

**ERGO**



# ERGO AccidentProtect Individual

Peace of mind for life's unexpected moments



# ERGO AccidentProtect Individual

**ERGO AccidentProtect Individual** is a comprehensive yet flexible insurance plan that offers you 24-hour protection from personal accident with a full range of coverage, including medical expenses incurred from accidents.

It ensures your and your family's financial security at the hour of need and also provides coverage at various stages of your recovery to minimise the day-to-day disruptions to your life.

## Core Benefits

### Double Indemnity for Accidental Death

**ERGO AccidentProtect Individual** pays lump-sum cash in the event of Death or Total Permanent Disablement. This benefit doubles if the Accident occurs while you are travelling in any Public Conveyance or due to Earthquake, Cyclone, Typhoon, Hurricane and Flood.

### Additional 50% Pay-out for Total Permanent Disability

An additional 50% of the sum insured is paid in the event of Total Permanent Disablement.

### Accident Medical Expense Reimbursement

You can now be reimbursed for all your hospitalisation fees, outpatient treatment, treatment by a Traditional Chinese Medicine practitioner for Accidents and 22 Specified Infectious Diseases, including Dengue Fever, Hand Foot and Mouth Disease as well as Mumps, Rubella, RSV and Shingles.

We also cover the cost of purchase or rental of Mobility Aid such as crutch, wheelchair, hearing aids and artificial limbs as prescribed by a Physician.

### Weekly Benefits

Loss of income while you are unable to work due to an Accident can cause financial distress. We will pay a weekly income to replace and mitigate this financial loss for you.

### Personal Effects and Belongings

Repair or replacement costs of your Personal Effects and Belongings damaged beyond repair due to an Accident that results in your hospitalisation.

### 20% Complimentary Coverage for your Children

With you and your spouse covered under the same policy, your children can now be covered for 20% of your plan at no additional costs.

## Additional Benefits

-  Daily hospital income
-  Emergency Medical Evacuation
-  Lifestyle Maintenance
-  Compassionate Allowance
-  Child Support Fund
-  Income Protection
-  Loan Protector

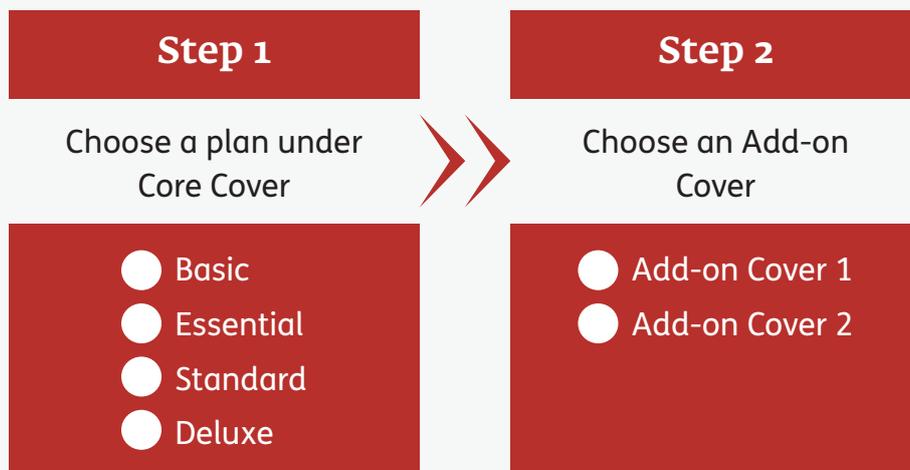
## Special Extensions

-  Dental treatment due to accidents
-  Insect / animal bites
-  Accidental food & drinks poisoning
-  Infectious diseases
-  Exposure and disappearance
-  Hijack, riot, strike, civil commotion, murder and assault
-  Motorcycling
-  Miscarriage due to accident

## Choose Your Benefits and Pay Only for What You Need

**ERGO AccidentProtect** Individual gives you the flexibility to choose your preferred benefits and limits according to your needs.

Follow these 2 simple steps for a cover of your choice:



**Important Note:** Core cover is mandatory. You can choose either one or both add-on covers but under the same plan. Add-on covers are not mandatory.

# Summary of Benefits

Sum Insured (S\$) per occurrence/annual limit

Part	Benefits	Basic	Essential	Standard	Deluxe
1	<b>Accidental Death and Permanent Disablement (ADPD) –</b> Amount Payable as a lump sum in event of Accidental Death or Permanent Disability	100,000	200,000	300,000	500,000
	<b>Double Indemnity payable for ADPD due to:</b> (i) ADPD whilst travelling as a passenger in any public conveyance (ii) ADPD resulting from earthquake, typhoon, cyclone, hurricane & flood	200,000	400,000	600,000	1,000,000
2	<b>Medical Expenses Reimbursement</b> Expenses incurred in-hospital and for out-patient treatment – Per disability due to an <b>Accident</b> or <b>Infectious Disease</b>	up to 3,000	up to 6,000	up to 8,000	up to 10,000
	Dental Treatment arising from an <b>Accident</b>	Sub-limit of up to 50% of Medical Expenses Reimbursement per occurrence			
	<b>Medical Expenses</b> Arising from Insect / Animal Bites, or Poisoning from food and drinks				
3	<b>Weekly Benefit for Temporary Total Disablement (TTD)</b> Weekly benefit for up to 104 weeks for Total Temporary Disablement due to an Accident	100 per week	200 per week	300 per week	500 per week
4	<b>Traditional Chinese Medicine and Chiropractor</b> Reimburse for treatment by a Chinese Physician or Chiropractor rendering Traditional Chinese Medicine or Chiropractor treatment due to an Accident (Per Policy Year)	up to 500	up to 750	up to 750	up to 1000
		Sub-limit of 10% of Sum Insured per Visit			
5	<b>Mobility Aid and Ambulance Services Reimbursement</b> Reimbursement for cost of ambulance services & purchase or rental of a wheelchair, crutches or hearing aids as prescribed by a <b>Physician</b> (Per Policy Year)	up to 3,000	up to 4,000	up to 4,000	up to 5,000
6	<b>Personal Effects and belongings</b> Damaged as a result of an <b>Accident</b> covered under this <b>Policy</b> (Per Policy Year)	200	300	400	500
7	<b>Cover for Dependent Children</b> – Complimentary cover for <b>Dependent Children</b> for up to 20% of <b>Benefits</b> 1, 2, 4 & 5 only provided that both parents are insured under the same policy at inception – Should both parents be covered under different plans but under same policy, the <b>Dependent Children</b> will be covered for up to 20% of <b>Benefits</b> 1, 2, 4 & 5 only under the lower plan – This cover is extended to single parent, widow, widower, or divorcee for additional premium of 40%	20%	20%	20%	20%
Part	Benefits	Basic	Essential	Standard	Deluxe
8	<b>Daily Hospital Income</b> Pay daily income for each day you are hospitalized up to 1 year	100	200	250	300
9	<b>Emergency Medical Evacuation</b> Reimbursement of emergency evacuation expenses due to <b>Accident</b> (Per Policy Year)	up to 20,000	up to 30,000	up to 40,000	up to 50,000
10	<b>Lifestyle Maintenance</b> Payment to the <b>Insured Person's</b> immediate dependent family a monthly maintenance up to 12 months due to death by <b>Accidental Death</b> of the <b>Insured Person</b>	1,000	2,000	2,000	3,000
11	<b>Compassionate Allowance</b> Payment of a lump sum upon <b>Accidental Death</b> of an <b>Insured Person</b>	5,000	10,000	15,000	25,000
12	<b>Child Support Fund</b> Payment of a lump sum for the benefit of the <b>Insured Person's</b> <b>Dependent Children</b> upon the <b>Accidental Death</b> of the <b>Insured Person</b>	10,000	15,000	20,000	25,000
13	<b>Income Protection</b>	6 months' salary, up to 30,000	6 months' salary, up to 30,000	6 months' salary, up to 30,000	6 months' salary, up to 30,000
14	<b>Loan Protector</b>	up to 3,000	up to 3,000	up to 3,000	up to 3,000

## Premium Table - Annual Premium Per Insured Person (s\$)

Core Cover				
Occupation Class	Part 1 to 7			
	Basic	Essential	Standard	Deluxe
Class I	135	223	305	580
Class II	160	234	320	650
Class III	260	433	590	NA

Add-on Cover 1				
Occupation Class	Part 8 to 11			
	Basic	Essential	Standard	Deluxe
Class I	36	72	90	108
Class II	37	76	94	114

Add-on Cover 2				
Occupation Class	Part 12 to 14			
	Basic	Essential	Standard	Deluxe
Class I	23	34	45	56
Class II	24	35	47	59

Premiums quoted are for insured persons aged below 65 and inclusive of 9% GST and subject to change without prior notice.

## Eligibility of Cover

- Persons from 16 to 70 years old (age next birthday). Policy renewable up to 75 years old
- Children from 15 days to 18 years old (age next birthday), who are unmarried and unemployed. Policy renewable up to 25 years old if studying full-time in a recognized institution of higher learning
- Singapore citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Pass Holders
- Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Pass Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore - Proposal for children must include at least one parent
- Family cover can be extended to a single parent, widow, widower, or divorcee for additional premium of 40%

**ERGO** Insurance Pte. Ltd. is a registered general insurer regulated by the Monetary Authority of Singapore. ERGO is a wholly-owned Singapore subsidiary of ERGO Group in Germany. ERGO Group is one of the leading international insurance groups and operates in over 20 countries across Europe, North America and Asia. ERGO offers a comprehensive range of insurance policies, pensions, investments, and services. The company is part of Munich Re, one of the top providers of reinsurance, primary insurance and insurance-related risk solutions in the world. AM Best rated ERGO Insurance Pte. Ltd. with A+ (Superior) for its financial strength.

## Important Notes

This product is underwritten by ERGO Insurance Pte. Ltd. No insurance is in-force until premiums are received in full and the policy is issued by ERGO Insurance Pte. Ltd. This is a personal accident plan and benefits will only be payable upon an accident occurring. The benefits of the policy will be in accordance with the terms and conditions of the policy. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/ or underwriter's determination. Claims due to an infectious disease or accidental food and drinks poisoning will be payable subject to a 15-day waiting period from the coverage start date.

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 ERGO Insurance Pte. Ltd. or visit the ERGO Singapore, GIA or SDIC websites ([www.ergo.com.sg](http://www.ergo.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This is a short-term personal accident policy, and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days' notice in writing. If you have any existing medical condition at the policy renewal date, you may not be covered under the renewed policy for such a medical condition. If such a medical condition is covered under the renewed policy, you may need to pay additional premiums. This policy is not a Medisave-approved policy, and you may not use Medisave to pay the premium for this policy.

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Underwritten by:

The ERGO logo is displayed in a large, bold, red sans-serif font.

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