

# PA Assurance

Protect you and your family's well-being.

GENERAL INSURANCE



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 \$0.55 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

## 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)   | - Plague  |
| - Dengue fever (DHF)  | - Melioidosis or 'soil disease'                                 |
| - Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1 | - Rabies  |
| - Mumps   | - Legionnaires' disease   |
| - Rubella   | - Chikungunya   |
| - Tuberculosis  | - Nipah viral encephalitis                                      |
| - Measles   | - Japanese viral encephalitis                                   |
| - Malaria   | - Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease' |
| - Anthrax infection   | - Severe acute respiratory syndrome (SARS)                      |
| - Yellow fever  | - 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.



## 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								
Group	Yearly Premium				Monthly Premium			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
A	\$201.70	\$424.79	\$743.64	\$967.76	\$17.56	\$36.99	\$64.76	\$84.28
B	\$436.00	\$793.56	\$1,258.09	\$1,935.51	\$37.96	\$69.11	\$109.56	\$168.55

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

Premium rates with Infectious disease cover								
Group	Yearly Premium				Monthly Premium			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
A	\$221.05	\$488.97	\$855.70	\$1,112.41	\$19.25	\$42.59	\$74.51	\$96.87
B	\$501.19	\$911.73	\$1,446.54	\$2,225.85	\$43.64	\$79.40	\$125.97	\$193.83

Premium rates are inclusive of 9% 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 advisor 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 [income.com.sg/IncomeTreats](https://income.com.sg/IncomeTreats).

## Table of Cover

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

## Table of Cover

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

## 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>

**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 Under Plan 1,2 and 3 for 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 die 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 [income.com.sg/pa-assurance-policy-conditions.pdf](https://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 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 at 20 March 2024



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

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving 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 the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

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

## Get in touch



**MEET** your Income advisor



**CALL** 6788 1111



**CHAT** instantly at [income.com.sg/advisor-connect](http://income.com.sg/advisor-connect)



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