

Classification of occupations

AccidentProtect Group suits your business. There are very few occupations and business types we are unable to consider.

Class 1 - white collar occupations that involve no manual work and some very light physical work, such as accountant, lawyer, banker, doctor, teacher, nurse, secretary, etc.

Class 2 - light blue collar occupations that involve light manual work, such as supervision of manual workers, totally administrative job in an industrial environment, professions of an outdoor nature, work involving overseas travel or work involving the occasional use of tools or machinery, such as foreman, grocer, hairdresser, salesman, tailor, surveyor, tourist guide, etc.

Class 3 - medium blue collar occupations that involve manual work in non-hazardous industries and are wholly involved in manual duties. Examples are professions involving the use of tools or machinery, such as a carpenter, builder, painter, driver, technician, hawker, unarmed security guard, etc.

Class 4 - heavy blue collar occupations that involve heavy manual work in hazardous industry. Examples are full-time national serviceman, fireman, policeman, armed security guard and woodworking machinist, etc.

Premium rates differ according to the different occupational class of your employees.

Main Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the policy contract. You are advised to refer to the policy contract for the full list of exclusions.

- Suicide or self-inflicted injuries, while sane or insane
- Insurrection, war declared or undeclared
- Strike, riot or civil commotion
- Committing an assault or felony
- Racing on wheels or boats
- Use of Chemical, Nuclear and Biological weapons

How to obtain cover

You can send your electronic submission to your servicer at ERGO.

Important Notes

This material is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives.



Know your Insurer

ERGO Insurance Pte. Ltd. is a registered general insurer regulated by the Monetary Authority of Singapore. The Company is a fully-owned subsidiary of ERGO Insurance Group.

At ERGO Insurance Pte. Ltd. , we underwrite all classes of general insurance and are able to provide good capacities for a range of Corporate and Commercial Lines. Apart from meeting the general insurance needs of individuals and small to medium sized enterprises across most industries, we also work with our business partners on certain larger, multi-national risks involving specialized product lines given our strategic alliance with and support accorded by our business partners.

ERGO is one of the major insurance groups in Germany and Europe.

Worldwide, the Group is represented in over 30 countries and concentrates on Europe and Asia. ERGO offers a comprehensive spectrum of insurance, provision and services. In its home market of Germany, ERGO ranks among the leading providers across all segments. ERGO is part of Munich Re.

Munich Re is one of the leading reinsurers and risk carriers worldwide. In the financial year 2014, Munich Re achieved a profit of €3.2 billion on premium income of €48 billion. The Group's investments of €219 billion, of which €128 billion is accounted for by ERGO, are managed primarily by the joint asset management and fund company Munich ERGO Asset Management (MEAG).

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Version No. EAPG - 002

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AccidentProtect
Group

Group Personal Accident Policy

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To insure is to understand.

ERGO AccidentProtect Group

In an increasingly competitive business scenario, every organisation has to prepare for the unexpected. It applies not just to the area you operate in, but also to your employees. Should an unfortunate accident happen to your employee, that individual's daily routine could be severely disrupted, possibly for life in a more serious case. After all, no one can afford to lose people, whether to illness, Accidents or demotivation.

ERGO's Personal Accident Policies are designed to empower your Organisation with a choice of comprehensive insurance plans that provide powerful incentives for you and peace of mind for your people.

With AccidentProtect Group, you can choose the benefits you want for each class of employee which can either be a flat amount or a multiple of the employee's salary.

AccidentProtect Group provides employees with 24-hour worldwide coverage for death or disability up to the age of 75, without any medical examination requirements at the point of application.

Why choose AccidentProtect Group?

ERGO is continuously working towards product innovation and value creation for its clients.

Our Group Personal Accident policy is an excellent combination of employee centric benefits with superior underwriting expertise and highly efficient claims service for companies and organisations of all sizes, large, medium or small.

With AccidentProtect Group policy, your employees are more confident and productive knowing that they have extensive personal accident insurance coverage against accidental death or injury.

- Tailor made insurance
- Solutions for wide variety of industries
- Comprehensive coverage
- Assured service



Key features and benefits

With AccidentProtect Group, employers can select from some of the broadest and most flexible range of benefits available at highly competitive rates. AccidentProtect Group comes with a set of standard benefits and 24 extensions that can be customised as per your needs.

Standard benefits

Feature	Benefits Summary*
Accidental death cover	Cover for accidental death as a result of an injury suffered from an accident
Capital benefits cover	Lump sum benefits for listed disabilities resulting from an injury suffered from an accident
Accident medical reimbursement	Cover for Medical Expenses paid to a Physician(s) for treatment provided as a result of an injury
Weekly injury benefits	Loss of income cover as a result of temporary or partial disablement as a result of an injury suffered from an accident
Emergency medical evacuation	Arrangement for the Emergency Medical Evacuation utilising the means best suited to do so, based on the medical severity of the Insured Person's condition in case of an injury suffered from an accident
Repatriation expenses	Return of the Insured Persons mortal remains to the place of residence or place of regular employment in case of accidental death as a result of an injury suffered from an accident

* This is a summary only. Please refer to the policy wording.

Additional extensions

1. Compassionate Allowance	2. Additional Accidental Death Benefit due to Natural Catastrophe
3. Assault, Hijack and Murder	4. Comatose State Lump Sum Benefit
5. Exposure and Disappearance	6. Mobility Aid Extension
7. Drowning and Suffocation by Gas, Poisonous Fumes or Smoke	8. Ambulance Costs
9. Strike, Riot, Civil Commotion and Terrorism	10. Accident Hospital Recuperation Benefit
11. Motor-Cycling	12. Fracture Benefit
13. Insect / Animal Bites	14. Repatriation Expense Benefit
15. Accidental Food Poisoning	16. Critical Income
17. Miscarriage due to an Accident	18. Severe Burn
19. Reservist Training	20. Treatment by a Herbalist, an Acupuncturist or a Bonesetter
21. Child Education Fund	22. Unscheduled Flight
23. Automatic Increase in Accidental Death & Permanent Disablement Benefit	24. Replacement Staff / Recruitment Costs

Table of Benefits

Event of Loss		Compensation Payable % of Capital Sum Insured
A	Death	100%
B	Permanent Disablement	
1	Permanent Total Disablement	150%
2	Loss of or the Permanent total loss of use of two limbs	150%
3	Loss of or the Permanent total loss of use of one limb	125%
4	Permanent total loss of sight of both eyes	150%
5	Permanent total loss of sight of one eye	100%
6	Loss of or the Permanent total loss of use of one limb and loss of sight of one eye	150%
7	Loss of speech and hearing	150%
8	Permanent and incurable insanity	100%
9	Permanent total loss of hearing	
	a) Both ears	100%
	b) One ear	30%
10	Loss of speech	75%
11	Permanent total loss of the lens of one eye	75%
12	Loss of or the Permanent total loss of use of four fingers and thumb of	
	a) Right Hand	85%
	b) Left Hand	65%
13	Loss of or the Permanent total loss of use of four fingers of	
	a) Right Hand	55%
	b) Left Hand	45%
14	Loss of or the Permanent total loss of use of one thumb	
	a) Both right phalanges	40%
	b) One right phalanges	25%
	c) Both left phalanges	30%
	d) One left phalanx	20%
15	Loss of or the Permanent total loss of use of fingers	
	a) Three right phalanges	20%
	b) Two right phalanges	15%
	c) One - right phalanx	10%
	d) Three left phalanges	15%
	e) Two left phalanges	10%
	f) One left phalanx	5%
16	Loss of or the Permanent total loss of use of toes	
	a) All-one foot	25%
	b) Great toe-two phalanges	10%
	c) Great toe-one phalanx	10%
	d) Other than great toe, each toe	2%
17	Fractured Leg or Patella with Established Non-Union	20%
18	Shortening of leg by at least 5 cm	10%
C	Second and Third Degree Burns	
Head	Third Degree Burns of 20% or more of the total head surface area	100%
	Second Degree Burns of 10% or more of the total head surface area	50%
Rest of the body	Third Degree Burns of 40% or more of the total body surface area	100%
	Second Degree Burns of 40% or more of the total body surface area	50%
	Third Degree Burns of 25% or more, but less than 40% of the total body surface area	80%
	Second Degree Burns of 25% or more, but less than 40% of the total body surface area	40%
Rest of the body	Third Degree Burns of 15% or more, but less than 25% of the total body surface area	60%
	Second Degree Burns of 15% or more, but less than 25% of the total body surface area	30%