

## **PA Secure Product Summary**

### **Premium Rates Table**

The premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience.

**Premium rates inclusive of 8% GST in 2023:**

#### **Basic Benefits**

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
<b>Individual</b>	\$68.63	\$99.92	\$166.55	NA	NA	\$14.50
<b>Couple<sup>1</sup></b>	\$130.41	\$189.85	\$316.43	\$11.36	\$16.53	\$27.55
<b>Family<sup>2</sup></b>	\$196.82	\$287.67	\$479.44	\$17.14	\$25.06	\$41.75

#### **Optional Benefit: Child and Student care Expenses**

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
<b>Individual<sup>3</sup></b>	\$18.17 per insured person			\$1.58 per insured person		
<b>Family<sup>2</sup></b>						

#### **Optional Benefit: Event and Staycay Expenses**

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
<b>Individual</b>	\$18.17 per insured person			\$1.58 per insured person		
<b>Couple<sup>1</sup></b>						
<b>Family<sup>2</sup></b>						

Premium rates inclusive of 9% GST from 2024:

**Basic Benefits**

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
<b>Individual</b>	\$69.27	\$100.85	\$168.09	NA	NA	\$14.64
<b>Couple<sup>1</sup></b>	\$131.62	\$191.61	\$319.36	\$11.47	\$16.69	\$27.81
<b>Family<sup>2</sup></b>	\$198.64	\$290.33	\$483.88	\$17.30	\$25.29	\$42.14

**Optional Benefit: Child and Student care Expenses**

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
<b>Individual<sup>3</sup></b>	\$18.33 per insured person			\$1.59 per insured person		
<b>Family<sup>2</sup></b>						

**Optional Benefit: Event and Staycay Expenses**

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
<b>Individual</b>	\$18.33 per insured person			\$1.59 per insured person		
<b>Couple<sup>1</sup></b>						
<b>Family<sup>2</sup></b>						

<sup>1</sup>Couple covers 2 married adults only.

<sup>2</sup>Family covers at least 1 adult (up to 2 adults who are spouses) and any number of their children.

<sup>3</sup>The child and student care expenses optional benefit is only available under the Individual plan if the insured is a dependent child. A dependent child means child(ren) who are under 18 years of age; or under 25 years of age if they are unmarried and not on full-time employment and are primarily dependent upon the policyholder for maintenance and support.

The Total Distribution Cost of this plan is between 7.5% - 12.5% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to the policyholder; it has already been allowed for in calculating the premium.

**Product Information**

PA Secure provides personal accident coverage and will protect the insured person and his/her family financially when the covered event happens during the policy period. The amount we will pay depends on the conditions and maximum benefit limits of the insured person’s plan as set out in the Table of Cover below.

This policy is not a Medisave-approved policy and the policyholder may not use Medisave to pay the premium for this policy.

**Table of cover<sup>4</sup>**

Benefits		Maximum benefit (S\$) per insured person		
		Plan 1	Plan 2	Plan 3
Section 1	Accidental death	\$50,000	\$100,000	\$200,000
Section 2	Permanent disability (per policy year)	\$50,000	\$100,000	\$200,000
Section 3	Medical expenses for injury due to an accident or infectious disease (per incident)	\$1,000	\$2,000	\$3,000
Section 4	Daily hospital income (per day; up to 50 days per policy year)	\$50	\$100	\$150
<b>Optional Benefits</b>				
Section 5	Child and student care expenses (per incident)		\$500	
Section 6	Event and staycay expenses (per policy year)		\$500	

Note:

<sup>4</sup> Please refer to the Policy Conditions on details of policy coverage

**Key Product Provisions**

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and the policyholder is advised to refer to the actual terms and conditions in the contract. Please consult a qualified adviser should you require further explanation.

**1. Eligibility**

This policy is only available to the insured person if:

- he/she holds a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
- he/she is living or working in Singapore, or away from Singapore for no more than 180 days at any one time;
- he/she is between 15 days old and 65 years old (we may continue cover for him/her up to 75 years old at a reduced sum insured and we may apply new terms; depending on our decision and if the policyholder pays an extra premium); and
- premium has been fully paid.

**2. Free-Look Period**

We will give the policyholder 14 days from the time he/she receive this policy to decide whether to continue with it. If the policyholder does not want to continue and there is no claim made under this policy, he/she may call or write to us to cancel this policy. The policyholder will get a

full refund of the premium paid. We consider that this policy has been delivered (and received) on the same day we email it, or seven days after we post it. This condition does not apply to policy renewals.

**3. Cancellation Clause**

- a For policy cancellation, we will not refund any premium if a claim has been made under this policy.
- b If we cancel the policy
  - i) We can cancel this policy by giving the policyholder seven days' written notice. We will consider that he/she have received this cancellation notice on the same day if we deliver the notice by hand or, mail at his/her last-known address, or by fax or email at his/her last known fax numbers or email address.
  - ii) We will cancel this policy on the date the premium is due if we do not receive the premium due or we are not successful in taking the premium from the credit card or GIRO account the policyholder has chosen.

If we cancel this policy because the premium has not been paid, the insured person may apply for a new policy. However, we may request for documentation of the insured person's latest physical or medical conditions before we accept the insured person's application.

- c If there is no claim under this policy and the policyholder wishes to cancel the policy
  - i) Monthly recurring payment arrangement
    - The policyholder may cancel this policy by calling us or writing to us and cancellation will be effective from the date we receive the notice of cancellation.
    - For cancellation after the 14-day free-look period, we must receive the notice of cancellation no later than 21 days before the next monthly premium due date. The policy will then be cancelled on the day the monthly premium is due.
    - But, if we receive the notice of cancellation less than 21 days before the next monthly premium due date, the policy will be cancelled on the following month when the premium is due.

<b>Cancellation of policy with monthly premium – For example</b>	
Period of insurance	22 Sep 2020 to 21 Sep 2021
Monthly premium due date	22 (Sep, Oct, Nov, Dec, Jan, Feb and so on)
<b>If we receive the notice of cancellation:</b>	
On 1 Oct 2020	cancellation will take effect on 22 Oct 2020.
On 20 Oct 2020	cancellation will take effect on 22 Nov 2020.

- ii) Yearly payment arrangement
  - The policyholder may cancel this policy by calling us or writing to us and the cancellation will apply from the date we receive the notice of cancellation.

- For cancellation after the 14-day free look period, we will work out and refund the premium as follows if no claim has been made under this policy.

$\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of the policy}} \times 85\% \text{ of the premium paid}$
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- We will not refund any premium below \$54.00 @ 8% GST in 2023, \$54.50 @ 9% GST in 2024.

If we refund premiums, we will do so by cheque to the policyholder.

#### 4. Terms of Renewal

This is a short-term accident policy and we are not required to renew this policy. We may end this policy by giving the policyholder seven days' notice in writing.

If this policy is renewed, we will provide the new terms and conditions (if applicable) for the next policy year before the start date of the next policy year.

If we did not receive any request to cancel the policy, we will collect the premium using the last recurring payment arrangement chosen by the policyholder.

This policy will apply for as long as we can successfully take the premium before the premium due date.

#### 5. Non-Guaranteed Premium

The premium that the policyholder pays for this policy is non-guaranteed and can change.

If we change the premium for this policy, we will write to the policyholder at their last known address or email address, at least 30 days before the change is to take place, to tell the policyholder what the new premium is.

#### 6. Claims Conditions

- a The policyholder must tell us as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this policy.
- b If all or part of any expenses can be recovered from other sources, we will only pay the amount that cannot be recovered.
- c We pay all claims in Singapore dollars. If the insured person suffers a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the exchange rate which we will decide on the date of the loss.
- d The policyholder, insured person or anyone acting for the insured person must not:

- i) misrepresent or misdescribe any circumstance which affects the insured person's health condition, occupation, country of residence or pursuits or any information which may affect our decision to accept the policyholder's application;
  - ii) make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
  - iii) make a statement to support a claim knowing the statement to be false in any way;
  - iv) send us a document to support a claim knowing the document to be forged or false in any way; or
  - v) make a claim for any loss or damage caused by the insured person's or the policyholder's deliberate act or with the policyholder's knowledge.
- e** The policyholder, insured person or the insured person's legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, we may need before we assess each claim. We may refuse to refund any expense which the policyholder or insured person cannot provide original receipts or invoices for.

For further information, you can visit or contact Income via any of the following channels:

- (i) <https://www.income.com.sg/claims/health-and-personal-accident/personal-accident-claim>
- (ii) [pcc@income.com.sg](mailto:pcc@income.com.sg)
- (iii) 6788 6616

## 7. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy conditions which can be found at [www.income.com.sg/pasecure-policy-conditions.pdf](http://www.income.com.sg/pasecure-policy-conditions.pdf) for the full list of exclusions.

We do not pay for any claim directly or indirectly caused by or arising from:

- a** pregnancy, childbirth, abortion, miscarriage (except as provided in the Miscarriage due to an accident or infectious disease benefit extension) or all complications or death arising from these conditions;
- b** pre-existing medical conditions, or infectious diseases which the insured person has not fully recovered from, or physical problems, or physical disabilities, which existed before the start of the policy;
- c** infectious diseases:
  - i. that have been diagnosed within 14 days from the start date of this policy; or
  - ii. which have been announced as:
    - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
    - a pandemic by the World Health Organisation (WHO);in the affected countries, from the date of announcement until the epidemic or pandemic ends.
- d** any known event;
- e** the insured person taking part in flying or other aerial activities except as a fare-paying

passenger in a licensed passenger-carrying aircraft;

- f** The insured person taking part in any professional sports or in any sports for which the insured person would or could earn or receive any form of prize money, donation, sponsorship, award or certificate of any kind;
- g** the insured person taking part in any kind of speed contest or racing (other than on foot);
- h** an accident while the insured person is driving or riding on a motor race track;
- i** the insured person taking part in any dangerous activities or sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering which involves using ropes, any underwater activities involving underwater breathing apparatus (except scuba diving for leisure purpose with a diving buddy or instructor and no deeper than 30 meters below sea level), sky diving, cliff diving, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting;
- j** any recreational activity where the following conditions are not met:
  - the insured person must comply with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person, and
  - where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider;

## 8. Waiting period

The policy does not cover claims directly or indirectly caused by or arising from any infectious disease diagnosed within 14 days from the start date of this policy.

## 9. Change in circumstance

If there is any change in circumstances affecting the insured person's risk, the policyholder must give us immediate written notice and pay any extra premium that we may ask for. In particular, the policyholder must tell us about any change in the insured person's health condition, occupation or the country where the insured person is living in.

We can choose not to pay the claim if the policyholder has failed to inform us of any change in circumstances affecting the insured person's risk.

## Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.



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 web-sites ([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)).