

## Eligibility of Cover

- Singapore citizens or foreigners with valid passes residing in Singapore.
- Adults from 18 to 65 years old. Policy renewable up to 75 years old.
- Children who are unmarried and between 15 days to 18 years old, or up to 25 years old if still studying full-time in a recognised institution of higher learning.
- Proposal for children must include at least one parent.

## Occupation Type

Premium payable is based on occupation type:

### 1) Non-Manual Occupations

Administrative occupations not involving the use of tools or anything hazardous. (e.g. architect, doctor, homemaker, insurance agent, tour guide.)

### 2) Manual Occupations

Occupations involving mainly outdoor, manual work and the use of tools or machinery or exposure to high risk environment. (e.g. baker, driver, site engineer, mechanic, veterinarian.)

### 3) The policy will not pay claims arising from any injury caused by these occupations or by occupations involving the following activities:

- Full-time military, airforce, navy, police and civil defence personnel (other than serving full-time NS or as a reservist)
- Professional sportsman, motor car/bike racer, entertainer, stuntman, dancer, jockey, armed security guard
- Off-shore rig/platform worker, diver, fisherman, electrician, wood working, welding
- Flying other than as a passenger on a licensed commercial aircraft, pilot, air crew
- Work onboard sea vessel, ship crew, shipyard worker, dock worker
- Underground worker, in tunnel or quarry, construction worker
- Any occupation dealing with explosives or hazardous substances
- Work at heights above 30 feet

## Eligibility of Plan

The plan and add-ons you are eligible to apply is based on occupation type:

### Individual Cover

Occupation Type	Silver	Gold	Platinum	Add-ons
Non-Manual Occupation	✓	✓	✓	✓
Manual Occupation	✓	X	X	X

### Family Cover

Your spouse and/or children will be covered under the same plan and add-ons which you have selected.

Occupation Type	Silver	Gold	Platinum	Add-ons
Either Insured or Spouse is Non-Manual Occupation	✓	✓	✓	✓
Insured & Spouse are Manual Occupation	✓	X	X	X

## AXA : A World Leader in Financial Protection

### AXA Group in 2015

- 99 billion Euros in consolidated revenues
- 166,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 64 countries have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 7th year running
- Over 170 years of local experience in Asia

### AXA Insurance Pte Ltd in 2015

- Leading General Insurer in Singapore
- Business ranking
  - No. 1 in Work Injury Compensation
  - No. 2 in Motor, Health, Engineering and Cargo



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

## personal accident

coverage for the ups  
and downs of life



AC/SPA BROC/JAN 2019

SmartPersonal Accident



## Coverage for the ups and downs of life



### SmartPersonal Accident takes care of your recovery

Accidents can happen to anyone, anytime. Focus on getting well from serious injuries with **SmartPersonal Accident** that provides both financial coverage and services. These services are specially designed to reduce daily disruptions to your life during various stages of your recovery.

### Choose your benefits and pay only for what you need

**SmartPersonal Accident** is a flexible plan that allows you to customise your preferred benefits and limits according to the needs of your family. Choose your preferred coverage plans with the option of upgrading your policy to include 7 added benefit choices.

### Complete coverage for greater peace of mind

- Extended medical expenses that covers chinese physician, chiropractor, accidental dental treatment, dengue fever, insect/animal bites and food & drinks poisoning.
- 24-Hour AXA Assistance Hotline provides emergency medical evacuation, repatriation and travel assistance.
- Worldwide cover.
- Full terrorism cover.

## FREE Child Cover

### when you sign up with your spouse

- Free Child Cover insures your child with 10% of selected Adult benefits.
- You may choose to purchase a Paid Child Cover that insures your child with 50% of selected Adult benefits.

#### Notes:

- Premiums quoted are inclusive of 7% GST and subject to change without prior notice.
- This is a personal accident plan and benefits will only be payable upon an accident occurring.
- This brochure is not a contract of insurance. Please refer to the Policy which is the operative document for full terms and conditions. AXA reserves the right to amend any of the information shown without prior notice. Benefits of the policy will only be payable upon an accident occurring. You may wish to seek advice from our AXA Financial Consultants before making a commitment to purchase this product. In the event that you choose not to seek advice from our AXA Financial Consultants, you should consider whether the product in question is suitable for you.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.
- Please note that the premium rates are not guaranteed and we may, at our sole discretion, increase the premium rates from time to time depending on our claims experience.

CORE BENEFITS	Sum Insured Per Adult		
	Silver Plan	Gold Plan	Platinum Plan
<b>Accidental Death / Permanent Disablement</b>	S\$100,000	S\$200,000	S\$300,000
<b>Compassionate Allowance</b> Pays a lump sum benefit to help out with funeral expenses.	S\$1,000	S\$2,000	S\$3,000
<b>Accidental Medical Expenses (per year) includes cover for:</b> • Treatment by chinese physician / chiropractor • Accidental dental treatment • Dengue fever • Insect / animal bites • Food and drinks poisoning	S\$2,000	S\$4,000	S\$6,000
<b>24-Hour AXA Assistance Hotline Service</b> Provides 24-hours emergency assistance should you sustain injuries overseas; arranges and pays for medical and home services of selected add-ons to support your recovery in Singapore.	Covered	Covered	Covered
<b>Annual Premium</b>			
<b>Adult (Non-Manual Occupation)</b>	S\$94.16	S\$188.32	S\$282.48
<b>Adult (Manual Occupation)</b>	S\$131.82	S\$263.65	S\$395.47
<b>Paid Child Cover</b>	S\$61.20	S\$122.41	S\$183.61

ADD-ON BENEFITS	Sum Insured Per Adult	Annual Premium	
		Adult	Paid Child Cover
<b>Add-on 1 : Increase in Sum Insured for Accidental Death / Permanent Disablement</b> (Only applicable to Platinum plan) Pays additional cash benefit for higher coverage.	S\$100,000	S\$42.80	S\$27.82
	S\$200,000	S\$117.70	S\$76.51
	S\$300,000	S\$128.40	S\$83.46
	S\$400,000	S\$192.60	S\$125.19
	S\$500,000	S\$256.80	S\$166.92
	S\$600,000	S\$321.00	S\$208.65
	S\$700,000	S\$385.20	S\$250.38
<b>Add-on 2 : Weekly Benefit for Temporary Disablement (Total &amp; Partial)</b> Pays a weekly cash benefit for every week of disablement, up to 104 weeks.	S\$100	S\$26.75	N.A.
	S\$200	S\$53.50	
	S\$300	S\$80.25	
<b>Add-on 3 : Daily Hospital Cash Allowance</b> Pays a daily cash benefit for every 24 hours of hospitalisation, up to 90 days.	S\$100	S\$8.56	S\$8.56
	S\$200	S\$17.12	S\$17.12
	S\$300	S\$25.68	S\$25.68
<b>Add-on 4 : Healthcare Assistance for Serious Injury</b> • Nursing Care • Consultation with a Psychologist • Doctor's Home Visits • Consultation with a Therapist	S\$5,000	S\$48.15	S\$16.05
<b>Add-on 5 : Recovery Support for Serious Injury</b> • Transportation for Medical Appointments • Housekeeping and Meal Services • Home Modification	S\$2,000 S\$2,000 S\$5,000	S\$42.80	S\$12.84
<b>Add-on 6 : Lifestyle Protection</b> • Income Protection • Loan Protection	S\$30,000 S\$3,000	S\$21.40	N.A.
<b>Add-on 7 : Dependant Cover</b> • Children's Education Fund (max 3 children) • Parent's Shield (max 2 parents) • Child Guardian	S\$10,000/child S\$8,000/parent S\$1,000	S\$16.05	N.A.