

Personal Accident Plan

Flexible plans so you can decide what you really need. That's the Income difference.

It's the last thing on your mind. And the first thing you should be covered for. Round-the-clock coverage anywhere in the world. Now that's peace of mind.

Accidents have a bad habit of happening when you least expect them. In Singapore, accidents continue to be the number one cause for most hospitalisations¹. From as little as \$33² a year, you'll enjoy round-the-clock protection against accidents anywhere in the world.

You have the freedom of choosing your preferred treatment – Western, Chinese Physician or Chiropractor. And you will also enjoy the flexibility to increase your sum insured, or to enhance your coverage with our Weekly Cash Benefit, Daily Hospitalisation Income and more.

3 affordable plan types

We believe that Personal Accident Insurance is not a luxury but a necessity. It protects you from the trauma of potentially high financial burden should you meet with an accident. Choose from 3 affordable plans, depending on your financial and protection needs. Premium rates are according to your occupation class.

Key Benefits	Plan 1	Plan 2	Plan 3
	Sum Insured		
Accidental Death	\$50,000	\$100,000	\$200,000
Permanent Disablement (PD)	\$50,000	\$100,000	\$200,000
Accidental Medical Expenses (Covers Chinese Physician & Chiropractor)	\$1,000	\$2,000	\$3,000
Occupation Class	Annual Premium (subject to 7% GST) (S\$)		
Class 1	\$33	\$67	\$129
Class 2	\$43	\$86	\$162
Class 3	\$62	\$119	\$229
Class 4	\$100	N.A.	N.A.
Referred Class	Please contact us for a quote.		

Premium rates are non-guaranteed and may be reviewed from time to time.

Types of occupations covered

Class 1 : Professional, administrative, managerial, clerical involving indoors and non-manual nature

Class 2 : Outdoors nature, travel overseas or involving manual work whose duties do not involve use of tools or machinery

Class 3 : Manual work whose duties involve use of tools or machinery (other than woodworking machinery)

Class 4 : Commercial airline crew, full-time NSman, fireman, policeman, regular NSman, prison warden, steerman, armed security guard, carpenter and woodworking machinist

Referred Class: Working on board vessel, navy crew, airforce pilot, chemical plant workers, martial art instructors/lion dance training

Declined Class: Oil riggers, professional divers, professional sportspersons, stevedores, marine salvage crews, jockeys and persons directly involved in the manufacturing or handling of explosives.

Benefits at a glance

- **3 affordable plan types to choose from**
- **Covers a wide range of occupations**
- **Extra protection at no extra cost**
 - Full terrorism
 - Riot, strike, civil commotion, hijack, murder, assault
 - Disappearance
 - Exposure to natural elements
 - Food poisoning
 - Suffocation by smoke, poisonous fumes, gas or drowning
- **Flexibility to enhance your coverage**
 - Additional Accidental Death Benefit for Public Conveyance³
 - Weekly Cash Benefit⁴
 - Daily Hospitalisation Income⁵
 - Emergency Evacuation and Repatriation⁶

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at
62 INCOME/6788 1111

 **CLICK**
on www.income.com.sg

Personal Accident Plan

More than the usual

How's this for good value? At no extra premium, our Personal Accident Plan now extends to cover you against full terrorism, riot, strike, civil commotion, hijack, murder, assault, disappearance, exposure to natural elements, food poisoning and suffocation.

Enhance your cover

For added assurance, our plans also give you the flexibility to enhance your benefits with additional cover. Choose to increase the sum insured on your basic cover or enhance your protection with our optional benefits.

Benefits	Sum Insured	Additional Annual Premium Payable (subject to 7% GST) (S\$)			
		Class 1	Class 2	Class 3	Class 4
Basic Cover					
Accidental Death & Permanent Disablement (applies to Plan 3 policy holders only)	per \$50,000	\$29	\$38	\$57	N.A.
Accidental Medical Expenses⁷ (Covers Chinese Physician & Chiropractor)	per \$1,000	\$3	\$4	\$5	\$5
Optional Benefits					
Additional Accidental Death Benefit for Public Conveyance³	per \$50,000	\$10	\$10	\$10	N.A.
Weekly Cash Benefit⁴	\$100/week	\$13.50	\$18.60	\$24	\$43.50
Daily Hospitalisation Income⁵	\$50/day	\$21	\$27	\$38	\$61
Emergency Evacuation & Repatriation⁶	per \$50,000	\$10	\$10	\$10	\$10

Premium rates are non-guaranteed and may be reviewed from time to time.

Eligibility

Insured Person must be a Singapore Resident aged between 15 days and 65 years age and renewable up to 75 years old based on age last birthday. Renewal beyond the age of 70 years old is available under Plan 1 only.

Exclusions

There are certain conditions where the benefits under this insurance will not be payable. These are stated in the Policy Contract. Some of these exclusions include war risks, pre-existing physical or mental defects, pregnancy, suicide, motorcycling and hazardous activities such as scuba diving, mountaineering necessitating the use of ropes, etc. You are advised to refer to the Policy Contract for the full list of exclusions.

IMPORTANT NOTES

¹ Source: Ministry of Health website

² Based on Plan 1, Class 1 Occupation

³ Sum Insured for additional Accidental Death Benefit for Public Conveyance must be equal to the Sum Insured for Accidental Death benefit

⁴ Sum Insured for Weekly Cash Benefit must not be more than 0.7% of the Sum Insured for Accidental Death benefit or 20% of monthly earnings, whichever is lower

⁵ Sum Insured for Daily Hospitalisation Income must not be more than 0.1% of the Sum Insured for Accidental Death benefit or 3% of monthly earnings, whichever is lower

⁶ Sum Insured for Emergency Evacuation & Repatriation must be equal to or less than the Sum Insured for Accidental Death benefit

⁷ Sum Insured for Accidental Medical Expenses must not be more than 10% of the Sum Insured for Accidental Death benefit or \$10,000, whichever is lower

⁸ 3-year plan is subject to underwriting approval

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract

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 NTUC Income or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 16 January 2012