

Frequently Asked Questions – *Personal Accident*

1. If I am to be stationed overseas for a period of time, will my personal accident policy cover me?

Our Personal Accident policy covers an insured in his country of residence. It also covers an insured while outside his country of residence for periods not exceeding six consecutive months at a time. If your intended stay will be longer, we may agree to extend subject to underwriting and additional premium.

2. I am a student aged 14. Can I propose to take up a policy myself?

Only adults aged 18 to 65 years can propose to take up a Personal accident policy. Children below the age of 18 can be enrolled as a dependent of a family policy.

3. Does the policy cover reservist training?

Yes, our policy does cover accident while on reservist training.

4. I have a personal accident policy with another insurer. Can I take up another with AXA Insurance? Will both policies pay for claims?

Yes, you can subject to our acceptance. In the event of a claim for medical expenses, we will only reimburse for the amount that have not been reimbursed under any other policy.

5. Are renewal premiums guaranteed?

No, renewal premiums are not guaranteed.

6. Can a person claim for medical expenses due to illness?

No, personal accident policies pay only for that which results due to an accident.

7. Why are premiums rated based on occupation?

Each and every occupation has their own unique risk and a Personal Accident policy provides coverage round the clock.

8. My son will be enlisted for National Service soon. Can he buy a Personal Accident insurance?

Yes, he can.

9. What's the administrative charge if I choose to cancel my policy?

There is no administrative charge imposed. If no claims have been made during the current period of insurance, we will grant a pro-rated refund for the unused period subject to a minimum premium of S\$53.50 (inclusive of GST).

10. Is there a limit to the sum insured?

Yes, maximum sum insured of \$500,000 subject to underwriting and acceptance.