



PRODUCT SUMMARY FOR SAFRA FAMILY CARE

DETAILS OF INSURER

Singapore Life Ltd is a registered insurer under the Insurance Act 1966 and an exempt financial adviser under the Financial Advisers' Act 2001. As a registered insurer, Singlife provides and sells insurance products such as life policies and accident and health policies.

PRODUCT INFORMATION

This product is for members of SAFRA National Service Association (SAFRA), the master policy holder, and their dependants. The primary purpose of this insurance cover is to provide that if a member sustains injuries due to an accident and as a result is disabled permanently, or suffers the loss of certain limbs, he will be duly compensated for his plight. In addition, if the injury results in death, the deceased's next of kin will receive a lump sum payment to help alleviate some financial burdens.

ELIGIBILITY

To be an Eligible Member of SAFRA Family Care, you must satisfy the following criteria:

- (i) The Applicant and each of his dependent (including spouse and child) must be a member of SAFRA;
- (ii) The Applicant and each dependant must be between 19 to 70 years old (age next birthday), save that where a dependant is a child, such dependant must be between 6 to 21 years old (age next birthday);
- (iii) Singaporean citizen or Singapore Permanent Resident or who holds a valid employment pass and dependant pass in Singapore;
- (iv) Residing in Singapore (not out of Singapore for more than 90 continuous days during the coverage period).
- (v) You and your dependant(s) (if any) must have an occupational classification of Class 1 to Class 3.

This insurance policy is underwritten by **Singapore Life Ltd.**
4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 9933 www.singlife.com
Company Reg. No.:196900499K GST Reg No.: MR-8500166-8

* Occupational Classifications

Class 1	Clerical, administrative or other similar non-hazardous occupations
Class 2	Occupations where some degree of risk is involved, e.g. Supervision of manual workers, totally administrative job in an industrial environment
Class 3	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident
Class 4	High risk occupations involving heavy manual work including hot works

COVERAGE COMMENCEMENT

Coverage will commence 14 days after an application is submitted by an eligible SAFRA member.

At the end of the coverage period, the plan will automatically terminate without further notice.

DECLARATION

All answers declared in every respect should be true and correct, and that no material information has been withheld nor any relevant circumstances omitted.

Any non-disclosure, misrepresentation or fraud shall entitle Singlife to avoid all liabilities existing under this Policy in respect of that Insured person.

The policy owner may refer to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) for insurance-related disputes with us.

SCOPE OF COVERAGE

This policy provides 24-hours worldwide coverage against all accidental causes as specified below. The benefits of this plan will only be payable upon the occurrence of an accident.

We will only pay for either Accidental Death Benefit or Accidental Total and Permanent Disability Benefit.

BENEFITS (in Singapore currency)

	Benefits Due to Accidental Causes	A: Parents	B: Child dependents
	Basis of Coverage	Voluntary	Voluntary
1	Accidental Death Benefit	\$50,000	\$50,000
2	Accidental Total and Permanent Disability Benefit	\$50,000	\$50,000
3	Accidental Medical Expenses Reimbursement	\$200	\$200
4a	Daily Accident Hospitalisation Income - max 30 days	\$50	NA
4b	Other medical expenses (For treatment of Hand, Foot and Mouth Disease, Malaria, Rabies, Melioidosis and Rubella)	NA	\$250
5	Ambulance fee	\$200	\$200
6	Simple fracture or other fracture	\$1,000	\$1,000

1. ACCIDENTAL DEATH BENEFIT

Upon receipt of due proof of accidental death of an Insured Person, a lump sum of \$50,000 shall be payable.

2. ACCIDENTAL TOTAL AND PERMANENT DISABILITY BENEFIT

In the event an Insured Person becomes totally and permanently disabled due to an accident, and upon receipt of satisfactory proof of such Total and Permanent Disability, the Policy shall pay a lump sum of \$50,000. Total and Permanent Disability shall mean that the disability must be total and permanent and that there is neither at the point of commencement of the disability nor at any time thereafter any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit. The total and irrecoverable loss of sight of both eyes, or loss by severance of two or more limbs at or above the wrists or ankles, or the total and irrecoverable loss of sight of one eye together with loss by severance of one limb above the wrist or ankle shall be considered as Total and Permanent Disability.

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3. ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT

In the event an Insured Person is being hospitalized, we will reimburse inpatient and outpatient treatment of bodily injury caused solely and directly by accident up to maximum of \$200. Outpatient coverage is up to 50% of the benefit amount (inclusive of hospitalization expenses due to common incidents such as insect bites, animal bites, dengue fever and food poisoning).

4a. DAILY ACCIDENT HOSPITALISATION INCOME

We will pay a fixed amount for up to 30 days if the Insured Person is hospitalized in a normal ward, due to accident.

4b. OTHER MEDICAL EXPENSES

We will reimburse medical expenses for the treatment of Hand, Foot and Mouth Disease, Malaria, Rabies, Melioidosis and Rubella.

5. AMBULANCE FEE

If an Insured Person sustains an Accidental Injury which necessitates the use of an ambulance, we will reimburse the actual ground ambulance costs incurred by the Insured Person up to maximum of S\$200 for transportation to the Hospital.

6. SIMPLE FRACTURE OR OTHER FRACTURE

If the Insured Person sustains Accidental Injury which results in a Simple Fracture or Other Fracture of the nature mentioned in the table below, we will pay the relevant amount specified in the table provided:

Simple Fracture or Other Fracture Benefit Limit S\$1,000

	Maximum benefit amount payable in respect of any One Accidental Injury	Percentage Payable
1	Neck, Skull or Spine (Full Break)	100%
2	Hip	75%
3	Jaw, Pelvis, Leg, Ankle or Knee (Other Fracture)	50%
4	Cheekbone, Shoulder or Hairline Fracture of Skull or Spine	30%
5	Arm, Elbow, Wrist or Ribs (Other Fracture)	25%
6	Leg, Ankle or Knee (Simple Fracture)	20%
7	Nose or Collar Bone	20%
8	Arm, Elbow, Wrist or Ribs (Simple Fracture)	10%
9	Finger, Thumb, Foot, Hand or Toe	7.5%

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NOTE:

- (a) This benefit shall not be payable to any Insured Person who has been diagnosed as having osteoporosis prior to the Effective Date; and
- (b) If any Insured Person is diagnosed as having osteoporosis after the Effective Date, we will only be liable to pay this benefit in respect of the first occasion on which a Simple or Other Fracture is sustained, and this benefit shall not be payable in respect of subsequent events.

KEY PRODUCT PROVISIONS

1) Limitations and Exclusions

1.1) Limitations

- (i) Where the Insured Person sustains two (2) or more overlapping injuries listed in the Schedule of Indemnities, we will only pay for the injury that gives the highest benefit.
- (ii) If an Insured Person sustains an Accidental Injury during the Insurance Period, we will pay for that specific loss in accordance with the Schedule of Indemnities, without reference to or taking into account any previous loss suffered by the Insured Person whether prior to or during the Insurance period.
- (iii) For any subsequent loss, we will pay according to the schedule only for the specific loss resulting from the subsequent Accident without reference to or taking into account any previous loss suffered by the Insured Person whether prior to or during the insurance period.
- (iv) We will not pay for any loss or injury sustained by the Insured Person described in the schedule prior to the Effective Date.
- (v) If an Insured Person dies within thirty (30) days from an accident, we will only pay the death benefit. We will not pay any other benefits even if the Insured Person has sustained an injury that is listed in the Schedule of Indemnities before his death.

1.2) Exclusions

The following occurrences are excluded from this Policy and We are not liable for any loss or disability caused directly, indirectly, wholly or partly by them:-

- (i) Suicide or any attempted suicide or self-injury whether the Insured Person is sane or insane.

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- (ii) Any pre-existing condition which existed prior to the Insured Person becoming insured under this Policy.
- (iii) War, any acts of terrorism, hostilities or any warlike operations (whether war be declared or not) or civil war; military or naval or airforce service while under orders for warlike operations.
- (iv) Participation in a riot.
- (v) Commission of or attempt to commit an assault or felony.
- (vi) Travelling in any type of aircraft other than as a fare-paying passenger on a regularly scheduled flight of a commercial airline.
- (vii) Taking part in any dangerous sports and leisure activities:
 - a. Underwater activities more than forty (40) metres in depth.
 - b. Caving, potholing, rock climbing and mountaineering which involves using ropes or guides.
 - c. Hiking, trekking (including mountain trekking), hill walking or rambling above 3,000 meters.
 - d. Any leisure or sport activities either as a professional or where You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind.
 - e. Taking part in any leisure or sport activities where You are competing in or practicing for speed or time trial, sprint or racing of any kind.
 - f. Taking part in any leisure or sport activities where the following conditions are not met:
 - You obey the rules (including wearing appropriate safety equipment) and regulations that were recommended by the operator and take necessary precautions as a reasonable person; and
 - You carry out such activities under the guidance and supervision of qualified guides and/or instructors of the operator where qualified guides and/or instructors are available.
- (viii) Engaging in activities or occupations with exposure to extraordinary health, accidental or special hazards which involve or fall within any of the following categories:
 - Heavy manual labor;
 - Use of heavy machinery such as cranes, forklifts or vehicles requiring a Class 4 or above driving license;
 - Manual work in hazardous places including shipyards, dockyards, construction sites, aircraft hangars and oil refineries;
 - Handling of hazardous chemicals or exposure materials;
 - Work or activities at height (exceeding 9 meters above ground or floor level);
 - Diving, oil-rig platform or offshore work activities;
 - Manual work below ground level;
 - Welding or woodworking;
 - Any unskilled labor;
 - Any hazardous occupation including pilot, air crew, ship crew, worker on board vessels, stevedore, shipbreaker and fisherman.
- (ix) Any claim for treatment by the Traditional Chinese Physician or Chiropractor.

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- (x) If the hospital confinement is for the purpose of convalescent rest.
- (xi) Routine general physical or any other examinations not directly related to admission, diagnosis, injury or treatment which is not medically necessary.

2) Terms of Coverage

12 months coverage commencing from the eligibility to participate in the insurance plan.

3) Termination Clause

We may terminate this Policy by giving you at least 30 days' prior written notice of termination. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

4) Waiting Period

Not applicable.

5) Misstatement

- (i) If the age or date of birth or other relevant facts relating to any Insured Person is misstated and this affects the scale of benefits or other terms and conditions of this Policy, then we will use the true age and facts to determine whether insurance coverage is in force and the benefits payable under this Policy.
- (ii) Where a misstatement of age or other relevant facts has caused a person to be insured under this Policy when he is otherwise ineligible for any insurance, or where such statement has caused a person to remain insured when he would otherwise be disqualified in accordance with the provisions of this Policy, his entire insurance coverage shall be void.

6) Free Look Period

Not applicable.

7) Claims

For Personal Accident Death claim, please submit the following:

- (i) Claim Form
- (ii) Certified True Copy of Death Certificate
- (iii) Certified True Copy of Marriage Certificate if deceased was married.
- (iv) Certified True Copy of deceased's Birth Certificate and copy of deceased's parents' if deceased was not married.
- (v) Certified True Copy of claimant's identity card (front and back)
- (vi) Certified True Copy of Last Intestate Will (if any)

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- (vii) Police Investigation Report
- (viii) Postmortem / Autopsy Report including Toxicology Report
- (ix) Coroner's Inquest/Verdict

Note: Singlife may request for a Physician Statement if there is insufficient information in the submitted documents.

For Total Permanent claim, please submit the following:

- (i) Claim Form
- (ii) Physician Statement
- (iii) Certified True Copy of all related diagnostic reports, e.g. CT Scans, MRI Scans, X-Rays, Laboratory reports
- (iv) Certified True Copy of Insured Person's NRIC (Front and Back)
- (v) Certified True Copy of Insured Member's / Insured Affiliate Member's NRIC (front and back), if Insured is a dependent.

Note: The Insured Member is required to furnish us the above documents within one month of discharge from the hospital.

LEGAL/BENEFICIAL OWNER

We will treat SAFRA National Service Association as the absolute legal and beneficial owner of SAFRA Family Care policy and we will not be bound to recognize any equitable or other claim or interest in this policy.

POLICY OWNERS' PROTECTION SCHEME

Your 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 Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

IMPORTANT NOTICE

This is only product information provided by us and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with SAFRA National Service Association shall apply.

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