

**Tenet Insurance Company Ltd**

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**About Tenet Insurance**

Tenet Insurance Company Ltd is a General Insurance Company wholly owned by Hwa Hong Corporation Limited - a diversified business group listed on the main board of the Stock Exchange of Singapore with assets exceeding S\$500 million.

Since its inception in 1957, Tenet has steadily and efficiently built a strong relationship with its customers based on credibility, trust and integrity.

As such, Tenet was assigned a financial strength rating of A- (Excellent) by A.M. Best Co in June 2007 based on its view that Tenet is "a company with sound capitalization level, demonstrated by its conservative local capital adequacy ratio and net underwriting leverage".

Enhanced!



## FEATURES AND HIGHLIGHTS

- **Worldwide 24-hour Protection** against sudden, unforeseen and unexpected events
- **Full Terrorism Cover**
- **Medical Expenses for 12 specified Infectious Diseases:**

- Severe Acute Respiratory Syndrome (SARS)	- Nipah Virus Encephalitis	- Rabies
- Dengue Fever / Dengue Haemorrhagic Fever	- Japanese Viral Encephalitis	- Melioidosis
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'	- Malaria	- Hand, Foot and Mouth Disease (HFMD)
	- Tuberculosis	- Avian Influenza or 'Bird Flu' due to Influenza A viral strains H5N1, H9N2 or H7N7
	- Measles	
- **Renewal up to age 85 years when taken up before age 60 years** and no lapse in cover after age 60 years
- **No Claim Bonus up to 25% on sum insured** for Accidental Death and Permanent Disablement
- **24-hour Worldwide Emergency Assistance** service for medical and travel assistance
- **Double Indemnity up to S\$1,000,000 per policy** in the event of fatal accident involving both insured self and spouse
- **Survivor Benefit policy will be extended for 6 months FREE** for surviving insured family members



Take a daily worry free approach towards the uncertainties in life. With **Tenet's PASTar Insurance**, you and your loved ones are fully covered everyday, in times of needs due to unforeseen circumstances.

Let **PASTar** give you worldwide 24-hour protection from unexpected occurrences & everyday coverage for you and your loved ones!

## QUESTIONS & ANSWERS

1. **Who can enrol in the policy?** Singaporeans, Singapore Permanent Residents or Foreigners with valid employment pass, work permit, dependent pass, student pass and long term social visit pass between the age of 16 to 70 years old\* and are domiciled in Singapore can apply. Children from 6 months old up to 20 years old who are dependent, unmarried and unemployed natural children, legal step-children and legally adopted children of the insured self can also be enrolled in the same policy. For those in full-time tertiary institutions, the age limit will be extended to their 25<sup>th</sup> birthday. However if you need to leave home for temporary residence overseas ranging from a few months to a few years, please contact our office for separate quotation.
2. **Do I need to go for any medical examination?** No. You will be accepted based upon your health declarations on the attached Application Form.
3. **What are the exclusions?** All insurance policies have exclusions. Some of the major exclusions under this policy are: war, self destruction, non prescribed use of drugs, intoxication, insanity, venereal disease, AIDS, childbirth, pre-existing defects, professional sports, underwater or other hazardous activities, private aviation and full-time military duty.
4. **If I make a claim in one year, what happens to my "No Claim Bonus"?** Your existing 'bonus' entitlement which shall be earned within the first 5 years from the inception of the policy will NOT be forfeited. However, there will be no 5% increase in the sum insured on renewal for the year following the claim.
5. **My mobile phone was damaged when I sustained injuries from an accidental fall. Will my phone be covered?** This item is not covered under the Personal Effects & Belongings benefits. Other excluded items are jewellery items (but not watches), pagers, portable computers/diaries/PDAs, camera and video equipment.
6. **What happens if I have more than one PASTar policy with Tenet?** The policy with the highest limit will respond to any claims made.
7. **Are all Personal Accident plans the same?** Most likely not. You will need to look out for differences in Definitions, Extensions, Tables of Benefits for Permanent Disablement and Exclusions. For example, our 'Accident' definition is wider than many other policies as it does not require the accident to be violent, visible or external.
8. **What is this Free Look Benefit? Will I be entitled to premium refund if I need to cancel the policy?** Enjoy 14 days 'Free Look'\*\* from the day you receive your insurance policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claims has been made under the policy.

\* Age next birthday

\*\* This is not applicable to renewals

**IMPORTANT NOTE:** This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of the policy wording. As benefits in Personal Accident Packages differ. We encourage you to discuss your insurance requirements with us or your insurance advisor, before effecting a new personal accident coverage or switching from another personal accident policy.

★ **NEW!** Full Terrorism Cover

★ **NEW!** Infectious Diseases Cover

★ Dental Treatment due to an accident

★ Food Poisoning

★ Insect / Animal Bites

★ Accidental Miscarriage

★ Treatment expenses from licensed Chinese Physicians, Acupuncturists, Boneseeters and Chiropractors up to S\$500

★ Suffocation by smoke, poisonous fumes and drowning

★ Murder & Assault

★ Hijacking, Riot and Civil Commotion

★ Peacetime Reservist

★ Loss of limbs without actual physical severance

★ Motorcycling

*Enjoy These Free Extended Benefits!*

**PASTAR**

PAStar				(SGD)	
BENEFITS per Insured Adult	STANDARD	DELUXE	ELITE	TOP-UP (applicable to ELITE Plan only)	
				Per Unit Sum Insured (up to 6 Units)	Maximum Sum Insured
<b>A Accidental Death (AD)</b>	\$50,000	\$100,000	\$200,000	\$50,000	\$500,000
<b>Double Indemnity</b> in the event of fatal accident involving both Insured Adults (excluding acts of terrorism)	\$100,000	\$200,000	\$400,000	\$100,000	\$1,000,000 per policy
<b>B Permanent Disablement (PD)</b>	\$50,000	\$100,000	\$200,000	\$50,000	\$500,000
<b>C Medical Expenses</b> per disability - due to Accident - due to Infectious Diseases (refer to Features and Highlights Section)	\$2,000 \$2,000	\$3,000 \$3,000	\$4,000 \$4,000	\$500 \$500	\$7,000 \$7,000
<b>D Daily Hospitalisation Allowance</b> up to 365 days if hospitalised for >24 hours due to an accident	\$50	\$100	\$150	\$25	\$300
<b>E Weekly Income Benefit</b> for temporary disablement up to 104 weeks (payable for gainfully employed persons only)	\$50	\$100	\$200	\$75	\$650
<b>F Family/Parental Allowance Per Month</b> for 12 months in the event of accidental death	\$1,000	\$2,000	\$3,000	N.A.	
<b>G Re-employment Benefit</b> upon ≥ 50% PD payment	\$500	\$1,000	\$2,000	N.A.	
<b>H Personal Effects &amp; Belongings</b> damaged as a result of an accident payable under the policy (per policy year)	\$200	\$300	\$400	N.A.	
<b>I Emergency Medical Evacuation &amp; Repatriation</b> via 24-hour hotline assistance	\$50,000 (per Insured Person) \$100,000 (in aggregate per policy)			N.A.	
<b>J Domestic Maid Cover</b> in per policy	\$5,000			N.A.	
<b>K Full Terrorism Cover</b> in aggregate for above sections	\$50,000	\$100,000	\$200,000	\$50,000	\$500,000
<b>ANNUAL PREMIUM per Insured Adult</b> (before GST)	STANDARD	DELUXE	ELITE	TOP-UP	
CLASS 1	\$95	\$158	\$263	\$50 per unit	
CLASS 2	\$126	\$221	\$368	\$70 per unit	
CLASS 3	\$242	\$420	N.A.	N.A.	
<b>BENEFITS per Insured Child</b>	STANDARD	DELUXE	ELITE	TOP-UP	
<b>A Accidental Death</b> <b>B Permanent Disablement</b> <b>C Medical Expenses</b> <b>D Daily Hospitalisation Allowance</b>	25% of the parent's sum insured (excluding top-up) based on the lower of the parents' selected plan			N.A.	
<b>BONUS! Tuition Benefit Per Month</b> for 12 months	\$100	\$200	\$300	N.A.	
<b>ANNUAL PREMIUM per Insured Child</b> (before GST)	STANDARD	DELUXE	ELITE	TOP-UP	
If BOTH parents are covered under the same PAStar	FREE for Unlimited Number of Children			N.A.	
If only ONE parent is covered under the same PAStar	\$25	\$44	\$74	N.A.	
<b>OPTIONAL COVERS</b>		CLASS 1	CLASS 2	CLASS 3	ANNUAL PREMIUM (before GST)
<b>Daily Hospitalisation Allowance arising from Sickness</b> up to 60 days		\$80	\$50	\$30	\$60
<b>Education Fund</b> for insured child(ren) upon accidental death of the Insured Self or Insured Spouse		\$25,000			\$25
<b>Parent's Cover</b> up to 4 parents including parents-in-law if both Insured Adults are covered under the same PAStar		\$25,000 (upon accidental death / permanent disability)			\$30 per parent

**Notes**

- Top-up is not applicable to unemployed, housewives, full-time student and retirees.
- If enrolled before age 60 years and no lapse in cover,
  - Standard plan is renewable up to age 85 years.
  - Deluxe and Elite plan are renewable under same plan up to age 75 years, thereafter renewable under Standard plan up to age 85 years.
- Parent of age 16 to 21 years are limited to Standard plan only.
- For policies issued under corporate / company name to cover a group of individuals or family units, the compensation payable in respect of death or disablement of the insured persons traveling in the same conveyance at the same time shall be further subjected to a conveyance limit.

N.A.: Not Applicable

PERMANENT DISABLEMENT TABLE OF BENEFITS	
Description of Permanent Disablement (PD) (Please refer to our office or website for full PD Table of Benefits)	% of Capital Sum Insured Payable
1 Total paralysis of all limbs	150%
2 Total and permanent loss of all sight of - both eyes - one eye	150% 100%
3 Total loss of speech	50%
4 Total loss of speech and hearing in both ears	150%
5 Total loss by physical severance or total and permanent loss of use of - two whole limbs or two feet/hands - one leg at hip or between hip and ankle - loss of one arm at shoulder or between shoulder and wrist - one hand or one foot	150% 100% 100% 100%
6 Total loss by physical severance or total and permanent loss of use of both thumbs and all fingers	100%
7 Total loss by physical severance or total and permanent loss of use of index finger	from 5% to 15%
8 Total loss by physical severance or total and permanent loss of use of little finger	from 3% to 10%
9 Total loss by physical severance or total and permanent loss of use of toes	from 3% to 18%
10 Fractured leg or patella with established non-union of leg or shortening of leg by at least five centimetres	10%
11 Third Degree Burns	from 50% to 100%

Where the injury is not specified, the Company will adopt a percentage of disablement, which in its opinion is not inconsistent with the provisions of the Table of Benefits.

CLASSIFICATION OF OCCUPATION		
CLASS 1 Persons engaged in indoor & non-manual work in non-hazardous places	CLASS 2 Persons engaged in work of an outdoor or supervisory nature or involve occasional manual work whose duties do not involve the use of tools or machinery or exposure to any special hazard	CLASS 3 Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery
<b>Examples - CLASS 1</b> <ul style="list-style-type: none"> <li>Barber / Hairdresser</li> <li>Beautician</li> <li>Tailor</li> <li>Nurse</li> <li>Dentist / Doctor / Surgeon (Non-veterinary)</li> <li>Indoor sales / Marketing (More than 50% in office)</li> <li>Software Engineer</li> <li>Management (Director, Manager, etc) with overseas travel less than 12 times a year</li> <li>MINDEF Administrative Staff (No field training)</li> <li>Home-maker</li> <li>Retiree (More than 62 years old)</li> <li>Full-Time Students (More than 16 years old)</li> </ul>	<b>Examples - CLASS 2</b> <ul style="list-style-type: none"> <li>Chauffeur</li> <li>Decorator (Managing)</li> <li>Engineer (Excluding Software Engineer)</li> <li>Foreman (Non-Construction)</li> <li>Outdoor Sales / Marketing</li> <li>Surveyor</li> <li>Insurance Agent / Property Agent</li> <li>Assembly Line Production Worker (Not using tools &amp; machinery)</li> <li>Unarmed Security Guard</li> <li>Laboratory Assistant (In schools and colleges)</li> <li>Management (Director, Manager, etc) with overseas travel 12 or more times a year</li> <li>Fitness / Gym Instructor</li> </ul>	<b>Examples - CLASS 3</b> <ul style="list-style-type: none"> <li>Baker / Chef</li> <li>Carpenter (Not using woodworking machinery)</li> <li>Contractor</li> <li>Courier</li> <li>Driver</li> <li>Hawker / Market Stallholder</li> <li>Motor Repairer</li> <li>Painter (Not involving work at heights)</li> <li>Plumber</li> <li>Technician</li> <li>Veterinary Surgeon</li> </ul>

**REFERRED OCCUPATIONS FOR COVER DURING OFF-DUTY HOURS** (Please refer to our office for approval)

Commercial air crew and pilot, military personnel (excluding MINDEF administrative staff)

**DECLINED OCCUPATIONS:** Industrial workers using heavy machinery / woodworking related; any occupation involving aviation activities; police force personnel, fire fighters; construction / unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil & gas rig and/or offshore work; occupation involving work at heights / underground &/or handling of hazardous chemical / electricity; professional sports teams; professional divers and jockeys; welders and the like.

## Application Form

### Intermediary's Name & Code

#### Important Notice

- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

#### APPLICANT'S PARTICULARS

NAME:

ADDRESS:

NRIC / PASSPORT NO.:

NATIONALITY:

TEL NO.: (HP) (H) (O)

MARITAL STATUS:

EMAIL:

#### PARTICULARS OF PERSON(S) TO BE INSURED & COVERAGE SELECTION

Details of spouse, child(ren) and parent(s) are required only if they are included in this cover

RELATION	NAME	NRIC / PASSPORT NO.	DATE OF BIRTH	SEX (M/F)	OCCUPATION	CLASS 1/2/3	BASIC PLAN	TOP-UP (NO. OF UNITS)	TOTAL PREMIUM (SGD)
Self									
Spouse									
Child 1							N.A.	N.A.	
Child 2							N.A.	N.A.	
Child 3							N.A.	N.A.	
Parent 1							N.A.	N.A.	Refer to Optional Covers Section
Parent 2							N.A.	N.A.	

\* Please provide details on the nature / scope of work for general descriptions, e.g civil servant, self-employed, etc. to determine the classifications of occupation.

## Application Form

OPTIONAL COVERS (please tick)	Premium	Total
<input type="radio"/> <b>Daily Hospitalisation arising from Sickness</b> <input type="radio"/> Self <input type="radio"/> Spouse	_____ x S\$60 (No. of insured person)	S\$ _____
<input type="radio"/> <b>Education Fund (per unit of S\$25,000)</b> Maximum number of units up to the number of children insured	_____ x S\$25 (No. of unit)	S\$ _____
<input type="radio"/> <b>Parent's Cover</b>	_____ x S\$30 (No. of parent)	S\$ _____

#### PERIOD OF INSURANCE

From \_\_\_\_\_ to \_\_\_\_\_

#### DECLARATION

I/We declare that I/we

- am/are in good health and free from physical impairment and am/are residing in Singapore.
- do not participate in any hazardous hobbies or activities.
- have neither made any claims against any insurer for bodily injury nor had any life or accident insurance applications / policies that are declined, cancelled, refused renewal or imposed with special terms.
- will give notice to Tenet Insurance Company Ltd of any change in health, occupation, activities or country of residence.
- understand and agree that benefits with the exception of Optional Cover for Daily Hospitalisation Allowance arising from Sickness benefit under this policy will only be payable upon an accident occurring.
- am/are aware that I/we can seek advice from a qualified advisor to ensure that this product is appropriate for my/our financial needs and insurance objectives before this application is submitted.
- confirm that the information given in this application is true and complete and shall be the basis of contract between me/us and Tenet Insurance Company Ltd.
- am/are not undischarged bankrupt(s).

I/We further declare details relating to Item(s) no. \_\_\_\_\_ : \_\_\_\_\_

PLEASE CHARGE S\$ \_\_\_\_\_ (Including GST) TO MY VISA / MASTERCARD\*  
(\*Delete As Appropriate)

CARD NO.: \_\_\_\_\_

EXPIRY DATE: \_\_\_\_\_

I ENCLOSE A CHEQUE FOR S\$ \_\_\_\_\_ (Including GST) PAYABLE TO  
TENET INSURANCE COMPANY LTD

BANK / CHEQUE NO.: \_\_\_\_\_

Ask about  
Auto-Renewal  
with GIRO  
Payment

\_\_\_\_\_  
SIGNATURE OF APPLICANT  
on behalf of person(s) to be insured

\_\_\_\_\_  
DATE

#### FOR OFFICIAL USE

We confirm acceptance of this application in accordance to our policy terms, conditions and exceptions, effective \_\_\_\_\_

\_\_\_\_\_  
Name & Signature of Approving Officer / Date