

QBE PA Prestige

Personal accident insurance that protects you against unexpected accidents



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 and unexpected accidents. Your well-being is our business.

Benefits at a glance

- **No medical examination** required
- **No claim bonus** available
- Coverage up to **\$S1,000,000** 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 Accident **(ENHANCED)**
- **Zero Excess** for Accidental Medical Expenses
- **Free cover** for up to 3 dependent Child/ Child(ren) under Family Plan on the condition that both parents are insured under the same policy
- **Maximum coverage** of up to S\$250,000 for ADPD 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 effects.
- **Increased entry age** from 65 to 70 years old, and renewable age from 75 to 80 years old.

Benefits at a glance

1. **Accidental Death and Permanent Disablement**

Provides coverage against death and permanent disablement caused directly and solely by Accident. Payment for permanent disablement will be in accordance with the Table of Compensation.

2. **Accidental Medical Expenses**

Takes care of the medical expenses incurred for treatment received from a Western Medical Practitioner for injuries sustained as a result of an accident as defined in the policy. This benefit is extended to include Chinese Physician/Chiropractor treatment expenses for injuries sustained as a result of an accident defined in the policy up to the limit mentioned in the Plan selected.

3. **Temporary Total Disablement (Weekly)**

Pays you in the event you are unable to continue with your business or occupation temporarily following an accident as defined in the policy, weekly benefit as 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 homemaker. And 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)**

Pays in the event of a hospitalisation of the Insured Person resulting from 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**

Pays for cost of purchase of aid equipment (eg. wheelchair, crutches, etc) and/or ambulance cost.

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 child/children, ages ranging from 1 month old (up to 25 years old if studying full time in a recognised institution) 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)**

Pays double 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).

Important notice:

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 your QBE servicing agent/broker 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

| | | 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 | |
| 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.

| 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

| | PREMIUM (SGD) | | | | | | | | | | | |
|----------------------|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | PLAN A | | | PLAN B | | | PLAN C | | | PLAN D | | |
| | CLASS1 | CLASS2 | CLASS3 | CLASS1 | CLASS2 | CLASS3 | CLASS1 | CLASS2 | CLASS3 | CLASS1 | CLASS2 | CLASS3 |
| Adult Basic | 120 | 155 | 205 | 225 | 290 | 385 | 505 | 655 | 870 | 830 | 1080 | NA |
| Adult Optional Cover | 18 | 24 | 32 | 36 | 48 | 64 | 90 | 120 | 160 | 180 | 240 | NA |
| Child | 28 | 28 | 28 | 56 | 56 | 56 | 104 | 104 | 104 | 227 | 227 | NA |

Premium excludes GST

1. 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
2. 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. And/or 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. And/or occupations/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



QBE

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PANPST/OCT20