

# PA Guard

Flexible coverage to suit your lifestyle

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**GENERAL INSURANCE**



Pursue life's adventures in a carefree manner with PA Guard<sup>1</sup>, which protects you from unexpected accidents. Choose the coverage based on your lifestyle needs, with optional benefits to maintain your lifestyle before the accident, and/or for peace of mind knowing your hospitalisation expenses will be taken care of.

## Why is it good for me?

1

Provides **double indemnity for accidental death on public transport** up to \$750,000<sup>2</sup>

2

Choose to **enhance your protection based on your needs**, be it to maintain your lifestyle or to cover your hospitalisation expenses due to an injury

3

Choose to include a **re-employment benefit<sup>3</sup>** in the event of permanent disability due to an accident

4

Opt to receive **3× your daily hospital income if you are warded in the intensive care unit (ICU)** for an injury due to an accident, up to \$1,050 per day<sup>4</sup>

## Optional lifestyle maintenance benefits

PA Guard offers optional benefits to help support your previous standard of living after the accident, with payouts to aid in various aspects of your life. Receive weekly cash up to \$400<sup>5</sup> if you suffer temporary total disability due to an injury, get help to return you to employment<sup>3</sup> and more.

## Optional hospitalisation benefits

Ensure you are covered for hospitalisation expenses in the event of injury due to accident, with triple cover for your ICU stay of up to \$1,050 per day<sup>4</sup>, cover for broken bones or fractures of up to \$25,000<sup>6</sup> per accident, and more.

## Up to 25% renewal bonus

Enjoy a 5% renewal bonus<sup>7</sup> each year on the sum insured for accidental death, permanent disability (per accident) and double indemnity for accidental death on public transport. This is up to a maximum of 25% for 5 consecutive claim-free years.

## Table of Cover

Section	Benefits	Maximum benefit (\$\$) per insured person			
		Plan 1	Plan 2	Plan 3	Plan 4
1	Accidental death	\$100,000	\$250,000	\$500,000	\$750,000
2	Permanent disability (per accident)	\$150,000	\$375,000	\$750,000	\$1,125,000
3	Double indemnity for accidental death on public transport	\$100,000	\$250,000	\$500,000	\$750,000
4	Medical expenses for injury (per accident)	\$2,000	\$4,000	\$5,000	\$6,000
5	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	\$500	\$750	\$1,000	\$1,250
Optional Benefits – Lifestyle maintenance benefits					
6	Mobility aids (per accident)	\$3,000	\$3,000	\$3,000	\$3,000
7	Weekly cash (per week; up to 52 weeks in a row)	\$100	\$200	\$300	\$400
8	Family support fund	\$50,000	\$75,000	\$150,000	\$200,000
9	Re-employment benefit	\$5,000	\$5,000	\$5,000	\$5,000
10	Modifying your home (per lifetime)	\$5,000	\$10,000	\$15,000	\$25,000
Optional Benefits – Hospitalisation benefits					
11	Daily hospital income (per day; up to 365 days per accident)	\$100	\$150	\$250	\$350
12	ICU Triple Cover (per day; up to 30 days per accident)	\$300	\$450	\$750	\$1,050
13	Emergency medical evacuation and sending you home (per policy year)	\$100,000			
14	Ambulance fee (per accident)	\$200			
15	Broken bones or fractures (per lifetime)	\$10,000	\$15,000	\$20,000	\$25,000

## 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. The premium rates will differ based on your occupation type, do refer to the table under “Types of occupations covered” to check whether you belong to Group A or Group B. Premiums paid by monthly recurring payment arrangement may differ due to rounding.

Occupation Group	Yearly Premium (\$)				Monthly Premium (\$)			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
<b>Basic Benefits</b>								
Group A	155.86	274.33	473.90	644.11	13.55	23.94	41.26	56.33
Group B	288.90	516.47	838.08	1,197.27	25.16	45.03	73.04	104.21
<b>With optional lifestyle benefits</b>								
Group A	218.00	379.16	649.41	854.79	18.94	33.10	56.54	74.36
Group B	404.42	705.14	1,148.27	1,582.94	35.25	61.43	100.04	137.83
<b>With optional hospitalisation benefits</b>								
Group A	192.94	343.20	578.82	775.84	16.81	29.84	50.42	67.95
Group B	357.56	639.74	1,023.89	1,441.24	31.17	55.72	89.14	125.50
<b>With both optional lifestyle and hospitalisation benefits</b>								
Group A	255.08	448.02	754.33	986.52	22.20	39.01	65.71	85.98
Group B	473.08	828.41	1,334.08	1,826.92	41.27	72.13	116.14	159.12

## Types of occupations covered

### Group A

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.

Examples: Admin executive, auditor, lawyers, salespersons, managers, homemakers, domestic helpers, students, doctors, teachers, insurance agents, waiters, retailers etc.

### Group B

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.

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.

## 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).

## IMPORTANT NOTES

- 1 You can sign up for this plan if you:
  - hold a valid Singapore identification document,
  - are living or working in Singapore, or away from Singapore for no more than 180 days at any one time, and
  - are within 15 days old and 65 years old.

We may continue cover for you up to 75 years old at a reduced sum insured and we may apply new terms; depending on our decision.
- 2 This benefit limit is applicable under Plan 4. We pay this benefit if you die within 12 months from the date of the accident and your death resulted solely from this accident of the public transport while you are on board as a fare-paying passenger. If compensation has already been made to you under section 2 under this policy for the same accident, the compensation made under this benefit will be reduced by that amount.
- 3 This benefit is applicable if you have taken up the optional lifestyle maintenance benefit. We pay this benefit if you 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 in the Policy Contract due to an injury, and you become unemployed as a result.
- 4 This benefit limit is applicable under Plan 4 with optional hospitalisation benefit taken up. We pay this benefit for each day that you stay as an inpatient in the ICU of a hospital due to an injury, up to 30 days for each accident. This benefit will end once you are discharged from the ICU.
- 5 This benefit limit is applicable under Plan 4 with optional lifestyle maintenance benefit taken up.
 

If you suffer temporary total disability due to an injury, we will pay you the cash benefit as shown in the table of cover for each full week of temporary total disability as confirmed by a medical practitioner in writing, up to 52 weeks in a row. We pay this benefit if the temporary total disability is diagnosed within 90 days from the date of accident.

If you suffer temporary partial disability due to an injury, or if you suffer temporary partial disability immediately following temporary total disability, we will pay you 25% of the cash benefit as shown in the table of cover for each full week of temporary partial disability as confirmed by a medical practitioner in writing, up to 52 weeks in a row. We pay this benefit if temporary partial disability is diagnosed within 90 days from the date of accident, unless you suffer the temporary partial disability immediately following temporary total disability.

If the temporary total disability or temporary partial disability lasts for less than 7 days in a row, we will pay a pro-rated amount of the benefit.
- 6 This benefit limit is applicable under Plan 4 with optional hospitalisation benefit taken up. We pay this benefit if you suffer from an injury described in the scale of compensation in the Policy Contract within 90 days of the date of the accident.
- 7 If there is a claim made under section 1, 2 or 3 under this policy, we will apply the renewal bonus for the claim and after which no renewal bonus will be given under the policy for any subsequent claims made under section 1, 2 or 3 or renewals.

This is for general information only. You can find the usual terms and conditions of this plan in your Policy Contract.

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 1 January 2024

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

## About Income

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## Get in touch



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**PA Guard plans** are available for purchase via Income branches and hotline at 6788 1111.

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