



PRODUCT SUMMARY
ENHANCED CASH-BACK PERSONAL ACCIDENT PROTECTOR
 Underwritten by MSIG Insurance (Singapore) Pte. Ltd.

PRODUCT INFORMATION

The Enhanced Cash-Back Personal Accident Protector is a comprehensive insurance that covers You for 24 hours, anywhere in the world, for death or specified forms of disablement arising from Injury due to an Accident.

This insurance pays daily Hospitalisation cash benefit due to Injury or Illness for up to 365 days any one Disability. This benefit doubles if the stay is in Intensive Care Unit.

Enhanced Cash-Back Personal Accident Protector provides emergency medical evacuation and repatriation whilst You are overseas.

BENEFITS AND PREMIUMS

Results	Plan 1	Plan 2
We will pay You the benefits as described in (A) & (B) if You suffer Injury as a result of Accident which within 104 weeks of its happening is the sole cause of the death or such disablement.		
A) Accidental Death	\$50,000	\$100,000
B) Total and Permanent Disablement Permanent loss or disablement as specified below:		
1) Total and Permanent Disablement from engaging in or attending to employment or occupations of any and every kind.	\$50,000	\$100,000
2) Total and Permanent Loss of Sight in both Eyes	\$50,000	\$100,000
3) Total and Permanent Loss of 2 or more limbs	\$50,000	\$100,000
4) Total and Permanent Loss of Sight in one Eye and one Limb	\$50,000	\$100,000
5) Total and Permanent Loss of Speech	\$50,000	\$100,000
6) Total and Permanent Loss of Hearing in both Ears	\$50,000	\$100,000
7) Total and Permanent Loss of Sight in one Eye	\$25,000	\$50,000
8) Total and Permanent Loss of one Limb	\$25,000	\$50,000
9) Total and Permanent Loss of Hearing in one Ear	\$12,500	\$25,000
C) Daily Hospital Cash (accident & illness) - max 365 days	\$50	\$200
D) Daily Hospital Cash in ICU (accident & illness) – max 365 days	\$100	\$400
E) Overseas Emergency Assistance	Up to \$300,000	Up to \$300,000
F) NO CLAIM PREMIUM REFUND In the event that no circumstance occur during each period of 12 months that the Policy is in force which has or which may give rise to a claim under this Policy and there is no breach of the Policy Conditions, you will enjoy a refund equivalent to 25% of the premiums paid over the last 12 months. We will pay you this premium refund within 60 days of each such 12-month period.	25% refund of the paid premiums over the last 12 months, excluding GST	
MONTHLY PREMIUM[^] (inclusive of 7% GST)		
Age	PLAN 1	PLAN 2
0 - 18	\$ 8.56	\$ 13.25
19 - 40	\$ 12.23	\$ 18.85
41 - 50	\$ 14.88	\$ 23.84
51 - 55	\$ 17.23	\$ 28.54
56 - 59	\$ 20.77	\$ 35.84
60 - 65	\$ 25.24	\$ 44.79
66 - 69 (renewal)	\$ 32.30	\$ 51.46

^ The monthly premium will be debited from your selected Standard Chartered Bank Account or Credit Card Account. The first payment will be for 2 months' premium (or 3 months' premium, depending on when You applied for this insurance). Your premium will be adjusted accordingly if the GST rate changes.

The monthly premium is based on the Insured Person's age last birthday and will increase when he/she enters into the next age band.

Note: With the exception of Benefit (E) - Overseas Emergency Assistance, all benefits are payable over and above any other insurance coverage that you may already have.

Family Enrollment: Include your spouse or children in the same Policy to enjoy 5% discount on the total premium

SOME DEFINITIONS

- **Disability** means Injury or Illness including all disabilities or complications arising from the same cause. Consecutive confinements for the same cause will be counted as one Disability unless two consecutive confinements are separated by 90 days and during the period the Insured Person is fully recovered from the Disability.
- **Injury** means all bodily injury suffered anywhere in the world caused solely by an Accident and not by Illness, disease or gradual physical or mental wear and tear.
- **Illness** means physical illness or disease, marked by a pathological deviation from the normal healthy state.
- **Hospitalisation** means the Insured Person's confinement in a Hospital for a continuous uninterrupted period of at least 24 hours upon the advice of and under the regular care and attendance of a Physician for which the hospital makes a charge for room and board.
- **Pre-existing Conditions** means any Injury, Illness, condition or symptom: for which treatment or medication or advice or diagnosis has been sought or received or was reasonably foreseeable or was known to exist by the Insured Person prior to the commencement of the Policy whether or not treatment or medication or advice or diagnosis was sought or received.
- **Waiting Period** means the period of time specified in the Policy from the original inception date of the Policy during which a claim arising from any cause other than Injury is not covered.
- **Notification Period** means the period of 30 days from the commencement of **Disability** during which claims must be notified to the **Company** if any benefit under the Policy is to become payable.

KEY PRODUCT PROVISIONS

The following are some key provisions found in the policy contract. This is only a brief summary and You are advised to refer to the actual terms and conditions in the policy contract. Please call our Customer Service Hotline at 6827 7605 should you require further explanation.

ELIGIBILITY

Eligibility is restricted to individuals whose Usual Country of Residence is Singapore subject to a upper age limit of 65(sixty-five) at first enrolment. So long as renewals are being invited by us and the required premiums are paid when due, the Insured Person will remain eligible for cover until the first premium payment due date following his or her 70th (seventy) birthday when all cover under the Policy will cease.

Children shall only be eligible for insurance 15 (fifteen) days after the date of normal healthy birth or 15 (fifteen) days after discharge in a normal healthy condition from the hospital where the birth took place, whichever is later and is insured under the same plan as the parent.

EXCLUSIONS

There are certain situations under which no benefits will be payable. These are stated as General Exclusions in the Policy contract. The following is a list of the exclusions for this Policy. You are advised to read the Policy for full details of the exclusions.

- Pre-existing condition.
- Hospitalisation for Treatment of Illness commencing within a Waiting Period of 30 days from the Commencement Date.
- Alcohol or solvent abuse or the taking of drugs except under the direction of a registered medical practitioner.
- Unreasonable failure to seek or follow medical advice.

- Infection with Human Immuno-deficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- Mental illness, psychiatric disorders, self-inflicted injury or suicide, sexually transmitted diseases.
- Injury or illness arising from pregnancy or child birth.
- Routine medical examinations or check-ups, vaccinations, medical certificates, and examinations for employment or travel; treatment related to elective cosmetic surgery, treatment for obesity, weight reduction or weight gain, sleep apnea.
- All Dental Treatment or oral surgery related to teeth, except in the event of accidental injury to sound and natural teeth.
- Rest cures and services or treatment in any homes, spa, hydro-clinic, sanatorium or long term care facility that is not a Hospital as defined.
- Tests or Treatment related to infertility, contraception, sterilisation, impotence, sexual dysfunction, birth defects, congenital condition, hereditary conditions or any abortion performed due to psychological or social reasons and consequences thereof.
- Confinement as the donor of organ or tissue transplant.
- Treatment related to epidemic disasters as announced by the Medical Authorities of the country at the time of confinement.
- Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.
- Excluded occupations: military personnel, law enforcement officer, civil defence officer, security officer; any off-shore occupations such as ship crew, diver, oil-rigger, fisherman; air/sea crew, construction workers, workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondolas; any occupation dealing with explosives, poisonous or hazardous gases or substances – but this exclusion shall not apply if Insured Person is off-duty at the time of Injury and the Injury does not arise in the course of employment or any activity related to the employment.
- Hospital in-patient treatment for conditions which can be properly treated as an outpatient.
- Rock climbing, mountaineering, pot-holing, skydiving, parachuting, hand-gliding, para-sailing, ballooning, diving (unless qualified and certified as a diver or during diving instruction from a qualified and certified diving instructor), racing of any kind other than on foot, all professional or inherently dangerous sports, flying activity other than as a passenger in a commercially licensed passenger carrying aircraft.
- Injury or Illness if the Insured Person is living outside the Usual Country of Residence disclosed in the Application Form for more than three consecutive months in any 12 months.
- Act of terrorism including nuclear radiation and/or contamination by chemical and/or biological agents.
- War, invasion, act of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power.

AUTOMATIC RENEWAL OF COVERAGE AND PREMIUM PAYMENT

Unless the Insured or the Company exercises the right to cancel the Policy, the Policy will be renewed automatically monthly or annually so long as premium is paid when due.

CHANGES IN POLICY TERMS AND CONDITIONS

- (a) The Company reserves the right to alter the Policy terms during any period of insurance as the Company reasonably considers appropriate if the Policy of the Company are affected by a change in legislation or taxation or any judicial decision. The Company will give the Insured 30 days written notice of any such alteration. Your continued payment of premium after we give such notice will mean you accept the change.
- (b) Premium rates are not guaranteed and may be increased or varied by the Company
 - (i) when a material change in risk occurs or
 - (ii) when there is a general rate increases affecting all policyholders reflecting the Company's actual or anticipated results in this class of business.
- (c) Any other misrepresentation of or failure to disclose material facts in any document signed by the Insured or Insured Person, will entitle the Company to alter, amend, cancel the Policy or exercise any other right available to it at law having regard to the true facts. A material fact is any information that could influence the Company in its assessment of the application.
- (d) In the event of the entire product being withdrawn by the Company due to adverse experience or for any other reason, Insured Persons so affected will be offered participation in a replacement product, if available, on the terms, conditions and premium rates then prevailing.

CANCELLATION

Either You or We can cancel the Policy by giving the other party 30 days notice in writing. Refunds of premium already paid for a period of insurance will be affected as follows so long as no claim has arisen.

- (a) If You cancel the Policy, We will refund You part of the premium based on its usual short period rates except that no refund will be made if the unexpired period of insurance is less than 15 days.
- (b) If We cancel the Policy, We will make a pro-rated refund of the premium paid.

TERMINATION

- (a) The entire Policy will terminate and all **Insured Persons'** cover under it will cease immediately upon:
 - i. Non-payment of premium by the due date; or
 - ii. The cancellation of this Policy as described above.
- (b) The cover of an **Insured Person** under this Policy will terminate immediately in any of the following circumstances, whichever first occurs:
 - i. If the **Insured Person** lives outside Singapore for a period in excess of three consecutive months.
 - ii. On the first premium payment due date after the **Insured Person** attains the age of 70 (seventy) years as described in General Condition 5.
 - iii. If the **Insured Person** dies or suffers **Total and Permanent Disablement**.

NOTIFICATION AND PROOF OF CLAIM

You must give written notice to Us as soon as reasonably possible, full details of any Injury which may result in a claim under this Policy. In the event of death of the Insured Person, we shall require sight of the death certificate and may require a post-mortem examination at our expense.

FREE LOOK PERIOD

You have 14 business days to review the Policy. If dissatisfied, **You** may cancel the Policy within these 14 days with no questions asked. Any premiums paid will be refunded, provided no claim has arisen.

SPECIAL PROVISIONS

(a) Off-Duty Cover

This Policy is extended to cover **Injury** or **Illness** suffered by the **Insured Person** who is employed in any of the occupations listed in General Exclusion (17) provided that the **Insured Person** is off-duty at the time of the **Injury** or **Illness** and the **Injury** or **Illness** does not arise in the course of employment or any activity related to the **Insured Person's** employment.

(b) Sedentary Work – Military Personnel, Law Enforcement Officer, Civil Defence Officer, Security Officer

This Policy is extended to cover **Injury** sustained by the **Insured Person** who is employed as military personnel, a law enforcement officer, civil defence officer or security officer who does solely sedentary deskbound duties that are strictly clerical or administrative.

(c) Disappearance

We shall presume death to have been suffered by the **Insured Person** if he or she is missing for twelve consecutive months, and sufficient evidence is provided that leads us to the conclusion that death was caused by an **Injury**. However, if at any time after payment of Compensation under this Policy for such death the **Insured Person** is found to be living, such Compensation shall be refunded to us.

(d) Exposure

If an **Insured Person** suffers an **Injury** and then, in consequence of that **Injury** suffers death or disablement as a result of exposure to the elements, we will consider such death or disablement as having been caused by an **Injury**.

IMPORTANT NOTES:

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days notice in writing.

If you have any existing medical condition at the policy renewal date, you may not be covered under the renewed policy for such a medical condition. If such a medical condition is covered under the renewed policy, you may need to pay additional premiums.

You should consider carefully if you are intending to switch accident and health policies, as this might be detrimental to your current and/or future needs. You may wish to seek advice from a financial advisor before making commitment to purchase this policy. In the event that you choose not to seek advice, you should carefully consider whether the policy is suitable for you. If you decide that this policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision.

The total distribution-related cost of this product is between 15% and 35% of the insurance premiums.

This Product Summary is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy and will be sent to you upon acceptance by MSIG Insurance (Singapore) Pte. Ltd.

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 MSIG or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).