

Global coverage that protects you in more ways than one. That's the Income difference.

Your search for a comprehensive protection plan ends here. Personal Accident and Infectious Diseases (PAID) Plan. It all adds up to one clever product.

In Singapore, Hand, Foot and Mouth Disease and Dengue Fever continue to be the top 2 infectious diseases¹. Accidents involving bodily injury are also on the rise.

What you need is a plan that provides round-the-clock coverage against Personal Accidents and Infectious Diseases – not just in Singapore but globally. **PAID Plan** is the first plan in Singapore that offers you coverage against 17 Infectious Diseases, for as little as \$0.30 a day².

Affordable price plans to suit your needs

You can never underestimate the importance of financial protection against personal accidents and infectious diseases. To ensure that you and your family can cope with the potentially high cost of hospitalisation and treatment, **PAID Plan** gives you 3 plan options to cover your protection needs. Premium rates are according to your occupation group.

Benefits	Plan 1	Plan 2	Plan 3
	Sum Insured		
Accidental Death	\$50,000	\$100,000	\$200,000
Permanent Disabilities (PD)	\$50,000	\$100,000	\$200,000
Accidental Medical Expenses ⁴	\$2,000	\$3,000	\$4,000
Daily Hospitalisation Income ⁵	\$50/day	\$100/day	\$150/day
Weekly Cash Benefit (for Infectious Diseases cover only)	\$50/week	\$100/week	\$150/week
Age 65 and below	Annual Premium		
Group A	\$101.65	\$165.85	\$269.64
Group B	\$209.72	\$373.43	\$625.95
Age 66 to 75 (applicable for renewal only)	Annual Premium		
Group A	\$166.92	\$261.08	\$405.53
Group B	\$262.15	\$456.89	\$761.84

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Enhance your cover for greater protection

For added assurance, our plans also give you the flexibility to enhance your benefits with additional cover. You can also choose to increase the sum insured for the benefits listed in the table below with an additional premium.

Benefits	Sum Insured	Additional Annual Premium			
		Group A		Group B	
		Age 65 & below	Age 66 to 75	Age 65 & below	Age 66 to 75
Accidental Death & Permanent Disabilities ³	per \$50,000	\$42.80	\$55.64	\$102.72	\$115.56
Accidental Medical Expenses ⁴	per \$1,000	\$10.70	\$23.54	\$12.84	\$25.68
Daily Hospitalisation Income ⁵	per \$50/day	\$26.75	\$34.24	\$63.13	\$70.62

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Family Discount

If you, your spouse, and/or child/children (below 18 years old) choose to enroll in our **PAID Plan** under 1 single policy, you will enjoy 10-20% discount off the total premium depending on the number of insured persons in 1 policy.

- 2 insured persons – 10% discount
- 3 insured persons – 15% discount
- 4 or more insured persons – 20% discount

Benefits at a glance

- 24-hour comprehensive global protection against Personal Accident and 17 Infectious Diseases
- Affordable price plans with the flexibility to further enhance your cover
- Weekly Cash Benefit at no additional premium
- Covers treatment by Chinese Physician and Chiropractor
- Attractive Family Discounts
- Covers a wide range of occupations

Get in touch

 **MEET**
your insurance adviser today

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

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on www.income.com.sg

PAID Plan

Receive full coverage against 17 Infectious Diseases

- | | |
|--|---|
| 1) Severe Acute Respiratory Syndrome (SARS) | 10) Melioidosis or 'Soil Disease' |
| 2) Dengue Fever (DHF) | 11) Rabies |
| 3) Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease' | 12) Legionnaires' Disease |
| 4) Nipah Viral Encephalitis | 13) Avian Influenza or 'Bird Flu' due to influenza A viral strains H5N1, H9N2 or H7N7 |
| 5) Japanese Viral Encephalitis | 14) Hand, Foot and Mouth Disease (HFMD) |
| 6) Malaria | 15) Tuberculosis |
| 7) Anthrax Infection | 16) Measles |
| 8) Yellow Fever | 17) Chikungunya |
| 9) Plague | |

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 occupations of uniform groups 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.

Declined Occupations:

Vessel workers, ship/navy crews, marine salvage crews, cheer leaders, professional divers, professional sportspersons, stevedores, offshore oil rig workers, jockeys and persons directly involved in the manufacturing or handling of explosives.

More than the usual

We've always said that our **PAID Plan** covers you in more ways than one, and we mean it. At no extra cost, the **PAID Plan** now extends to cover you against full terrorism, riot, strike, civil commotion, hijack, murder, assault, disappearance, exposure to natural elements, food poisoning, suffocation and motorcycle riding.

Eligibility

PAID Plan is available to all Singaporeans, Singapore PRs and Foreigners with valid work permit, employment pass, student pass or dependant's pass. Insured persons must be aged between 15 days and 65 years of age, and renewable up to 75 years old based on age of last birthday. Renewal beyond the age of 70 years old is available under Plan 1 only.

This policy covers an insured person while in Singapore and while outside Singapore for a period not exceeding one hundred and eighty (180) consecutive days at a time from the date of departure from Singapore.

PAID Plan

IMPORTANT NOTES

¹ Weekly Infectious Disease Bulletin, Vol 7. No. 17, 2010, Ministry of Health.

² Based on Plan 1, Group A occupation for under 65 years old.

³ You can increase the Sum Insured for Accidental Death and Permanent Disabilities for Plan 3 only, subject to the limit of 10 times your annual income.

⁴ Accidental Medical Expenses benefit also cover for treatment by Chinese Physician and Chiropractor, subject to 10% of the Sum Insured for Accidental Medical Expenses. Sum insured for Accidental Medical Expenses can be increased for all plans and must not be more than 10% of the Sum Insured for Accidental Death benefit or \$10,000, 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 \$300, whichever is lower.

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. Please visit www.income.com.sg/insurance/paid to read a copy of the Policy Contract.

You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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