



Build up  
**protection**  
for  
*your family*

# i50 Insurance

GENERAL INSURANCE

Safeguard your family with essential protection.

For the last 50 years, we have been committed to make insurance make a difference. As part of our 50<sup>th</sup> anniversary, we are introducing 2 new plans, PA 360 and Home 360, crafted specially to provide essential protection for every family in Singapore.

From as little as \$0.49 a day<sup>1</sup>, you can enjoy worldwide<sup>2</sup> coverage<sup>3</sup> against medical expenses incurred in the event of an accident. Plus, enjoy the flexibility to enhance your coverage to protect your loved ones and your home<sup>4</sup> at an incredible value.

## What's special about i50 Insurance?

- 1 Hassle free application process with no medical underwriting for both plans
- 2 No difference in premium regardless of your occupation for both plans
- 3 Both PA 360 and Home 360 family plan<sup>5</sup> covers unlimited number of dependant children<sup>6</sup> at no additional premium
- 4 Home 360 plan allows you to enjoy up to the maximum benefits limits<sup>7</sup> of the plan without the worry of your home being under-insured
- 5 Home 360 plan provides complimentary 24/7 emergency home assistance<sup>8</sup> up to 4 times a year

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## PA 360

Accidents can happen when you least expect, hence it is essential to get yourself protected. PA 360 aims to protect every moment of your life, lessen financial stress and help you to recover when an unexpected accident happens by providing coverage for medical expenses, ambulance fees, daily hospital income and weekly cash. Post recovery, our plan also provides support for the necessary home modifications and trauma counselling in the event of permanent disability<sup>9</sup>. Should the worst happen, rest assured that your family can be protected from the potential hardship with accidental death and child support fund benefits.

Regardless of which plan you chose, i50 insurance provides coverage against 21 infectious diseases<sup>10</sup> giving you added assurance for complete peace of mind.

## List of 21 infectious diseases<sup>10</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

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## Home 360

Our homes keep us and our loved ones safe and hold precious memories through the years. Home 360 combines accident and home cover to protect your wellbeing and your most important assets. With Home 360, your home will be covered with building<sup>11</sup>, renovations<sup>12</sup>, and contents<sup>13</sup> coverage against insured events<sup>14</sup> such as fire, theft, flood and damage due to bursting of water pipes or tanks. Our homeowner or tenant's public liability benefit also protect you if an unexpected fire strikes and spreads to your neighbours' home.

With coverage on a 'first loss' basis, you will no longer need to worry if your home is under-insured. This means that if your home is unexpectedly destroyed, there will not be any pro-ration penalty during claims. Enjoy peace of mind knowing that we will pay you based on your loss and up to the maximum benefit limits<sup>7</sup>.

What's more, with our bonus emergency home assistance service<sup>8</sup>, you can have ultimate peace of mind with 24/7 access to the following services during home emergencies.

### Emergency Home Assistance

Emergency Plumbing

Emergency Electrician

Emergency Locksmith

Emergency Pest Control

4 times a year  
Up to \$100 per accident

Learn more at [www.income.com.sg/home-insurance/EHA](http://www.income.com.sg/home-insurance/EHA)

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Affordable yearly premiums for an essential or enhanced coverage to suit you and your family's needs

PA 360 Accident cover		Home 360 Accident & Home cover	
Basic		Basic	
Individual	Family <sup>5</sup>	Individual	Family <sup>5</sup>
\$180	\$384	\$264	\$468
Superior		Superior	
	Family <sup>5</sup>	Individual	Family <sup>5</sup>
	\$588	\$372	\$672

With a Home 360 Basic Plan, you'll get to have both home and accident coverage with just an additional **\$84** from the cost of our PA 360 Basic Plan.

Premium rates are inclusive of 7% GST.

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## Table of cover – PA 360

Coverage in Singapore and overseas <sup>3</sup>		Maximum benefit (S\$) per insured person	
		Basic	Superior
Section 1	Accidental death	58,000	128,000
Section 2	Permanent disability (per policy year)	58,000	128,000
Section 3	Medical expenses for injury due to an accident (per accident)	500	2,000
Section 4	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	500	500
Section 5	Mobility aids (per accident)	500	2,000
Section 6	Daily hospital income (per day; up to 365 days per policy year)	50	100
Section 7	Weekly cash (per week; up to 104 weeks in a row)	50	100
Section 8	Trauma counseling expenses (per policy year)	5,000	5,000
Section 9	Child support fund	5,000	5,000
Section 10	Modifying your home (per lifetime)	5,000	10,000
Section 11	Ambulance fee (per accident)	200	500
Section 12	Physiotherapy (per policy year)	500	1,000
Section 13	Diagnostic procedures and tests due to broken bones or fractures (per accident)	500	1,000

## Table of cover – Home 360

Coverage in Singapore and overseas <sup>3</sup>		Maximum benefit (S\$) per insured person	
		Basic	Superior
Section 1	Accidental death	58,000	128,000
Section 2	Permanent disability (per policy year)	58,000	128,000
Section 3	Medical expenses for injury due to an accident (per accident)	500	2,000
Section 4	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	500	500
Section 5	Mobility aids (per accident)	500	2,000
Section 6	Daily hospital income (per day; up to 365 days per policy year)	50	100
Section 7	Weekly cash (per week; up to 104 weeks in a row)	50	100
Section 8	Trauma counseling expenses (per policy year)	5,000	5,000
Section 9	Child support fund	5,000	5,000
Section 10	Modifying your home (per lifetime)	5,000	10,000
Section 11	Ambulance fee (per accident)	200	500
Section 12	Physiotherapy (per policy year)	500	1,000
Section 13	Diagnostic procedures and tests due to broken bones or fractures (per accident)	500	1,000

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For your home in Singapore		Maximum benefit (S\$) per policy year	Applicable Excess (Amount you are responsible for)
		Basic and Superior	
<b>Section 14</b>	<b>Loss of or damage to buildings or renovations</b>	150,000	The first S\$100 for every loss or damage caused by the following: a Water tanks, apparatus or pipes bursting. b Hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
<b>Section 15</b>	<b>Loss of or damage to contents</b>	50,000	
	<b>Type of contents</b>	<b>Sub-limit:</b>	
	- Legal documents	500 in total	
	- Mobile phones	500 for each item or set and 1,500 in total	
	- Bicycles	1,000 in total	
	- Money	1,000 in total	
	- Laptop, desktop and tablet computer	1,500 for each item or set and 5,000 in total	
	- Valuables	5% of the overall section limit for each item, set or pair and up to one-third of the overall section limit in total	
	- All other contents	15% of the overall section limit for each item or set	
<b>Section 16</b>	<b>Professional fees</b>	15,000	Does not apply
<b>Section 17</b>	<b>Removing of debris</b>	10,000	Does not apply
<b>Section 18</b>	<b>Loss of or damage to contents belonging to your domestic helper</b>	500	Does not apply
<b>Section 19</b>	<b>Replacing locks and keys</b>	500	Does not apply
<b>Section 20</b>	<b>Deterioration of food in the refrigerator</b>	500	The first \$50 for every loss or damage
<b>Section 21</b>	<b>Homeowner or tenant's public liability</b>	500,000	Does not apply

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### 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 advisors 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 of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2019, Income had \$41.9 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

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

### Get in touch

-  **MEET** your Income advisor
-  **CHAT** instantly at [www.income.com.sg/Advisor-Connect](http://www.income.com.sg/Advisor-Connect)
-  **CALL** 6788 1111
-  **CLICK** [www.income.com.sg](http://www.income.com.sg)
-  **BUY ONLINE** [www.income.com.sg/i50](http://www.income.com.sg/i50)

### IMPORTANT NOTES

- 1 This premium rate is applicable under PA 360 Basic Plan (Individual) with yearly payment arrangement.
- 2 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. There will be no coverage if you are travelling in, to or through Afghanistan, Iraq, Liberia, Sudan or Syria.
- 3 You can sign up for i50 Insurance 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 80 years old and we may apply new terms; depending on our decision.
- 4 You can cover your premises only if:
  - you are the owner or co-owner of the premises in Singapore; or
  - you are a tenant or co-tenant who is currently renting the premises in Singapore
- 5 A family plan covers you and your spouse and any number of your dependant children.
- 6 Dependant children means your children who are:
  - under 18 years of age; or
  - under 25 years of age; unmarried and not on full-time employment; and are primarily dependant upon you for maintenance and support. For example, full-time students or national servicemen.
- 7 Subject to the applicable excess and sub-limits as stated in the table of cover.
- 8 Income has arranged for our appointed Emergency Home Assistance company to provide policyholders with emergency plumbing, electrician, locksmith and pest control services 24/7, subject to policy conditions. This bonus service is a complementary service provided to you. It does not form part of the benefit provided under the policy contract. Income reserves the right to amend or discontinue the service at any time at its sole discretion.
- 9 You must suffer a permanent disability which entitles you to 50% or more percentage of the sum insured as shown in the scale of compensation table under section 2 of the policy contract before we pay this benefit.
- 10 There is no cover for 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) in the affected countries, from the date of such announcement until the epidemic or pandemic ends.



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### IMPORTANT NOTES

**11 Building means the following:**

For Housing Development Board (HDB) flats, condominiums, apartments or cluster houses, it will include the building structure (but not the foundations), fixtures and fittings based on HDB's or the property developer's standard specifications. This means we will not cover areas you do not own or which are not provided just for your use. For example, this can include shared areas such as corridors, car parks, stairways, lift lobbies and swimming pools.

For landed properties such as bungalows, semi-detached and terrace houses, it will include the building structure (but not the foundations), garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates, fences and other private areas you own and which the public do not have access to.

**12 Renovations means improvements and additions made within the premises by you or any previous owner or tenant in the form of fixtures and fittings. For example, this could include flooring, built-in wardrobes and kitchen cabinets. They do not form part of the building cover.**

**13 Contents means any physical and movable household items or personal belongings; including money and valuables kept within the premises that belong to you or your family members. This does not include any motor vehicles, watercraft and their accessories, livestock or pets, any item used in connection with your business, trade or profession, any item not belonging to you but which you have control over or are looking after; and any item forming part of the building or renovations. Please refer to the policy contract for the exclusions and the benefit sub-limits for each type of content.**

**14 Insured events (applicable to Sections 14 to 21 under Home 360) means:**

- (a) Fire, lightning or explosion.
- (b) Being hit by a road vehicle, train, animal, flying object or aircraft which you or your family members do not own or control.
- (c) Actual or attempted theft as long as force and violence are used to get into or out of the premises. You must not leave the premises unoccupied.
- (d) Bursting or overflowing of domestic water tanks, apparatus or pipes in your premises (but not damage to water tanks, apparatus and pipes and expenses for tracing the source of the leak). The premises must not be left unoccupied.
- (e) Hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
- (f) Flood caused by water overflowing or escaping from its normal channels. This includes flood caused by the sea, windstorm, bursting or overflowing of public water mains or any other flow or build-up of water coming from outside the building structures.
- (g) Riot, strike or malicious act.

This is for general information only. You can find the usual terms and conditions of these plans at [www.income.com.sg/i50-pa360-policy-conditions.pdf](http://www.income.com.sg/i50-pa360-policy-conditions.pdf) and [www.income.com.sg/i50-home360-policy-conditions.pdf](http://www.income.com.sg/i50-home360-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.

Protected up to specified limits by SDIC.

Information is correct as of 1 December 2020