



Be assured  
**about**  
— the —  
*future*

# PA Assurance

GENERAL INSURANCE

Protect you and your family's well-being.

With PA Assurance<sup>1</sup>, be rest assured that you and your family can be protected from the potential hardship an accident could bring. From as little as \$0.54 a day<sup>2</sup>, PA Assurance offers you coverage against medical costs incurred in the event of an accident, anywhere in the world<sup>3</sup>. You can choose to enhance your coverage by opting for infectious disease<sup>4</sup> cover.

## Why is it good for me?

- 1 **Optional infectious disease cover** for coverage against **21 infectious diseases**<sup>4</sup>
- 2 Payout of **up to \$1,500,000**<sup>5</sup> for **permanent disability** due to an accident
- 3 Receive **up to \$20,000**<sup>6</sup> for **medical expenses** for injury due to an accident
- 4 Provides **coverage for physiotherapy and home modification expenses** arising from an accident
- 5 **40% discount on premiums for children**<sup>7</sup> if at least 1 parent is insured under the same policy

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## Optional infectious disease cover

PA Assurance gives you the flexibility to enhance your protection for coverage against 21 infectious diseases<sup>4</sup>, giving you added assurance for complete peace of mind.

### List of 21 infectious diseases<sup>4</sup>

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
- Mumps
- Rubella
- Tuberculosis
- Measles
- Malaria
- Anthrax infection
- Yellow fever
- Plague
- Melioidosis or 'soil disease'
- Rabies
- Legionnaires' disease
- Chikungunya
- Nipah viral encephalitis
- Japanese viral encephalitis
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Severe acute respiratory syndrome (SARS)
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus

## Caring for you and your child in the event of an accident

PA Assurance pays up to \$1,500,000<sup>5</sup> if you become permanently disabled due to an injury caused by an accident. In addition, in the event of death due to an injury caused by an accident, you can receive up to \$1,000,000<sup>8</sup> and a lump sum payment of \$35,000<sup>9</sup> to help support your dependent children's future educational needs.

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## Choice of different plan types

Depending on your needs, we offer different plan types so that you can choose the coverage that best suits you and your family's needs.

Premium rates without infectious disease cover				
Yearly premium				
	Plan 1	Plan 2	Plan 3	Plan 4
<b>Group A</b>	\$198	\$417	\$730	\$950
<b>Group B</b>	\$428	\$779	\$1,235	\$1,900

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Premium rates with infectious disease cover				
Yearly premium				
	Plan 1	Plan 2	Plan 3	Plan 4
<b>Group A</b>	\$217	\$480	\$840	\$1,092
<b>Group B</b>	\$492	\$895	\$1,420	\$2,185

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

If you are interested in plans 3 and 4, you can choose to contact your insurance adviser or call our hotline number to find out more.

## 40% discount on premiums for children<sup>7</sup>

Get coverage for the whole family and enjoy bigger savings when you insure your children as well. Get 40% off your child's premiums by insuring under the same policy with either you or your spouse.

## Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at [www.income.com.sg/IncomeTreats](http://www.income.com.sg/IncomeTreats).

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## Table of Cover

Maximum benefit (\$\$) per insured person					
Benefits		Plan 1	Plan 2	Plan 3	Plan 4
<b>Section 1</b>	<b>Accidental death</b>	\$100,000	\$250,000	\$500,000	\$1,000,000
<b>Section 2</b>	<b>Permanent disability</b> (per policy year)	\$150,000	\$375,000	\$750,000	\$1,500,000
<b>Section 3</b>	<b>Medical expenses for injury due to an accident</b> (per accident)	\$2,000	\$5,000	\$10,000	\$20,000
<b>Section 4</b>	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b> (per accident)	\$500	\$750	\$1,000	\$1,250
<b>Section 5</b>	<b>Mobility aids</b> (per accident)	\$2,000	\$4,000	\$5,000	\$6,000
<b>Section 6</b>	<b>Daily hospital income</b> (per day; up to 365 days per policy year)	\$100	\$200	\$300	\$400
<b>Section 7</b>	<b>Weekly cash</b> (per week; up to 104 weeks in a row)	\$100	\$200	\$300	\$500
<b>Section 8</b>	<b>Emergency medical evacuation and sending you home</b> (per policy year)	\$50,000			
<b>Section 9</b>	<b>Trauma counseling expenses</b> (per policy year)	\$5,000			
<b>Section 10</b>	<b>Child support fund</b>	\$5,000	\$15,000	\$25,000	\$35,000
<b>Section 11</b>	<b>Modifying your home</b> (per lifetime)	\$5,000	\$10,000	\$15,000	\$25,000
<b>Section 12</b>	<b>Ambulance fee</b> (per accident)	\$200			
<b>Section 13</b>	<b>Physiotherapy</b> (per policy year)	\$1,000	\$2,000	\$3,000	\$5,000
<b>Section 14</b>	<b>Diagnostic procedures and tests due to broken bones or fractures</b> (per accident)	\$1,000	\$2,000	\$3,000	\$5,000

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## Table of Cover

Maximum benefit (\$\$) per insured person					
Optional Benefits – Infectious disease cover		Plan 1	Plan 2	Plan 3	Plan 4
<b>Section 15</b>	<b>Death benefit for infectious disease cover</b>	\$100,000	\$250,000	\$300,000	\$500,000
<b>Section 16</b>	<b>Permanent disability for infectious disease cover</b> (per policy year)	\$100,000	\$250,000	\$300,000	\$500,000
<b>Section 17</b>	<b>Medical expenses for infectious disease cover</b> (per infectious disease)	\$2,000	\$5,000	\$10,000	\$20,000
<b>Section 18</b>	<b>Treatment by a Chinese medicine practitioner for infectious disease cover</b> (per infectious disease)	\$500	\$750	\$1,000	\$1,250
<b>Section 19</b>	<b>Mobility aids for infectious disease cover</b> (per infectious disease)	\$2,000	\$4,000	\$5,000	\$6,000
<b>Section 20</b>	<b>Daily hospital income for infectious disease cover</b> (per day; up to 365 days per policy year)	\$100	\$200	\$300	\$400
<b>Section 21</b>	<b>Weekly cash for infectious disease cover</b> (per week; up to 104 weeks in a row)	\$100	\$200	\$300	\$500
<b>Section 22</b>	<b>Emergency medical evacuation and sending you home for infectious disease cover</b> (per policy year)	\$50,000			
<b>Section 23</b>	<b>Trauma counseling expenses for infectious disease cover</b> (per policy year)	\$5,000			
<b>Section 24</b>	<b>Child support fund for infectious disease cover</b>	\$5,000	\$15,000	\$25,000	\$35,000
<b>Section 25</b>	<b>Modifying your home for infectious disease cover</b> (per lifetime)	\$5,000	\$10,000	\$15,000	\$25,000
<b>Section 26</b>	<b>Ambulance fee for infectious disease cover</b> (per infectious disease)	\$200			
<b>Section 27</b>	<b>Physiotherapy for infectious disease cover</b> (per policy year)	\$1,000	\$2,000	\$3,000	\$5,000
<b>Section 28</b>	<b>Diagnostic procedures and tests for infectious disease cover</b> (per infectious disease)	\$1,000	\$2,000	\$3,000	\$5,000

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## Types of occupations covered

<b>Group A</b>	<p>Professions or occupations of professional, administrative, managerial or clerical nature or occupations of outdoor nature or involving light manual work without the use of tools or machinery.</p> <p>Examples: Admin executive, auditor, lawyers, salespersons, managers, homemakers, domestic helpers, students, doctors, teachers, insurance agents, waiters, retailers etc.</p>
<b>Group B</b>	<p>Professions or occupations involving manual work with the use of tools or machinery or uniform professions involving security or defence work or whose work environment is in high altitude or of hazardous nature.</p> <p>Examples: Hawkers, cooks, drivers, painters, fitness/gym trainers, despatch, construction workers, commercial airline crews, national servicemen, policemen, prison wardens, steermen, security guards, carpenters, technicians, mechanics, veterinary surgeons, paramedics, life guards etc.</p>

### About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2016, Income had over \$32.9 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

### Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1111



**CLICK** [www.income.com.sg](http://www.income.com.sg)

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## IMPORTANT NOTES

- 1 You can sign up for this plan if you hold a valid Singapore identification document and are between 15 days old and 65 years old. We may continue cover for you up to 75 years old and we may apply new terms; depending on our decision.
- 2 This premium rate is applicable for Group A occupation, under Plan 1 coverage (without infectious disease cover) with yearly payment arrangement.
- 3 You will be covered while you are in Singapore. You will also be covered if you are away from Singapore for no more than 180 days in a row at a time from the date of departure from Singapore.
- 4 This plan does not cover infectious disease diagnosed within 14 days from the policy start date as well as any infectious disease which has been announced as:
  - (a) an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
  - (b) a pandemic by the World Health Organisation (WHO), from the date of such announcement until the epidemic or pandemic ends.
- 5 This benefit limit is applicable under Plan 4. It is subject to the scale of compensation as shown in the Policy Contract. We pay this benefit if you become permanently disabled within 12 months from the date of accident.
- 6 This benefit limit is applicable under Plan 4. We pay for the medical expenses for injury due to an accident up to the maximum benefit limit or up to a period of 12 months from the date of the accident, whichever comes first.
- 7 Plans 1 and 2 cover only children who are:
  - under 18 years of age; or
  - under 25 years of age, unmarried and not on full-time employment, and are primarily dependent on the policyholder for maintenance and support. For example, full-time students or national servicemen.
- 8 This accidental death benefit limit is applicable under Plan 4. We pay this benefit if you die within 12 months from the date of the accident.
- 9 This child support fund benefit limit is applicable under Plan 4. We pay this benefit if you suffer an injury and due only to this injury you die within 12 months from the date of the accident.

Dependent child(ren) means the insured person's child(ren) who are:

  - under 18 years of age; or
  - under 25 years of age; unmarried and not on full-time employment; and are primarily dependent upon the insured person for maintenance and support. For example, full-time students or national servicemen.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/pa-assurance-policy-conditions.pdf](http://www.income.com.sg/pa-assurance-policy-conditions.pdf).

All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

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 Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 16 June 2017