

QBE PA Prestige

Personal accident insurance that protects
you against the unexpected



Accidents may impact your financial health. With QBE Personal Accident Insurance, you can set your mind at peace and be well protected.

QBE PA Prestige offers you more protection against unexpected accidents. Your well-being is our business.

Benefits at a glance

- > **No medical examination** required
 - > **No claim bonus** available
 - > Coverage up to **S\$1,000,000** available
 - > **Accidental Medical Expenses** limit is on maximum any one accident basis with no aggregate limit
 - > **Higher sub-limit** for Chinese physician/ chiropractic treatment of up to S\$750 per Policy Limit.
 - > **Zero Excess** or co-payment for Accidental Medical Expenses
 - > **Free cover** for up to 3 dependent children under Family Plan on the condition that both parents are insured under the same policy.
 - > **Maximum coverage** of up to S\$250,000 for Accidental Death and Permanent Disablement' under Child's cover
 - > 24-hour **worldwide** cover
 - > **Double Protection** should an accidental death or permanent disablement occur while travelling as a fare-paying passenger on a public conveyance **(NEW)**.
 - > **Personal Effects** for loss or damage to your personal belongings due to an accident **(NEW)**.
 - > **Additional extensions under Basic Cover** including riot, strikes and civil commotion, disappearance, peacetime reservist training, hijacking, drowning and suffocation by gas, poisonous fumes or smoke, exposure, triple indemnity for medical expenses due to robbery, accidental poisoning, animal & insects bites, dengue fever and Zika Virus, terrorism, accidental death benefit due to natural catastrophe, comatose state lump sum benefit, automobile extension, credit card indemnity, domestic assistance, personal liability and unscheduled flight. Facial Disfigurement & Reconstructive Surgery benefit, Facial Trauma/ Bereavement Counselling Expenses **(NEW)**.
 - > **Additional Benefits** including fracture benefit, mobility aid, ambulance benefit and personal coverage.
 - > **Increased entry age** from 65 to 70 years old, and renewable age from 75 to 80 years old.
1. **Accidental Death and Permanent Disablement**
Provides coverage against death and permanent disablement caused directly and solely by accidental injuries. Payment for permanent disablement will be in accordance with the Table of Compensation.
 2. **Accidental Medical Expenses**
Reimburses the medical expenses incurred for treatment received from a doctor for injuries sustained as a result of an accident. This benefit is extended to include Chinese Physician/Chiropractor treatment expenses for injuries sustained as a result of an accident up to the limit based on the Plan selected.
 3. **Temporary Total Disablement (Weekly)**
Provides weekly payments in the event you are unable to continue with your business or occupation temporarily following an accident. The weekly benefit will be specified in the Table of Benefits, or 85% of your weekly income, whichever is lower. This benefit is not available if you are unemployed, retired or a homemaker. If you are self-employed, the limit is as specified in the Table of Benefits, or S\$500 per week, whichever is lower.
 4. **Hospital Cash (Daily)**
Provides payments in the event of a hospitalisation as a result of a covered accidental injury.
 5. **Fracture Benefit**
Compensates you in the event of an accidental injury resulting in fractures of the nature as specified in the schedule.
 6. **Mobility Aid/Ambulance Benefit**
Reimburses for the purchase of mobility assistance equipment (eg. wheelchair, crutches, etc) and/or ambulance fees.
 7. **Personal Effects**
Compensates for loss and damage to your personal belongings due to an accident.
 8. **Child's Cover**
Covers each dependent child up to the specified limit applicable under the selected plan (except weekly benefit of Temporary Total Disablement), provided both parents are insured under a single policy. Free cover for up to 3 dependent children, under the Family Plan. In cases where the parents' plans are different, the lower plan is applicable for the child/children.

9. Extensions:

- > Accidental Death Benefit Due to Natural Disaster
- > Accidental Food Poisoning
- > Automobile Extension
- > Comatose State Lump Sum Benefit
- > Credit Card Indemnity
- > Dengue Fever and Zika Virus
- > Disappearance
- > Domestic Assistance
- > Drowning, or suffocation by Gas, Poisonous Fumes or Smoke.
- > Exposure
- > Facial Disfigurement and Reconstructive Surgery
- > Funeral Expenses Subsidy
- > Hijacking of Public Conveyance
- > Insects and Animal Bites
- > Medical Expenses due to Infectious Disease
- > Motorcycling
- > Peacetime Reservist Training
- > Personal Liability
- > Riot, Strike and Civil Commotion
- > Terrorism Cover
- > Trauma/Bereavement Counselling Expenses
- > Triple Indemnity for Medical Expenses Due to Robbery
- > Unscheduled Flight

10. Double Indemnity (Optional cover with additional premium)

Double sum insured covered for death or permanent disablement while travelling as a fare-paying passenger on a public conveyance.

Notes

Reimbursement of Medical Expenses

In the event the Insured becomes entitled to a reimbursement of all or part of the medical expenses from any other source, we will only be liable for the excess of the amount recoverable from such other source.

Cancellation clause

The insurance may be terminated at any time by registered letter from QBE and in such event QBE will return a pro rata portion of the premium for the unused portion of the Period of Insurance. For the purpose of this condition, the cancellation shall take effect 14 days after the time that the notice of cancellation should have been received by the Insured in the ordinary course of post.

Terms of Renewal

This is a yearly renewable policy. Before the expiry of the policy, you may apply and QBE may renew the policy on the anniversary date by payment of the annual premium.

Non-Guaranteed Premium

Premiums payable for this cover are not guaranteed and may increase on the policy renewal date, at the discretion of QBE.

Change in Occupation or Country of Residence

In the event of a change in occupation or change of residence of the Insured, the Insured shall notify QBE in writing of the change. QBE shall increase or reduce the premium rates according to the risk classification for the new occupation or country of residence.

Switching from one personal accident policy to another personal accident policy

Should you wish to switch from your existing personal accident insurance policy to a QBE PA Prestige. You understand that:

- a) You may not be insurable at standard terms
- b) You may have to pay a different premium
- c) Terms and conditions may defer

No Claim Bonus

5% increase on each Policy Renewal up to maximum 25% of the Original Capital Sum Insured for Death and Permanent Disablement. (Applicable to Individual and Family Cover Plan only).

Policy Owners' Protection Scheme

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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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 QBE is not required to renew this policy. QBE may terminate this policy based on the cancellation clause.

Table of Benefits (Plans A & B)

		Adult Insured					
Category	Benefit	Plan A			Plan B		
		Class 1	Class 2	Class 3	Class 1	Class 2	Class 3
		Sum Insured (SGD)			Sum Insured (SGD)		
Basic cover	Accidental Death and Permanent Disablement	100,000	100,000	100,000	200,000	200,000	200,000
	Accidental Medical Expenses	3,000	3,000	3,000	5,000	5,000	5,000
	Temporary Total Disablement (weekly)	100	100	100	200	200	200
	Hospital Cash (daily)	100	100	100	100	100	100
	Fracture Benefit	2,000	2,000	2,000	2,000	2,000	2,000
	Mobility Aid/ Ambulance Benefit	5,000	5,000	5,000	5,000	5,000	5,000
	Personal Effects	2,000	2,000	2,000	2,000	2,000	2,000
Optional cover	Double indemnity	200,000	200,000	200,000	400,000	400,000	400,000

		Child Insured	
Category	Benefit	Plan A	Plan B
		Sum Insured (SGD)	Sum Insured (SGD)
Basic cover	Accidental Death and Permanent Disablement	25,000	50,000
	Accidental Medical Expenses	750	1,250
	Hospital Cash (daily)	25	50
	Fracture Benefit	500	500
	Mobility Aid/ Ambulance Benefit	1,250	1,250
	Personal Effects	500	500

50 % automatic reduction in coverage (ADPD and Medical Expenses only) for Insured Persons above 70 years old.



Table of Benefits (Plans C & D)

		Adult Insured					
Category	Benefit	Plan C			Plan D		
		Class 1	Class 2	Class 3	Class 1	Class 2	Class 3
		Sum Insured (SGD)			Sum Insured (SGD)		
Basic cover	Accidental Death and Permanent Disablement	500,000	500,000	500,000	1,000,000	1,000,000	NA
	Accidental Medical Expenses	10,000	10,000	10,000	10,000	10,000	NA
	Temporary Total Disablement (weekly)	500	500	500	1,000	1,000	NA
	Hospital Cash (daily)	100	100	100	100	100	NA
	Fracture Benefit	2,000	2,000	2,000	2,000	2,000	NA
	Mobility Aid/ Ambulance Benefit	5,000	5,000	5,000	5,000	5,000	NA
	Personal Effects	2,000	2,000	2,000	2,000	2,000	NA
Optional cover	Double indemnity	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000	NA

		Child Insured	
Category	Benefit	Plan C	Plan D
		Sum Insured (SGD)	Sum Insured (SGD)
Basic cover	Accidental Death and Permanent Disablement	125,000	250,000
	Accidental Medical Expenses	2,500	2,500
	Hospital Cash (daily)	75	75
	Fracture Benefit	500	500
	Mobility Aid/ Ambulance Benefit	1,250	1,250
	Personal Effects	500	500



Premium table

PA Prestige (Revised Premium inclusive of 9% GST)

	Plan A			Plan B			Plan C			Plan D		
	Class 1	Class 2	Class 3	Class 1	Class 2	Class 3	Class 1	Class 2	Class 3	Class 1	Class 2	Class 3
Adult Basic	223.45	256.15	288.85	337.90	392.40	441.45	643.10	752.10	850.20	970.10	1,133.60	NA
Adult Optional Cover	19.62	26.16	34.88	39.24	52.32	69.76	98.10	130.80	174.40	196.20	261.60	NA
Child	30.52	30.52	30.52	61.04	61.04	61.04	113.36	113.36	113.36	247.43	247.43	NA

Premium inclusive of GST

- For Self-Employed, the Company shall pay the Temporary Total Disablement (Weekly Benefits) as specified in the Table of Benefits, or S\$500 per week, whichever is lower.
- For Unemployed, retired or homemaker, the Company will not pay the Temporary Total Disablement (Weekly Benefits) as specified in the Table of Benefits.

Classification of occupation

Class 1 - Professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature

Examples: accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary), teachers, students.

Class 2 - Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen

Examples: Superintending (builders/decorators/foreman/plumbers/civil, electrical, mechanical engineers), surveyors, grocers, hairdressers, pharmacists, tailors, outdoor sales representatives, insurance/property agents, housewife.

Class 3 - Profession and occupations involving manual work without cutting machinery

Examples: Plumbers/electrical, mechanical engineers, painters, bakers, butchers, fishmongers, veterinary surgeons, domestic helpers, drivers (not requiring class 2/2A/2B, class 4 or more restrictive licenses).

Excluded Occupations - Profession and occupations that are hazardous/high risk, and/ or involving manual work with use of cutting machinery

Examples: Occupations including construction workers/welders, professional entertainers/ performers, professional sports, divers, military & emergency service, crew of sailing vessels, ship repairers. Occupations involving the use of cutting equipment, driving of heavy machinery, carpentry, underground work or external work involving height above 10 meters, use or handling of firearms/explosives/hazardous chemicals, rig platform and offshore work. Drivers requiring class 2/2A/2B, class 4 or more restrictive licenses.

What you need to do

In just four simple steps and you can enjoy peace of mind.

Step 1: Apply

- > Approach an Authorised QBE agent/ broker and discuss your needs, then select the plan that best meet your needs.
- > Fill out the proposal form and decide on the mode of payment most convenient to you: credit card or cheque.

Step 2: Understand the coverages in your Policy

- > Upon receiving your Policy, read through the policy wording, and ensure that your needs are correctly and sufficiently met.
- > Call your agent/broker immediately for clarifications should you be unclear of any wording

Step 3: Money back guarantee

- > If you are a new personal policyholder and after examining this Policy you are not entirely satisfied, return it to us within 14 days of the date of issue and this Policy will be cancelled and your money will be refunded in full. That's the service assurance QBE Insurance offers to you. However, we shall not be liable to pay any benefit in respect of a Policy so cancelled.

Step 4: What should you do in the event of a claim?

- > All claims must be made to QBE Insurance (Singapore) Pte Ltd immediately upon the occurrence of the claim.
- > Report to the relevant authority (if required).
- > Doctor's reports or certificates and hospital bills are required to support the claim
- > Retain all bills, invoices and receipts.

To report a claim or to obtain a claim form, please contact your insurance advisor or the QBE Singapore Claims Department at **+65 6224 6633** or visit our website at **www.qbe.com/sg**

Proposal form

QBE Insurance (Singapore) Pte Ltd

Statement pursuant to Section 25 (5) of The Insurance Act (Cap 142) or any subsequent amendments thereof, you ought to disclose in this form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void. (Please complete the form in block capitals, giving full and complete details, and ticking (✓) the appropriate boxes. If space is limited, kindly attach a separate sheet.)

The Proposer

Name:

Address:

Email:

Contact no:

(O):

(H):

Nature of Business (If a company):

Name	Relationship to Insured	Sex	Date of Birth	NRIC/ Passport no.	Occupation	Class	Plan
1.							
2.							
3.							
4.							
5.							

For applicant(s) and insured(s) listed above:

Have you been previously refused personal accident, financial protection, health or medical insurance, or have been imposed special conditions or have their policy cancelled or terminated.

Yes No

Declaration:

I/We hereby declare that the statements and particulars given by me/us in this proposal form are true and that nothing materially affecting the risks to be insured has been concealed by me/us. I/We acknowledge that the Insurance Advisor has provided me/us with a copy of the comparison table form due to the switch from your other personal accident insurance policy to this replacement personal accident insurance policy.

Signature (Main applicant):

Account No. Name of Intermediary:

.....
Date (dd/mm/yy):

Note : The insurance is not effective until this proposal is accepted by QBE.

Payment instructions (Please ✓ your choice of credit card)

Premium payable: S\$ _____ (Inclusive of GST)

Cheque no: _____

By checking the payment option box below, you agree to automatically renew your Policy for another year, unless you give us 30 days written notice of your intention to discontinue this Policy prior to the renewal date.

Your renewal premium will be automatically deducted from the card details provided to us.

Mastercard: Visa: Card no: _____

Expiry date: _____ CVV: _____

Cardholder's name: _____ Signature: _____

Declaration

I/We have read and understood the Personal Information Collection Statement attached to this Proposal Form.

I/We would like to receive information about goods and services of QBE SG or their affiliates via email and/or phone. Yes No

Signature & Company Stamp: _____

Date (dd/mm/yy): _____



Personal information collection statement

In relation to the personal data collected by QBE Insurance (Singapore) Pte. Ltd. ("QBE SG"), I/We agree and acknowledge that:

- a) The personal data requested is necessary for QBE SG to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed.
- b) The personal data collected in this form may be used by QBE SG for the purposes stated in its Privacy Policy found at <https://www.qbe.com/sg/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes).
- c) QBE SG may transfer the personal data to the following classes of persons (whether based in Singapore or overseas) for the purposes identified in (b) above:
 - i. Third parties providing services related to the administration of my/our policy (including reinsurance).
 - ii. Financial institutions for the purpose of processing this application and obtaining policy payments
 - iii. In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers.
 - iv. Another member of the QBE group (for all of the purposes stated in (b)) in any country; or
 - v. Other parties referred to in QBE's Privacy Policy for the purposes stated therein
- d) I/We may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via post or email at:

Address: **QBE Insurance (Singapore) Pte. Ltd.**
1 Wallich Street, #35-01,
Guoco Tower, Singapore 078881

Email: **info.sing@qbe.com**

- e) That where I/We are providing personal data on behalf of another person to QBE SG, I/We have obtained consent from the other person who have agreed that their personal data will be released to QBE SG in accordance with paragraphs (a), (b) and (c) above.





QBE Insurance (Singapore) Pte Ltd

Part of QBE Insurance Group Unique Entity No. 198401363C

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