

# Personal Mobility Guard

Journey around with peace of mind.

GENERAL INSURANCE



## Personal Mobility Guard

Safeguard your journey as you commute via a bicycle<sup>1</sup> or personal mobility device<sup>2</sup>. Personal Mobility Guard<sup>3</sup> provides you coverage against medical expenses and personal liabilities due to an accident while riding a bicycle<sup>1</sup> or personal mobility device<sup>2</sup>. With Personal Mobility Guard, you can now journey around without worries.

## Why is it good for me?

1

**Up to \$200,000<sup>4</sup> coverage against accidental death or permanent disability** due to an accident

2

**Get covered for medical expenses for injury<sup>5</sup>** due to an accident

3

**Personal liability benefit of up to \$1,000,000** to protect you if you accidentally injure someone or damage someone else's property

## Personal Mobility Guard

### Be assured while riding your personal transport

Be it on a bicycle, hoverboard or electric skate-scooter, you can have peace of mind as you travel from place to place. Personal Mobility Guard provides insurance coverage to riders of bicycles<sup>1</sup> and an extensive range of personal mobility devices<sup>2</sup>.

### Caring for you in the event of an accident

As you commute at higher speeds, the risk of mishaps occurring also increases. Personal Mobility Guard pays up to \$200,000<sup>4</sup> in the event of accidental death or permanent disability due to an accident as you are riding a bicycle<sup>1</sup> or personal mobility device<sup>2</sup>. Worry no more as we even provide cover for medical expenses for injury<sup>5</sup> due to such accidents.

### Coverage against personal liability

When accidents take place, they may involve third parties as well. We take care of that by covering you against personal liabilities for up to \$1,000,000 if you accidentally injure someone or damage someone's property while riding a bicycle<sup>1</sup> or personal mobility device<sup>2</sup>.

Benefit	Sum insured
Personal accident (per policy year)	\$200,000 <sup>4</sup>
Medical expenses for injury due to an accident (per accident)	\$2,500 (Excess: \$100 per accident) <sup>5</sup>
Personal liability (per policy year)	\$1,000,000

### Affordable premium rates

The premium is \$96.90 (inclusive of 8% GST) for one year coverage.

Premium rate is non-guaranteed and may be reviewed from time to time.

### 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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## IMPORTANT NOTES

- 1 Bicycle means a pedal bicycle, a pedal tricycle or a power-assisted bicycle.
- 2 Personal mobility device means a vehicle that —
  - (a) is designed to be used by one person;
  - (b) has one or more wheels that operate on a single axis;
  - (c) is propelled by an electric motor attached to the vehicle or by human power or both; and
  - (d) does not resemble a motor car or motor cycle. Personal mobility device includes (but not limited to) wheelchair, hoverboard, power scooter, power assisted unicycle, rollerblade, roller-skate, skateboard, skate-scooter and unicycle. Personal mobility device does not include (but not limited to) a bicycle, trolley, any wheeled baby transport (for example perambulator and stroller), motor car and motor cycle.
- 3 This policy covers you while you are in Singapore only. It is only available to you if you are holding a valid Singapore identification document and are between the age of 8 years old and 65 years old. We may continue cover for you up to 70 years old and we may apply new terms; depending on our decision.
- 4 The accidental death or permanent disability suffered by the insured person due to an injury must happen within 12 months from the date of the accident. The amount of benefit payable is subject to the scale of compensation in the policy contract.
- 5 We will pay up to \$2,500 per accident or up to 90 days from the date of the accident, whichever comes first in accordance to the terms of the policy. Medical expenses must be incurred in Singapore. You must pay the excess of \$100 per accident before we will pay this benefit.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan.

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

Information is correct as at 1 January 2023

*Financial planning,  
made for the moments that matter to you.*

## **About Income**

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit [www.income.com.sg](http://www.income.com.sg).

## **Get in touch**



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