

Please refer to the policy wordings for the full details of the terms, conditions and exclusions of this Personal Accident Protection Plan.

Frequently Asked Questions

1. Who can apply for this Policy?

This Policy is designed exclusively for SCB customers (including foreigners) who are aged between 18 years and 70 years old and residing in Singapore. The cover will terminate when an Insured Person lives or intends to live in another country for more than 6 consecutive months.

2. Does this Policy cover me for illnesses?

No, this is a Personal Accident policy that covers you for injury caused by an Accident.

“Accident” means an event which happens suddenly, solely and directly caused by violent and external means and gives rise to a result which the Insured Person did not intend or anticipate.

3. Are there occupations that are not covered by this Policy?

Yes, there are certain occupations that this Policy does not cover such as full time military personnel, law enforcement officer, fire fighter, civil defence officer, security guard/officer; professional sports person, entertainers, motor vehicle or motor bike racers; off-shore occupations such as ship crew, diver, oil-rigger and fisherman; shipyard worker or working on board sea vessel; air crew, or working on board aircraft; construction workers, work at heights above 30 feet or work underground, in tunnels, demolition and quarry workers; workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondolas or climbing necessitating the use of guides or ropes; in any occupation dealing with explosives, poisonous or hazardous gases or substances.

4. Are there any other situations where benefits will not be payable?

These are stated in the General Exceptions in the Policy. Below are some key exceptions:

- Pre-existing conditions
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Injury caused by the Insured Person whilst under the influence of alcohol or drugs
- Suicide, self-injury or wilful exposure to peril
- Pregnancy or childbirth
- War, acts of terrorism; ionising radiations or radioactive contamination

You are advised to read the Policy for a full list and details of the exceptions.

5. Will the premium increase with age?

The premium is not age-related and does not increase as you get older.

6. Must I inform MSIG to renew the Policy every year?

No, as long as you pay the premium and observe the terms and conditions of your Policy, it will be renewed automatically each year.

7. Under what circumstances will the Policy terminate?

The Policy will terminate upon:

- Non-payment of premium by the due date
- Cancellation of the Policy either by you or MSIG
- The Insured Person attaining his/her 71st birthday
- The Insured Person resides or intends to reside out of Singapore for more than 6 consecutive months; whichever first occurs.

8. Can the Policy be cancelled?

Either you or MSIG can cancel the Policy by giving the other party 30 days' notice in writing. If you cancel the Policy, you will receive a refund of 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 or the refund amount is less than S\$10.

9. How do I make a claim?

Please notify MSIG in writing of any event giving rise or likely to give rise to a claim under the Policy as soon as possible but in any case within 30 days of the happening of such event. You will need to complete a claim form and provide all information, evidence or supporting documents e.g. receipts, medical certificates or reports at your own expense, which MSIG may require to assess your claim.

10. What if I have more questions about this insurance?

Please contact MSIG Insurance Customer Centre at 6827 7605 (Mon – Fri, 8.45am – 5.30pm) or email your questions to banca_s@sg.msig-asia.com.