



Protect — your — *life's adventures*

PA Guard

GENERAL INSURANCE

Flexible coverage to suit your lifestyle

Pursue life's adventures in a carefree manner with PA Guard¹, which protects you from unexpected accidents. Choose the coverage based on your lifestyle needs, with optional benefits to maintain your lifestyle before the accident, and/or for peace of mind knowing your hospitalisation expenses will be taken care of.

Why is it good for me?

- 1 Provides **double indemnity for accidental death on public transport** up to \$750,000²
- 2 Choose to **enhance your protection based on your needs**, be it to maintain your lifestyle or to cover your hospitalisation expenses due to an injury
- 3 Choose to include a **re-employment benefit³** in the event of permanent disability due to an accident
- 4 Opt to receive **3× your daily hospital income if you are warded in the intensive care unit (ICU)** for an injury due to an accident, up to \$1,050 per day⁴

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Optional lifestyle maintenance benefits

PA Guard offers optional benefits to help support your previous standard of living after the accident, with payouts to aid in various aspects of your life. Receive weekly cash up to \$400⁵ if you suffer temporary total disability due to an injury, get help to return you to employment³ and more.

Optional hospitalisation benefits

Ensure you are covered for hospitalisation expenses in the event of injury due to accident, with triple cover for your ICU stay of up to \$1,050 per day⁴, cover for broken bones or fractures of up to \$25,000⁶ per accident, and more.

Up to 25% renewal bonus

Enjoy a 5% renewal bonus⁷ each year on the sum insured for accidental death, permanent disability (per accident) and double indemnity for accidental death on public transport. This is up to a maximum of 25% for 5 consecutive claim-free years.

Table of Cover

| Maximum benefit (S\$) per insured person | | | | | |
|--|---|-----------|-----------|-----------|-------------|
| Benefits | | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| Section 1 | Accidental death | \$100,000 | \$250,000 | \$500,000 | \$750,000 |
| Section 2 | Permanent disability (per accident) | \$150,000 | \$375,000 | \$750,000 | \$1,125,000 |
| Section 3 | Double indemnity for accidental death on public transport | \$100,000 | \$250,000 | \$500,000 | \$750,000 |
| Section 4 | Medical expenses for injury (per accident) | \$2,000 | \$4,000 | \$5,000 | \$6,000 |
| Section 5 | Treatment by a Chinese medicine practitioner or a chiropractor (per accident) | \$500 | \$750 | \$1,000 | \$1,250 |
| Optional Benefits – Lifestyle maintenance benefits | | | | | |
| Section 6 | Mobility aids (per accident) | \$3,000 | \$3,000 | \$3,000 | \$3,000 |
| Section 7 | Weekly cash (per week; up to 52 weeks in a row) | \$100 | \$200 | \$300 | \$400 |
| Section 8 | Family support fund | \$50,000 | \$75,000 | \$150,000 | \$200,000 |
| Section 9 | Re-employment benefit | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| Section 10 | Modifying your home (per lifetime) | \$5,000 | \$10,000 | \$15,000 | \$25,000 |
| Optional Benefits – Hospitalisation benefits | | | | | |
| Section 11 | Daily hospital income (per day; up to 365 days per accident) | \$100 | \$150 | \$250 | \$350 |
| Section 12 | ICU Triple Cover (per day; up to 30 days per accident) | \$300 | \$450 | \$750 | \$1,050 |
| Section 13 | Emergency medical evacuation and sending you home (per policy year) | \$100,000 | | | |
| Section 14 | Ambulance fee (per accident) | \$200 | | | |
| Section 15 | Broken bones or fractures (per lifetime) | \$10,000 | \$15,000 | \$20,000 | \$25,000 |

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Choice of different plan types

Depending on your needs, we offer different plan types so that you can choose the coverage that best suits you. The premium rates will differ based on your occupation type, do refer to the table under “Types of occupations covered” to check whether you belong to Group A or Group B. Premiums paid by monthly recurring payment arrangement may differ due to rounding.

| Group A | Plan 1 | | Plan 2 | | Plan 3 | | Plan 4 | |
|--|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| | Monthly premium | Yearly premium | Monthly premium | Yearly premium | Monthly premium | Yearly premium | Monthly premium | Yearly premium |
| Main benefits | \$13.30 | \$153.00 | \$23.50 | \$269.30 | \$40.50 | \$465.20 | \$55.30 | \$632.30 |
| Optional benefits: top-up amount for premiums | | | | | | | | |
| Optional lifestyle maintenance benefit | \$5.30 | \$61.00 | \$9.00 | \$102.90 | \$15.00 | \$172.30 | \$17.70 | \$206.80 |
| Optional hospitalisation benefit | \$3.20 | \$36.40 | \$5.80 | \$67.60 | \$9.00 | \$103.00 | \$11.40 | \$129.30 |

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

| Group B | Plan 1 | | Plan 2 | | Plan 3 | | Plan 4 | |
|--|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| | Monthly premium | Yearly premium | Monthly premium | Yearly premium | Monthly premium | Yearly premium | Monthly premium | Yearly premium |
| Main benefits | \$24.70 | \$283.60 | \$44.20 | \$507.00 | \$71.70 | \$822.70 | \$102.30 | \$1,175.30 |
| Optional benefits: top-up amount for premiums | | | | | | | | |
| Optional lifestyle maintenance benefit | \$9.90 | \$113.40 | \$16.10 | \$185.20 | \$26.50 | \$304.50 | \$33.00 | \$378.60 |
| Optional hospitalisation benefit | \$5.90 | \$67.40 | \$10.50 | \$121.00 | \$15.80 | \$182.40 | \$20.90 | \$239.50 |

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Types of occupations covered

Group A

Professions or occupations of professional, administrative, managerial or clerical nature or occupations of outdoor nature or involving light manual work without the use of tools or machinery.

Examples: Admin executive, auditor, lawyers, salespersons, managers, homemakers, domestic helpers, students, doctors, teachers, insurance agents, waiters, retailers etc.

Group B

Professions or occupations involving manual work with the use of tools or machinery or uniform professions involving security or defence work or whose work environment is in high altitude or of hazardous nature.

Examples: Hawkers, cooks, drivers, painters, fitness/gym trainers, despatch, construction workers, commercial airline crews, national servicemen, policemen, prison wardens, steermen, security guards, carpenters, technicians, mechanics, veterinary surgeons, paramedics, life guards etc.

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Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2017, Income had over \$36.3 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



CLICK www.income.com.sg

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IMPORTANT NOTES

1 You can sign up for this plan if you:

- hold a valid Singapore identification document,
- are living or working in Singapore, or away from Singapore for no more than 180 days at any one time, and
- are within 15 days old and 65 years old.

We may continue cover for you up to 75 years old at a reduced sum insured and we may apply new terms; depending on our decision.

2 This benefit limit is applicable under Plan 4. We pay this benefit if you die within 12 months from the date of the accident and your death resulted solely from this accident of the public transport while you are on board as a fare-paying passenger. If compensation has already been made to you under section 2 under this policy for the same accident, the compensation made under this benefit will be reduced by that amount.

3 This benefit is applicable if you have taken up the optional lifestyle maintenance benefit. We pay this benefit if you suffer a permanent disability which entitles you to 50% or more percentage of the sum insured as shown in the scale of compensation table under section 2 in the Policy Contract due to an injury, and you become unemployed as a result.

4 This benefit limit is applicable under Plan 4 with optional hospitalisation benefit taken up. We pay this benefit for each day that you stay as an inpatient in the ICU of a hospital due to an injury, up to 30 days for each accident. This benefit will end once you are discharged from the ICU.

5 This benefit limit is applicable under Plan 4 with optional lifestyle maintenance benefit taken up.

If you suffer temporary total disability due to an injury, we will pay you the cash benefit as shown in the table of cover for each full week of temporary total disability as confirmed by a medical practitioner in writing, up to 52 weeks in a row. We pay this benefit if the temporary total disability is diagnosed within 90 days from the date of accident.

If you suffer temporary partial disability due to an injury, or if you suffer temporary partial disability immediately following temporary total disability, we will pay you 25% of the cash benefit as shown in the table of cover for each full week of temporary partial disability as confirmed by a medical practitioner in writing, up to 52 weeks in a row. We pay this benefit if temporary partial disability is diagnosed within 90 days from the date of accident, unless you suffer the temporary partial disability immediately following temporary total disability.

If the temporary total disability or temporary partial disability lasts for less than 7 days in a row, we will pay a pro-rated amount of the benefit.

6 This benefit limit is applicable under Plan 4 with optional hospitalisation benefit taken up. We pay this benefit if you suffer from an injury described in the scale of compensation in the Policy Contract within 90 days of the date of the accident.

7 If there is a claim made under section 1, 2 or 3 under this policy, we will apply the renewal bonus for the claim and after which no renewal bonus will be given under the policy for any subsequent claims made under section 1, 2 or 3 or renewals.

This is for general information only. You can find the usual terms and conditions of this plan in your Policy Contract.

All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 22 June 2018