

PA Secure

Discover new adventures while protecting your family's lifestyle.

GENERAL INSURANCE



With PA Secure¹, take on new adventures independently or with your loved ones while staying protected at the same time. Head out and enjoy the outdoors or let your children conquer their passions with added peace of mind. From as low as \$69.27² a year, PA Secure aims to provide coverage against hefty medical bills in the event of an accident or catching an infectious disease.

PA Secure includes 2 lifestyle optional benefits, Child and student care expenses and Event and staycay expenses, letting you enjoy your lifestyle to the fullest once you recover.

Why is it good for me?

1

Affordable plan with **4 key personal accident benefits from just \$69.27² a year**

2

Coverage against **7 infectious diseases³** such as Dengue fever, Chicken Pox and Hand, foot and mouth disease

3

Relieve your financial stress with **Child and student care expenses⁴ optional benefit**

4

Safeguard your planned trips with **Event and staycay expenses⁵ optional benefit**

5

Enjoy **more savings with a family plan⁶!** Covers unlimited number of dependant⁷ children, at no additional premium

Affordable plan with 4 key personal accident coverage

You and your family's lives are precious and worth protecting, and it should not be taken for granted. That is why you should always be prepared when the unexpected befall. PA Secure provides 4 key personal accident benefits: Accidental Death, Permanent Disability, Daily Hospital Income and Medical Expenses in the event of an accident or due to an infectious disease, to keep you and your family's well-being protected and lessen the financial stress from costly medical bills. Plus, enjoy the flexibility to choose between an individual, couple or family plan from just \$69.27² annually. You can also insure your dependant child⁷ with an individual plan.

Coverage against 7 infectious diseases³

Ease your financial worries and focus on recovering when an infectious disease³ strikes. If you have a little one, remember to take special care of them. In the event of contracting any of the 7 infectious diseases, you can claim up to \$3,000⁸ for medical expenses per incident and up to \$7,500⁹ of Daily Hospital Income coverage, depending on the plan you choose.

List of 7 Infectious Diseases

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Mumps
- Rubella
- Measles
- Zika virus
- Varicella (Chicken pox)

Relieve your financial stress with Child and student care expenses⁴ optional benefit

As your child grows and goes to school, they are inevitably exposed to higher risks such as unexpected infectious diseases or accidents. We understand that child and student care fees are costly. Opt for this optional benefit at \$18.33/year¹⁰ per insured child and enjoy up to \$500 child and student care centre fee reimbursement per incident when your insured child is hospitalised due to an injury or infectious disease. This benefit is also applicable if your insured child contracts an infectious disease and is on certified medical leave⁴.

Safeguard your planned trips with Event and staycay expenses⁵ optional benefit

Looking forward to that family staycation or event (e.g. ticketed concerts or attractions) but things take a turn for the worse when you or your children are hospitalised, and the plan goes to waste? Fret not, add this optional benefit for \$18.33/year¹⁰ per insured person and enjoy up to \$500 reimbursement per policy year for non-refundable expenses⁵ incurred by the insured family member who has been hospitalised due to an accident or infectious disease. You do not have to worry about missing out on the fun when the reimbursement allows you to re-arrange another trip or purchase another event ticket when you have recovered.

Enjoy more savings with a couple¹¹ or family⁶ plan! Plus, cover an unlimited number of dependant⁷ children, at no additional premium under a family plan.

Enjoy more savings when you insure your loved ones with our couple or family plan. A family plan provides coverage for you, your spouse, and an unlimited number of dependant children, at no additional premium.

Yearly premium			
Main Plan	Plan 1	Plan 2	Plan 3
Individual	\$69.27	\$100.85	\$168.09
Couple ¹¹	\$131.62	\$191.61	\$319.36
Family ⁶	\$198.64	\$290.33	\$483.88
Optional benefits: top-up amount for premiums			
Child and Student Care Expenses	\$18.33 per insured person		
Event and Staycay Expenses	\$18.33 per insured person		

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

Monthly premium			
Main Plan	Plan 1	Plan 2	Plan 3
Individual	-	-	\$14.64
Couple ¹¹	\$11.47	\$16.69	\$27.81
Family ⁶	\$17.30	\$25.29	\$42.14
Optional benefits: top-up amount for premiums			
Child and Student Care Expenses	\$1.59 per insured person		
Event and Staycay Expenses	\$1.59 per insured person		

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

What's more, there are no differences in premium regardless of your occupation.

Here's an illustration:



Mr Lee, 45, is a lawyer, who works in an office from 9am to 6pm. He likes to jog during his free time, and decides to protect himself from potential sports injuries. He signs up for PA Secure Individual Plan 1.



Mr Tan, 36, is a hawker, who has irregular working hours. He has to carry heavy objects daily, and decides to protect himself from unexpected injuries such as a sprain. He signs up for PA Secure Individual Plan 1.

Both of them pay the same premium at **\$69.27/year**, even though their occupation differs.

Table of cover

Maximum benefit (S\$) per insured person				
Benefits		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
Optional benefits				
Section 5	Child and student care expenses (per incident)	\$500		
Section 6	Event and staycay expenses (per policy year)	\$500		

IMPORTANT NOTES

- 1 You can sign up for PA Secure if you hold a valid Singapore identification document and are between 15 days and 65 years old. We may continue cover for you up to 75 years old at a reduced sum assured, and we may apply new terms; depending on our decision and if you pay an extra premium.
- 2 This premium rate is applicable for Plan 1 (Individual) with a yearly payment arrangement.
- 3 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), in the affected countries, from the date of announcement until the epidemic or pandemic ends.
- 4 The child and student care expenses optional benefit covers the insured child if he/she is unable to attend childcare or student care due to him/her:
 - being required to stay as an inpatient in the hospital for 4 days or more due to an injury or an infectious disease; or
 - being confined at home for 5 days or more under written medical advice by a medical practitioner due to an infectious disease.
- 5 The event and staycay expenses that we will reimburse is the non-refundable deposit or ticket fees incurred by the insured person. We will not pay for claims that are less than \$50.
- 6 A family plan covers you and/or your spouse and any number of your dependent children.
- 7 Dependant children means your 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 you for maintenance and support.For example, full-time students or national servicemen.
- 8 This benefit limit is applicable under Plan 3. We will pay for the medical expenses for injury due to an accident or when you contract an infectious disease, up to the maximum benefit limit or up to a period of 12 months from the date of the accident or date of diagnosis of the infectious disease, whichever comes first.
- 9 This benefit limit is applicable under Plan 3. We will pay for each 24-hour period that you stay as an inpatient in hospital due to injury or an infectious disease, up to 50 days in each policy year.
- 10 This premium rate is only applicable with a yearly payment arrangement.
- 11 Couple plan covers 2 married adults only.

This is for general information only. You can find the usual terms and conditions of this plan at income.com.sg/pa-secure-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 1 January 2024

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 income.com.sg.

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