financial adviser before deciding whether to purchase the policy. In the event you choose not to seek advice from a financial adviser, you should consider whether the product is suitable for you.

Buying a life insurance policy can be a long-term commitment. Early termination of the policy usually involves high costs and the surrender value (if any) may be less than the total premium paid.

The information contained on this brochure is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure (where available), the English version shall prevail.

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 Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Individual personal data and privacy are important to Etiqua Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqua 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 Etiqua Insurance Pte. Ltd., we would like to urge you to read the Statement available at www.etiqua.com.sg under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqua Insurance Pte. Ltd.

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

Information is correct as at 10 January 2018.