

PA Guard 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 (Basic Plan)

	Yearly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$155.86	\$274.33	\$473.90	\$644.11
Group B^^	\$288.90	\$516.47	\$838.08	\$1,197.27

Premium rates (Basic Plan with Lifestyle Maintenance Benefits)

	Yearly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$218.00	\$379.16	\$649.41	\$854.79
Group B^^	\$404.42	\$705.14	\$1,148.27	\$1,582.94

Premium rates (Basic Plan with Hospitalisation Benefits)

	Yearly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$192.94	\$343.20	\$578.82	\$775.84
Group B^^	\$357.56	\$639.74	\$1,023.89	\$1,441.24

Premium rates (Basic Plan with Lifestyle Maintenance and Hospitalisation Benefits)

	Yearly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$255.08	\$448.02	\$754.33	\$986.52
Group B^^	\$473.08	\$828.41	\$1,334.08	\$1,826.92

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time. Premium paid by monthly recurring payment arrangement may differ due to rounding.

	Monthly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$13.55	\$23.94	\$41.26	\$56.33
Group B^^	\$25.16	\$45.03	\$73.04	\$104.21

Premium rates (Basic Plan with Lifestyle Maintenance Benefits)

	Monthly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$18.94	\$33.10	\$56.54	\$74.36
Group B^^	\$35.25	\$61.43	\$100.04	\$137.83

Premium rates (Basic Plan with Hospitalisation Benefits)

	Monthly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$16.81	\$29.84	\$50.42	\$67.95
Group B^^	\$31.17	\$55.72	\$89.14	\$125.50

Premium rates (Basic Plan with Lifestyle Maintenance and Hospitalisation Benefits)

	Monthly premium			
	Plan 1	Plan 2	Plan 3	Plan 4
Group A^	\$22.20	\$39.01	\$65.71	\$85.98
Group B^^	\$41.27	\$72.13	\$116.14	\$159.12

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time. Premium paid by monthly recurring payment arrangement may differ due to rounding.

^ 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.
^^ 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.

The Total Distribution Cost of this product is between 30% - 35% 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

This is a personal accident policy and will protect the insured person and his/her family financially when there is a death or an injury caused by an accident which 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 Cover¹

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

¹Note: 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 your Financial 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;
- is living or working in Singapore, or away from Singapore for no more than 180 days at any one time;
- 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 he/she pays an extra premium); and
- has fully paid his/her premium.

2. Free-Look Period

We will give the policyholder 14 days from the time they receive this policy to decide whether to continue with it. If the policyholder does not want to continue, he/she may write to us to cancel this policy and get a full refund of the premium paid. We consider that this policy has been delivered (and received) seven days after we post it.

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' notice by post to their last-known address. We will consider that they have received this cancellation notice on the same day if we deliver the notice by hand, mail, fax or email.
 - (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, the insured person's application will depend on us accepting it based on his/her latest physical or medical conditions.

- c** If the policyholder cancels the policy
 - (i)** Monthly recurring payment arrangement
 - The policyholder may cancel this policy by calling us or writing to us. The date of cancellation will depend on when 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.

Cancellation of policy with monthly premium payment - For example	
Period of insurance	22 Sep 2016 to 21 Sep 2017
Monthly premium due date	22 (Sep, Oct, Nov, Dec, Jan, Feb and so on)
If we receive the notice of cancellation:	
on 1 Nov 2016	cancellation will take effect on 22 Nov 2016.
on 20 Nov 2016	cancellation will take effect on 22 Dec 2016

(ii) Yearly payment arrangement

- The policyholder may cancel this policy by calling us or writing to us and cancellation will apply from the date we receive the notice of cancellation.
- For cancellation after the 14-day free look period, and:
 - Before the start date of the policy; premium less \$10.90 (after GST).
 - After the start date of the policy, we will work out the premium refund as follows.

Period of insurance (in days) still left to run divided by the original period of insurance of the policy	X	85% of the premium paid
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- We will not refund any premium below \$38.15 (after GST).

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

4. Terms of Renewal

This is a short-term accident and health 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 the insured person has any existing medical condition at the policy renewal date, he/she may not be covered under the renewed policy for such a medical condition. If such a medical condition is covered under the renewed policy, the policyholder may need to pay additional premiums.

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, 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 insured person 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 The 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 insured person'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 deliberate act or with the insured person's knowledge.
- c If the insured person can recover all or part of the medical expenses from other sources, we will only pay him/her the amount that he/she cannot recover.
- d 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 at the date of the loss.
- e The insured person or his/her 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 the insured person's claim. We may refuse to refund any expense which the insured person cannot provide original receipts or invoices for.

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

- (i) <http://income.com.sg/claims/personal-accident-insurance/personal-accident-infectious-diseases-claim>
- (ii) pcc@income.com.sg
- (iii) 6788 1777

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 contract for the full list of exclusions.

This policy does not cover claims directly or indirectly caused by or arising from:

- a** illness, disease, bacterial or viral infections even if contracted accidentally except where it is covered under general condition 1(h);
- b** pregnancy, childbirth, abortion, miscarriage (except as provided under policy extension 1(g) Miscarriage due to an accident) or all complications or death arising from these conditions;
- c** pre-existing medical conditions or physical problems which existed before the start of the insured person's policy;
- d** the insured person taking part in any dangerous activity or sports such as 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;
- e** 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.
- f** any illness, disease, bacterial or viral infections covered under general condition 1(h) which has 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

8. Change of Occupation or in circumstance

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

We can choose not to pay the claim if the insured person has failed to inform us of any change in circumstances affecting his/her 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 accident and health plan 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.

Policy Owners' Protection Scheme

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 Insurance or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).