

### Table of Premium Rates

The premium is charged according to the classification of occupation and selection of plan.

Classification	Plan Type	Premiums (inclusive of GST.)			
		Premier	Privilege	Prestige	Rider
Class 1 (Insured only)	Annual	\$175.00	\$350.00	\$542.00	\$161.00
	3-year	\$480.00	\$945.00	\$1,465.00	\$433.00
Class 1 (Insured & Spouse)	Annual	\$320.00	\$629.00	\$984.00	\$257.00
	3-year	\$865.00	\$1,705.00	\$2,660.00	\$693.00
Class 2 (Insured only)	Annual	\$221.00	\$442.00	\$663.00	\$218.00
	3-year	\$600.00	\$1,195.00	\$1,795.00	\$589.00
Class 2 (Insured & Spouse)	Annual	\$400.00	\$796.01	\$1,188.00	\$328.00
	3-year	\$1,088.00	\$2,150.00	\$3,210.00	\$877.00
Class 3 (Insured only)	Annual	\$332.00	-	-	\$289.00
	3-year	\$900.00	-	-	\$780.00
Class 3 (Insured & Spouse)	Annual	\$600.00	-	-	\$520.00
	3-year	\$1,620.00	-	-	\$1,402.00
4 <sup>th</sup> Child onwards premium	Annual	\$26.00	\$26.00	\$26.00	-
	3-year	\$69.00	\$69.00	\$69.00	-

Class 1: Persons engaged in professional, administrative, managerial, clerical and non-manual occupation generally.

Class 2: Persons engaged in work of a supervisory nature and occasionally engaged in manual work.

Class 3: Persons engaged in manual work not of particularly hazardous nature but involving use of tools or machinery.

### Table of Benefits – optional PA Rider plan

Benefits	Insured amount	
<b>15. Male Cancers</b> Benefit Payable if diagnosed from any or a combination of Male Cancers (as specified below) and survive for at least thirty (30) days from the date of the said diagnosis. a. Diagnosis of Prostate Cancer#      c. Diagnosis of Penile Cancer# b. Diagnosis of Testicular Cancer#      d. Diagnosis of Breast Cancer#	\$10,000	
<b>16. Female Cancers</b> Benefit Payable if you are diagnosed from any or a combination of Female Cancers (as specified below) and survive for at least (30) days from the date of the said Diagnosis. a. Diagnosis of Breast Cancer#      e. Diagnosis of Cancer of the Fallopian Tubes# b. Diagnosis of Cervical Cancer#      f. Diagnosis of Cancers of the Vulva and Vagina# c. Diagnosis of Uterine Cancer# d. Diagnosis of Ovarian Cancer#	\$10,000	
<b>17. Infertility Compassionate Cash (applicable for males only)</b>	Sustained injury to external reproductive organs# resulting in total and permanent inability to reproduce	\$10,000
<b>18. Maternity Complications (applicable for females only)</b>	Death occurs within 30 days from pregnancy complications or miscarriage as a result of an Accident.	\$10,000
<b>19. Facial Reconstructive Surgery</b>	Undergo corrective surgery or treatment of injury in the event of an accident.	\$10,000
<b>20. Skin Grafting due to Accident and/or Burns</b>	Cost of undergoing skin transplantation due to accident and/or burns. Burns must be at least 2nd degree.	\$5,000
<b>21. HouseCare</b>	We shall pay lump sum cash benefit for any housecare payment upon accidental death or permanent disablement.	\$5,000
<b>22. Credit Card (s) Outstanding Balance</b>	We shall pay your credit card outstanding balance in the event of an accidental death or permanent disablement.	Up to \$3,000
<b>23. Automated Teller Machine (ATM) Cash Withdrawal Protection</b>	Unauthorised use of bank card for withdrawal of cash by force or threat by any unknown person.	\$2,000
<b>24. Family Prosperity Bonus</b>	Lump sum cash will be paid for delivery of twins or more by natural birth or caesarean only.	\$2,000
<b>25. Physiotherapy Rejuvenation</b>	We will pay for spa treatment or even short vacation when hospitalized for more than 5 days due to bodily injury.	\$1,000
<b>26. Compassionate Cash for Domestic Violence</b>	Suffering of personal injuries or property damage due to domestic violence.	\$1,000

\*Subject to all other terms, conditions and exclusions as stated in our policy. You may refer to our full policy wording for more details.

**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.

#### 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.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://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 urge you to read the Statement available at [www.etiqa.com.sg](http://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 of 16 October 2015.

**Let's have a chat!**  
+65 6887 8777

### Personal Accident Insurance with Rider

## Protection you need to weather life's storms





Life can change in a split second.

Accidents can happen anytime so it pays to be prepared.

Life is unpredictable. One moment you could be living life to the fullest, and the next, saddled with an injury.

Our Personal Accident Insurance with Rider plan gives you total peace of mind, with its comprehensive suite of benefits and coverage. We relieve you of costly medical and hospitalisation expenses and provide you with financial assistance when your family needs it most.

Rest assured that you and your family will have the financial support you need to get back on track.

You can also enhance your protection with rider for added coverage against cancer, maternity complications and more.

#### Benefits at a glance:

- 24 hour worldwide cover for personal accident.
- Extend coverage up to 80 years old. (last entry age is 70 years old)
- Inpatient or outpatient medical expenses due to accident.
- Hospitalisation allowance of up to \$150/day.
- Dental treatment due to accident.

#### Protect your family from life's uncertainties and enjoy the following benefits:

- Free coverage for up to 3 children (aged 1 to 18 years old, if the child is a full-time student in a recognised institute of higher learning), if both parents are also covered under the plan.
- Enjoy savings on premiums if you and your spouse sign up for the same plan or for an annual plan or if you sign up for a 3-year plan.

#### Table of Benefits - Main Personal Accidental Plan

Benefits	Premier	Privilege	Prestige
For Insured and Spouse (Age band: 18-80 years old)			
1. Accidental Death - Insured age between 18 to 69 years old - Insured age between 70 to 80 years old	\$150,000 \$75,000	\$300,000 \$150,000	\$500,000 \$250,000
2. Permanent Disablement - Insured age between 18 to 69 years old - Insured age between 70 to 80 years old	\$150,000 \$75,000	\$300,000 \$150,000	\$500,000 \$250,000
3. Chinese Medical Expenses (any one accident)	\$50	\$150	\$300
4. Outpatient Cash Benefit (any one accident)	\$50	\$50	\$50
5. Outpatient Medical Expenses (any one accident)	\$50	\$200	\$400
6. Inhospital Medical Expenses (any one accident)	\$500	\$2,250	\$4,500
7. Hospitalisation Allowance as a result of accidental injury (Subject to full 24 hours of Inhospital stay)	\$50 per day up to 100 days	\$100 per day up to 100 days	\$150 per day up to 100 days
8. Snatch Theft (lump sum payment for jewellery, cash or personal effects carried or worn)	\$75	\$150	\$250
9. Ambulance Fees	\$150	\$300	\$350
10. Kidnap Benefit with validation of police report (lump sum cash for hiring of licensed private investigator)	\$1,000	\$1,500	\$2,500
11. Bereavement Grant as a result of accidental death	\$2,500	\$3,000	\$3,500
12. Dental Treatment due to any accident	\$500	\$1,000	\$1,500
13. Child Education Grant (Limit up to 3 children only)	\$3,000	\$4,000	\$5,000
14. Per Child *(Age 1 to 18 years old)			
a) Accidental Death	\$20,000	\$20,000	\$20,000
b) Permanent Disablement	\$20,000	\$20,000	\$20,000
c) Bereavement Grant	\$1,000	\$1,000	\$1,000
d) Inhospital Medical Expenses (any one accident)	\$100	\$100	\$100

\* Free child coverage for up to 3 children when both parents enrol at the same time under the same plan. Additional Premium for the 4th child onwards will be charged at S\$26.00 inclusive of 7% GST.

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