

QBE PA Extra Cover

Personal accident insurance that protects you against unexpected accidents



Accidents can impact both your physical and your financial health. With QBE PA Extra Cover, you will have peace of mind knowing you are protected. Safeguarding your well-being is our business.

QBE PA Extra Cover offers you protection against any unexpected accidents. This insurance is applicable to both individuals and businesses.

Benefits at a glance

- **No medical examination** is required
- **No claim bonus** available
- Coverage up to **S\$1 million** available
- **Accidental medical expenses** limit is a maximum per any one accident basis with no aggregate limit
- **Higher sub-limit** for chinese physician/ chiropractic treatment
- **Excess free** for accidental medical expenses
- **Free cover** for up to three children under the Family Plan
- **Free cover** for driving a motorcycle (non-professional), mountaineering and winter sports
- **Increased sum insured** for specified permanent disability
- 24-hour **worldwide** cover

Explanation of benefits

1. Death and permanent disablement – This item covers death and permanent disablement caused directly and solely by an accident, which is defined as a fortuitous, unforeseen and unintended event. Payment for permanent disablement will be in accordance with the Table of Compensation (see overleaf).
2. Weekly benefits – This item is payable if the Insured Person is unable to continue with his or her business or occupation temporarily following an accident as defined in the Policy. This benefit is not available for the self-employed and unemployed Insured Person.
3. Terrorism cover – The Policy covers acts of terrorism except by nuclear, biological and chemical means.
4. Accidental medical expenses – This item is payable for medical expenses incurred for treatment received from a Western medical practitioner for injuries sustained as a result of an accident as defined in the Policy. This benefit is extended to include Chinese physician/ chiropractor treatment expenses for injuries sustained as a result of an accident defined in the Policy up to the limit mentioned in the Plan selected.
5. Accidental hospital income – This item is payable if the Insured Person is hospitalised following an accident.
6. Funeral expenses subsidy – This is a lump sum payment following death (due to an accident as defined in the Policy) of the Insured Person and/or his or her child/children.
7. No claim bonus – 5% increase on each policy renewal up to maximum 25% of the original capital sum insured for death and permanent disablement.
8. No excess imposed – This applies to accidental medical and Chinese physician/chiropractor treatment expenses for both the Insured and child benefits.
9. Sum insured – This is increased by 50% for serious injury such as total paralysis or permanently bedridden or total and permanent loss of speech or hearing (both ears) or loss of two whole limbs or two feet or hands.

Cancellation clause

The insurance may be terminated at any time by registered letter from QBE and in such event QBE will return a pro rata portion of the premium for the unexpired portion of the Period of Insurance. For the purpose of this condition, the cancellation shall take effect fourteen days after the time that the notice of cancellation should have been received by the Insured in the ordinary course of post.

Terms of Renewal

This is a yearly renewable policy. Before the expiry of the policy, you may apply and QBE may renew the policy on the anniversary date of the policy by payment of the annual premium.

Non-Guaranteed Premium

Premiums payable for this cover are not guaranteed and may be increased on the policy renewal date, at the discretion of QBE.

Change in Occupation or Country of Residence

In the event of a change in occupation or change of residence of the Insured, the Insured shall notify QBE in writing of the change. QBE shall increase or reduce the premium rates according to the risk classification for the new occupation or country of residence.

Claims Procedure

Immediate notice shall be given to QBE of any occurrence likely to give rise to a claim under this Policy. Within 30 days of any occurrence likely to give rise to a claim under this Policy a detailed statement in writing describing the occurrence shall be delivered to QBE.

Switching from one personal accident policy to another personal accident policy

If you intend to switch from your other personal accident insurance policy to this replacement personal accident insurance policy, the comparison table form will be given to you. You understand that:

- a) You may not be insurable at standard terms.
- b) You may have to pay a different premium.
- c) Terms and conditions may defer.

Family plan

Both parents must be insured under QBE PA Extra Cover. In cases where the parents' plans are different, the lowest Plan is applicable for the child/children. Free cover for up to three dependent children, ages ranging from six months old to 18 years (up to 25 years old if studying full time in a recognised institution).

Some examples of coverage

Assault, murder, disappearance, drowning, exposure to natural perils, hijack of aircraft, incurable insanity caused by an accident, motor cycling, non-professional sports, peacetime reservist training, accidental food poisoning, strike riot or civil commotion (if no involvement of the Insured Person), suffocation by smoke, poisonous fumes or gases.

Major exclusions

For full list of exclusions, please refer to the actual policy wordings. A copy is available on request.

Sickness, suicide, any race (other than on foot), speed-testing and/or stunts, parachuting, bungee jumping or other aerial activities, underwater activities involving use of under-water breathing apparatus except snorkeling, pregnancy, war and kindred risks, nuclear and atomic hazards.

Money back guarantee

If you are a new personal Policyholder and after examining this Policy you are not entirely satisfied, return it to us within 14 days of the date of Issue and this Policy will be cancelled and your money will be refunded In full. That's the service assurance that QBE Insurance offers to you. However, we shall not be liable to pay any benefit in respect of a Policy so cancelled.

Total loss by physical severance or total and permanent loss of use of ring finger	
- three phalanges	5
- two phalanx	4
- one phalanx	2
Total loss by physical severance or total and permanent loss of use of little finger	
- three phalanges	4
- two phalanges	3
- one phalanx	2
Total loss by physical severance of metacarpals	
- first or second (additional)	3
- third, fourth or fifth (additional)	2
Total loss by physical severance or total and permanent loss of use of toes	
- all toes of one foot	18
- great, both phalanges	7.5
- great, one phalanx	3
- other than great, if more than one toe lost, each	2
Total and permanent loss of all teeth	
Removal of lower jaw by surgical operation	50
Fractured leg or patella with established non-union of leg	10
Shortening of leg by at least five centimetres	10
Loss of teeth	2

Note: In the event that the Insured Person sustains any other permanent partial disablement not specified above (except loss of sense or taste or smell which is not payable under this Policy), the Compensation shall be assessed by QBE as in the opinion of our medical advisers is not inconsistent with the foregoing and regardless of the occupation of the Insured Person.

Compensation shall not be payable:

- In respect of results for more than 100% of the sum insured in the aggregate during the period of insurance under this Policy where any one of such results bear a highest compensation of up to 100% of the capital sum insured.
- In respect of results for more than 150% of the capital sum insured in the aggregate during the period of insurance under this Policy where any one of such results bears a highest compensation of 150% of the capital sum insured.
- For results under this section unless such result occurs within 365 days from the date of the accident.
- Additionally for any specific results which is part of a greater result for which compensation is payable under this Policy.
- For any of the results until the total amount has been agreed.

QBE PA Extra Cover

Table of benefits for each insured person

BENEFITS (S\$)	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F
Capital Sum Insured for Death and Permanent Disablement	100,000	200,000	300,000	500,000	750,000	1,000,000
Accidental Medical Expenses (Maximum Any One Accident)	3,000	5,000	7,000	10,000	10,000	10,000
Weekly Benefit (up to 104 weeks) Subject to 80% of Insured Person's weekly earning whichever is the lesser	100 per week	200 per week	300 per week	500 per week	750 per week	1,000 per week
EXTENDED COVERAGES						
Chinese Physician/Chiropractor Treatment Expenses (Maximum Any One Accident and it will form part of the Accidental Medical Expenses Benefit)	150	250	350	500	500	500
Accidental Hospital Income (Up to 104 weeks)	100 per week	200 per week	300 per week	300 per week	300 per week	300 per week
Funeral Expenses Subsidy	3,000	3,000	3,000	3,000	3,000	3,000

Table of benefits for each child (applicable to family unit only)

BENEFITS (S\$)	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F
Capital Sum Insured for Death and Permanent Disablement (each person)	10,000	20,000	30,000	30,000	30,000	30,000
Accidental Medical Expenses (Maximum Any One Accident)	300	500	700	1,000	1,000	1,000
EXTENDED COVERAGES						
Chinese Physician/Chiropractor Treatment Expenses (Maximum Any One Accident and it will form part of the Accidental Medical Expenses Benefit)	100	100	100	100	100	100
Funeral Expenses Subsidy	3,000	3,000	3,000	3,000	3,000	3,000

Eligibility: 16 to 65 years of age, renewable up to 75 years old, subject to good health declaration for age above 65 years

What you need to do

Just three simple steps and you can enjoy peace of mind.

Step 1: Apply

- Approach an authorised QBE agent/broker and discuss your requirements, then select the plan that best meets your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you: credit card or cheque.

Step 2: Understand the coverages in your Policy

- Upon receiving your Policy, read through the policy wording, and ensure that your needs are correctly and sufficiently met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

Step 3: Check your Policy

- Ensure that all details and information are in order.

What should you do in the event of a claim?

- All claims must be made to QBE Insurance (Singapore) Pte Ltd immediately upon the occurrence of the claim
- Doctor's reports or certificates and hospital bills are required to support the claim
- Retain all bills, invoices and receipts

To report a claim or to obtain a claim form, please contact your insurance advisor or the QBE Singapore Claims Department at +65 6224 6633 or visit our website at www.qbe.com.sg

PA Extra Cover Proposal Form

QBE Insurance (Singapore) Pte Ltd



Statement pursuant to Section 25 (5) of The Insurance Act (Cap 142) or any subsequent amendments thereof, you ought to disclose in this form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.

The Proposer

Name

Address

Contact No. (O) (H)

Nature of Business (if a company)

The Person(s) To Be Insured

	NAME	SEX	DATE OF BIRTH	NRIC/PASSPORT NO.	OCCUPATION	CLASS	PLAN
1.							
2.							
3.							

N. B. Rows 1 - 3 above are to be used for individual or group (non-family).
For insurance on family plan, row 1 above is for the particulars of the Principal Insured Person and rows 4 - 8 free to be used for spouse and child/children

The Person(s) To Be Insured

	NAME	SEX	DATE OF BIRTH	NRIC/PASSPORT NO.	OCCUPATION	CLASS	PLAN
4.							
5.							
6.							

Period Of Insurance: From To (Both Dates Are Inclusive)

History Of Insured Person

- | | Yes | No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 1. Have you any physical defects or infirmity of any kind? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you ever been declined or accepted on special terms for Life Accident or Sickness Insurance or has any Company ever cancelled or refused to renew your Policy or desired to amend the conditions or benefits? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you ever made a claim against any company for injury or sickness? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Do you have other Personal Accident, Life or Sickness insurance with QBE or any other company? | <input type="checkbox"/> | <input type="checkbox"/> |

If any answer is "Yes", please provide details below:

If insufficient space above, kindly give details on separate sheet of paper and attach same.

Declaration: I/We hereby declare that the statements and particulars given by me/us in this proposal form are true and that nothing materially affecting the risks to be insured has been concealed by me/us.

I/We acknowledge that the Insurance Advisor has provided me/us with a copy of the comparison table form due to the switch from your other personal accident insurance policy to this replacement personal accident insurance policy.

Signature (Main Applicant)

Date

Account No./Name of Intermediary

Note: The insurance is not effective until this proposal is accepted by QBE.

Annual Premium (Excluding Prevailing Rate Of GST)

BENEFITS (S\$)	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F
Class I Occupation	100.00	179.00	255.00	415.00	590.00	765.00
Class II Occupation	130.00	233.00	332.00	539.50	Not Available	Not Available
Class III Occupation	170.00	305.00	500.00	Not Available	Not Available	Not Available
Each Additional Child	25.00	35.00	50.00	75.00	75.00	75.00

The Total Distribution Cost of this product is between 35% to 40% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

Classification Of Occupation

Class I: Professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature such as accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary) teachers.

Class II: Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen, such as builders (superintending), civil engineers, commercial travellers, decorators (superintending), chauffeurs, foreman, grocers, hairdressers, pharmacists, plumbers (superintending), outdoor salesmen, surveyors, tailors.

Class III: Profession and occupations involving manual work without machinery such as bakers, builders (not using woodworking machinery), butchers, carpenters (not using woodworking machinery), electrical engineers, farmers, fishmongers, motor or mechanical engineers, painters, plumbers, veterinary surgeons.

Excluded Occupations

Occupations that are hazardous such as those involving the use of cutting equipment, professional sports, divers, welders, military service, crew of sailing vessels or aircraft, ship repairers, construction workers, external work involving height above 60 feet, manual work involving use of cutting machinery

Premium Payable: S\$ (Inclusive Of GST)

Payment Instructions : (Please tick accordingly)

Cheque No.

MASTERCARD VISA - -

Expiry date: -

Cardholder's Name:

Signature:

Comparison Table for Personal Accident Plan

Explanatory Notes:

1. This form is to be used if switching from another personal accident insurance policy to this replacement personal accident insurance policy.
2. This form must not be used if the switch involves any health policy.

If you intend to switch from your other personal accident insurance policy to this replacement personal accident insurance policy:

a. the fee or charge that you have to bear is

b. the changes in level of benefits will be:

	ORIGINAL POLICY	REPLACEMENT POLICY
Insurer and Product Name		
Sum Assured		
Benefits		
Coverage		
Duration of coverage		
Premiums		
Differences		

The comparison made by us is based on the information disclosed by you on behalf of all applicants (including any dependents if family coverage is required). Any incomplete or inaccurate information provided by you may affect the comparison made.

Signature of advisor

Date

Signature of client (on behalf of all applicants)

Date

Personal Data Protection Act

To process, administer and/or manage your relationship, account and policy with QBE Insurance (Singapore) Pte Ltd (QBE), QBE will necessarily need to collect, use, disclose and/or process your personal data or personal information about you. Such personal data includes (i) information set out in this [form] and any other personal information provided by you or possessed by QBE; and (ii) your claims.

Such personal data will be collected, used, disclosed and/or processed by QBE for the purpose(s) of:

- considering whether to provide you with the insurance you applied for;
- processing your application for underwriting and insurance;
- administering and/or managing your relationship, account and/or policy with QBE;
- processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
- carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by QBE;
- carrying out your instructions or responding to any enquiries by you;
- dealing in any matters relating to the services and/or products which you are entitled to under this policy which you are applying for or have applied; (including the mailing of correspondence, statements, invoices, reports or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages);
- investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned; and/or complying with applicable law in administering and managing your relationship with QBE.

(collectively the “Purposes”)

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

Your personal data may/will be disclosed by QBE to its third party service providers or agents (including its lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes, as such third party service providers or agents, if engaged by QBE, would be processing your personal data for QBE for one or more of the above Purposes.

By signing below, you:

- consent to QBE collecting, using, disclosing and/or processing your personal data for the Purposes as described above;
- consent to QBE collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the Purposes as described above;
- consent to QBE disclosing your personal data to its third party service providers, or agents (including its lawyers/law firms), for the Purposes as described above; and
- consent to QBE transferring your personal data out of Singapore to its third party service providers, or agents where such third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the Purposes as described above.

If you have any comments or questions about our Data Protection policy, please refer to our website: www.qbe.com.sg. Alternatively, you may email us at info.sing@qbe.com.

I have read and agree to the above.

Name
NRIC No.
Date

Signature

Notes



QBE

QBE Insurance (Singapore) Pte Ltd

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