

## PERSONAL ACCIDENT INSURANCE

# Protection, when and where you need it



### **PROTECTION,**

### **WHEN AND WHERE YOU NEED IT**

*Accidents happen. They're all around us. At work. At home. At play. And to make matters worse, medical attention can be costly as well. To help ease the pain, our Personal Accident Policy is just what the doctor ordered. So, in the event of personal injury to you or your loved ones, you know you're covered from head to toe.*

### **PERSONAL COVER FOR PERSONAL NEEDS**

Not only does our Personal Accident Policy cover you 24 hours a day, it covers you against bodily injury suffered anywhere in the world caused solely by accident. (If you would like to be covered for sickness or disease, or gradual physical wear and tear, we have a specific Healthcare Policy available for your needs in these areas.) A conversation with one of our representatives can help you find out exactly what your needs are.

### **GENEROUS EXTRA BENEFITS FOR PEACE OF MIND**

Here are a few added benefits that make our Personal Accident plan a really attractive proposition.

- **Medical expenses - Double Indemnity** - Your cover will automatically double up to a limit of S\$20,000 in the event of injury sustained due to a robbery.
- **Hospital confinement allowance** - If you have to be hospitalised for an injury for at least a full week, we'll pay you S\$50 a week, up to a maximum period of 52 weeks.

- **Chinese physician and chiropractor treatment expenses** - We also extend our coverage to treatments for injuries by licensed chiropractors and Chinese physicians. You can claim up to S\$50 per visit. You can claim up to S\$500 in all. This facility is available to those whose medical cover exceeds S\$2,500.
- **Clothing and personal effects damage compensation** - If your clothing and personal effects are damaged in an accident, you can claim up to S\$500 as compensation, if you are also entitled to claim medical expenses under the policy.
- **Renewal bonus** - If you decide to renew this policy, you'll get a renewal bonus of 5% added to your original sum insured, for five consecutive renewals provided the new sum insured does not exceed S\$1,000,000. At no extra charge.

## THE PERSONAL ACCIDENT PLAN STANDARD BENEFITS

- Accidental Death - up to the sum insured.
- Permanent Disablement - up to the sum insured, with a range of benefits expressed as a percentage of the sum insured, depending upon the severity of the disablement.
- Temporary Partial or Total Disablement - You can insure up to 75% of your actual weekly earnings to be paid as weekly benefit for up to 104 weeks (2 years).
- Medical Expenses incurred as a result of an accident.

## EXAMPLES OF OCCUPATION CLASSES:

- Class I** Professional, administrative, managerial, clerical and general non-manual occupations.
- Class II** Supervisory occupations that do not involve the use of tools or machinery or exposure to any special hazard.
- Class III** Manual occupations involving the use of tools and/or light machinery, but not of a particularly hazardous nature, e.g. motor mechanic, light goods vehicle drivers.

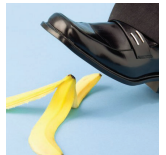
If your occupation does not fall within these categories, please ask for a special quotation.

## MAJOR EXCLUSIONS

War; suicide; self-injury; professional sports; employment in police, army, fire services or security guard service; non-scheduled air flights; sickness or disease; childbirth or pregnancy; nuclear weapons; radioactive contamination.

## WHATEVER THE ODDS, DON'T LEAVE ANYTHING TO CHANCE

While there are no sure ways to beat the odds, you can protect yourself against the outcomes. With one of the leading general insurance companies behind you, you know you're always in good hands.



The information given in this brochure is a brief summary of the main covers available. For more information, please call MSIG Insurance (Singapore) Pte. Ltd., or contact your Insurance Representative.

**We will pay you for Injury:** The Compensation for death or disablement (the Results) as described below if the Insured Person suffers injury which within two years of its happening is the sole cause of the death or such disablement.

**Results and Compensation**

**A. Death** - The Capital Sum for Death specified in the Schedule.

**B. Permanent loss or disablement as specified below** - Sum equal to percentage of the Capital Sum specified in the Schedule. The percentage payable is shown below against each Result, but not exceeding in all 100% for any one Insured Person:

RESULTS		COMPENSATION
1. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind		100%
2. Total and permanent loss of all sight in one or both eyes		100%
3. Total loss by physical severance or total and permanent loss of use of:	a) one or two limbs b) one or two hands c) arm above the elbow d) arm at or below the elbow e) leg above the knee f) leg at or below the knee	100% 100% 100% 100% 100% 100%
4. Permanent total insanity		100%
5. Total and permanent loss of:	a) sight in one eye except perception of light b) lens of one eye	50% 50%
6. Total loss by physical severance or total and permanent loss of use of:	a) thumb and four fingers of one hand b) four fingers of one hand c) thumb (two phalanges) d) thumb (one phalanx) e) index finger (three phalanges) f) index finger (two phalanges) g) index finger (one phalanx) h) middle finger (three phalanges) i) middle finger (two phalanges) j) middle finger (one phalanx) k) ring finger (three phalanges) l) ring finger (two phalanges) m) ring finger (one phalanx) n) little finger (three phalanges) o) little finger (two phalanges) p) little finger (one phalanx) q) all toes of one foot r) great toe (two phalanges) s) great toe (one phalanx) t) any other toe	70% 45% 25% 10% 15% 8% 4% 10% 4% 2% 8% 4% 2% 6% 3% 2% 17% 5% 2% 3%
7. Total and permanent loss of:	a) hearing in two ears b) hearing in one ear c) speech	75% 25% 60%
8. Any permanent partial disablement not specified above other than loss of sense of taste or smell - such percentage to be assessed by us as in the opinion of our advisers is not inconsistent with the percentages specified above and without regard to the Insured Person's employment or occupation.		

**C. Temporary Total disablement** from engaging in or attending to usual employment or occupation.

**D. Temporary Partial disablement** from engaging in or attending to usual employment or occupation.

For Results C&D - The Weekly Benefit specified in the Schedule for a period not exceeding 104 weeks from the commencement of the first Result to occur.

**E. Medical, surgical, hospital, nursing home and nursing fees or charges necessarily incurred** within 104 weeks of the happening of the Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a fully qualified and registered medical practitioner, physician, surgeon or nurse and/or at a hospital prescribed by such medical practitioner, physician or surgeon.

For Result E - Reimbursement up to the Capital Sum specified for this part, in the Schedule in respect of any one Injury.