

## About MSIG Insurance

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is one of Singapore's leading general insurers. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte Ltd, MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in 42 countries and regions, 17 of which are in Asia. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to [www.msig.com.sg](http://www.msig.com.sg) for current information and ratings.

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# Covering you 24/7 wherever you are



A Member of **MS&AD** INSURANCE GROUP



## PROTECTIONPLUS



### BONUS COVER AT NO EXTRA COST!

It pays to keep your ProtectionPlus policy as with each renewal you will enjoy increased cover for Death and Total Disablement of 10%# each year up to 3 renewals. That's 30%# more cover from the 4th year on, absolutely FREE!

Apply with your spouse and enjoy more rewards:

- 10% off your spouse's premium plus
- free cover for up to 3 children

With ProtectionPlus even your parents or grandparents below 65 years can enjoy protection with renewability up to age 75.

## PROTECTIONPLUS



Call us at **6827 7602**  
(Monday to Friday, 8.45 am - 5.30 pm)  
or your usual insurance advisor.



[service@sg.msig-asia.com](mailto:service@sg.msig-asia.com)



Accidents happen anytime, anywhere, causing disruption to our daily lives. ProtectionPlus is your defense against accidents, giving you peace of mind with 24-hour worldwide protection against unforeseen events.

### Your ProtectionPlus benefits:

- **High permanent and total disablement** payout of up to \$375,000^ relieving you of your financial stress
- **\$200^ daily hospital cash** for hospitalisation due to an accident, for up to 50 consecutive days
- **Monthly income of \$2,600^** for up to 2 years if you are unable to continue your usual employment or duties due to temporary total disablement
- **3rd degree burns** cover from any Injury
- **\$10,000^ bereavement grant**, one of the highest in the market, to provide financial relief and ease the pain of the loss of a loved one
- **Value-added covers** for motorcycling as a rider or pillion rider, Injuries during reservist training and leisure sports like snorkelling, wakeboarding and bungee-jumping, plus access to MSIG Assist helpline in the event of an emergency overseas.

^ Platinum Plan

Protection <i>Plus</i> Benefits	Sum Insured		
	Silver Plan	Gold Plan	Platinum Plan
A. Death	\$100,000	\$150,000	\$250,000
B. Permanent and Total Disablement	\$150,000	\$225,000	\$375,000
C. Permanent and Partial Disablement	up to \$100,000	up to \$150,000	up to \$250,000
1. Loss of one or both arms (between shoulder and wrist)	100%		
2. Loss of one or both legs (between hip and ankle)	100%		
3. Loss of sight in one or both eyes	100%		
4. Loss of sight in one eye except for perception of light	50%		
5. Loss of lens of one eye	50%		
6. Loss of hearing in both ears	75%		
7. Loss of hearing in one ear	15%		
8. Loss of speech	50%		
9. Loss of four fingers and thumb of one hand	50%		
10. Loss of four fingers of one hand	40%		
11. Loss of thumb - one phalanx or two phalanges	20%		
12. Loss of finger - three phalanges	10%		
13. Loss of finger - two phalanges	5%		
14. Loss of finger - one phalanx	3%		
15. Loss of all toes of one foot	17%		
16. Loss of great toe - one phalanx or two phalanges	5%		
17. Loss of any toe other than great toe - one phalanx or two phalanges	3%		
18. 3rd Degree Burns	from 25% to 100%		
Where the injury is not specified above (other than loss of sense of taste or smell where no compensation is payable) the amount will be determined based on the degree of disablement as assessed by our medical advisors.			
D1. Temporary Total Disablement Inability to engage or attend to the usual employment or occupation up to 104 weeks	\$100/week	\$300/week	\$600/week
D2. Temporary Partial Disablement Inability to engage or attend to the usual employment up to 104 weeks	\$50/week	\$150/week	\$300/week
E. Worldwide Medical Expenses (incl Traditional Chinese Medicine, accidental dental, and mobility aids)	\$1,000	\$3,000	\$5,000
F. Hospitalisation Cash Benefits Hospitalisation for at least 24 hours due to an accident	\$50 per day (Max \$2,500)	\$100 per day (Max \$5,000)	\$200 per day (Max \$10,000)
G. Recuperation Benefit Hospitalisation for more than 14 consecutive days	\$100	\$250	\$500
H. Bereavement Grant following death by accident	\$3,000	\$5,000	\$10,000
Terrorism (Excluding biological, chemical agents and nuclear devices) Covered up to the sums Insured on Death at the first inception of the insurance.			

#Increase on Sum Insured at first inception of the policy.

Annual Premium (including 7% GST)				
Aged 59 years and below		Occupation Groups		
		1	2	3
Silver Plan	Applicant	\$123.05	\$151.94	\$203.30
	Spouse	\$110.75	\$136.75	\$182.97
Gold Plan	Applicant	\$208.65	\$256.80	\$347.75
	Spouse	\$187.79	\$231.12	\$312.98
Platinum Plan	Applicant	\$347.75	\$428.00	NA
	Spouse	\$312.98	\$385.20	NA
For persons aged 60 years and above, add 15% over the annual premium for the plan selected.				

Group 1 occupations

Professional, managerial, administrative personnel engaged in indoor and non-manual work.  
Examples: Managers, Executives, Administrative, Teachers, Architect, Lawyer, Doctor, Nurse, Surgeon (non-veterinary), Indoor salesperson, Retiree, Homemaker.

Group 2 occupations

Supervisory and occupations of an outdoor nature or light manual duties not involving the use of tools or machinery of special hazards.  
Examples: Outdoor Salesperson, Property agents, Engineer, Surveyor, Supervisor, Non-electrical technician, Tour guide, Hairdresser, Beautician, Student, Waiter, Cleaner, Storekeeper, Fitness instructor, Veterinary surgeon.

Group 3 occupations

Occupations involving manual work or use of tools or machinery in light industries.  
Examples: Cook, Baker, Kitchen helper, Drivers of buses, lorries, taxi, Dispatch rider, Delivery, Hawkers, Production worker, Packer, Mechanic, Plumber, Renovation worker, Electrical technician.

COVER FOR YOUR CHILD

- i. Up to 3 children covered **FREE** - see benefits below, when you and your spouse enrol at the same time.
- ii. Up to 3 children covered if you alone enrol with the children - subject to benefits and premium listed below.

Benefits per child	Silver Plan	Gold Plan	Platinum Plan
Death	\$10,000	\$15,000	\$25,000
Permanent Total Disablement	\$15,000	\$22,500	\$37,500
Medical Expenses	\$100	\$300	\$500
<b>Annual Premium (Incl 7% GST)</b>	<b>\$10.70</b>	<b>\$16.05</b>	<b>\$26.75</b>

FREQUENTLY ASKED QUESTIONS

- 1. **What is the definition of an Accident under this insurance?**  
An Accident refers to an event which happens suddenly and gives rise to a result which the Insured Person did not intend or anticipate.
- 2. **Who can enrol for this insurance?**
  - Any person aged between 18 years and 65 years
  - Your legal spouse aged between 18 years and 65 years
  - A parent aged between 18 years and 65 years covering himself/ herself and his or her biological or legally adopted, unmarried children aged 1 year to 18 years or 23 years if pursuing full time education in a recognized tertiary institution

Provided all persons to be insured are residing in Singapore.
- 3. **If I am already insured with another insurer, how can I arrange cover for my spouse and children?**  
Your spouse may apply for this insurance on his/her own. In which case, 3 of your Children can be covered at 10% of the Sum Insured for Death, Permanent and Total Disablement and Medical Expenses benefits for a flat premium according to the Plan selected by your spouse.
- 4. **If I increase or reduce my sum insured during the term of cover, will I receive the renewal bonus on the new limit?**  
The first renewal bonus will be calculated at 10% of the revised limit on renewal of the policy and any adjustments under the previous limit will lapse. Renewal bonus applicable to Death and Permanent Total Disablement benefits only.
- 5. **Will I be covered if I have to travel and stay out of Singapore?**  
You or any of the Insured Persons are covered for any short term travel out of Singapore up to 6 consecutive months during any period of insurance. The cover for that Insured Person lapses thereafter and all the benefits under the policy for such person shall cease from such date.
- 6. **Why are premium rates based on occupation?**  
Each occupation type presents different risk hazards depending on the nature of work and this has a direct effect on the level of premium to be charged.
- 7. **I have Personal Accident policies with different insurers. Can I claim from all the insurers if I were to meet with an accident?**  
This will depend on the terms of your policies. Please check with your insurer when in doubt.
- 8. **What are the policy exclusions?**  
The key exclusions are war and warlike operations, radioactive and nuclear activity, work on board aircraft, dangerous sports, suicide, self-injury, pre-existing physical or mental defect, under influence of drugs (unless prescribed by a registered Medical Practitioner) or alcohol, full time military service, uniformed groups and occupations excluded under the insurance. The full details of the exclusions are contained in the policy.

This is not a contract of insurance. The benefits payable are subject to the occurrence of an Accident. You should consider carefully if you are intending to switch personal accident policies, as this might be detrimental to your current and/or future needs.

Full details of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)

Information correct as at 1 July 2017.