

## ePROTECT *cyclist*



### **Buckle up for safety on your personal mobility devices.**

Always out on your personal set of wheels? we have got you covered.

**ePROTECT cyclist** gives you comprehensive accidental protection for:

Your safety: Accidental bodily injuries, medical expenses, permanent disablement and death.

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

Enjoy the convenience of having your own personal transport with the peace of mind you deserve, all at a flat \$6.50 per month, for individuals between 8 and 70 years old\*.

## Table of Benefits

Benefits	Sum Insured (S\$)
<b>Section A</b>	
1. Accidental Death	\$150,000
2. Permanent Disablement due to Accident	\$150,000
a. Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	\$150,000
b. Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination of these	\$150,000
c. Permanent Total Loss of speech	\$150,000
d. Permanent Total Loss of hearing in both ears	\$150,000
e. Permanent Total Loss of sight of one eye or use of one limb	\$75,000
f. Permanent Total Loss of hearing in one ear	\$30,000
g. Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	\$22,500
h. Permanent Total Loss of use or loss by amputation of:	
- One thumb	\$22,500
- One forefinger	\$15,000
- Any other finger or one big toe	\$7,500
- Any other toe	\$3,000
3. (For any one accident) (Deductible of \$150 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)	\$3,000
4. Bereavement Grant as a result of Accidental Death	\$5,000
<b>Section B</b>	
1. Personal Liability	
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	\$500,000

## Premium Rate

We offer one standard premium rate for individuals between 8 and 70 years old.

Type	Premium Rate (S\$)
Between 8 to 70 years old*	\$82

Sign up today!

**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 Maybank Group.

Bicycle is defined as a non-motorised pedal bicycle or tricycle. And personal mobility devices as stated above are defined as human powered or non-motorised vehicles. For more details, please refer to our Policy Wording under the Downloads tab.

\*Coverage between the ages of 65 to 70 years old is subjected to our discretion and we may apply new terms depending on our decision.

Age means age at last birthday.

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 websites ([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 (PDPA) (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](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 Personal Data Protection Commission website at <http://www.pdpc.gov.sg>.

Information is correct as at 26 July 2016.