

ProtectionPlus



Live assured wherever you go.

Don't let accidents disrupt your daily life. ProtectionPlus covers you against accidents, giving you peace of mind with 24-hour worldwide protection against unexpected events.

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.

** Applies for the first 3 renewals from the policy inception date.*



Coverage Highlights

- **High permanent and total disablement payout** of up to \$375,000** relieving you of your financial stress.
- **Up to \$5,000** for medical expenses** including TCM treatment due to accident.
- **Income protection** of \$2,400** per month for up to 2 years if you are unable to continue your usual employment due to temporary total disablement.
- **\$200** daily hospital cash** for hospitalisation due to an accident, for up to 50 consecutive days.
- **\$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.

*** Cover and limits are based on Platinum Plan*

Benefits Summary		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
		Sum payable as a percentage of benefit C		
	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 per week	\$300 per week	\$600 per week
D2.	Temporary Partial Disablement Inability to engage or attend to the usual employment up to 104 weeks	\$50 per week	\$150 per week	\$300 per week
E.	Worldwide Medical Expenses (Includes 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.		

Types of Cover

Group 1 occupations

Professional, managerial, administrative personnel engaged in indoor and non-manual work.

Examples: manager, executive, administrator, teacher, 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 agent, 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 (bus, lorry and cab), dispatch rider, delivery person, hawker, production worker, packer, mechanic, plumber, renovation worker, electrical technician.

Cover for child

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

Annual Premium (inclusive of GST)

Aged 59 years and below		Occupation Groups		
		1	2	3
Silver Plan	Applicant	\$125.35	\$154.78	\$207.10
	Spouse	\$112.82	\$139.31	\$186.39
	Applicant and Spouse	\$238.17	\$294.09	\$393.49
Gold Plan	Applicant	\$212.55	\$261.60	\$354.25
	Spouse	\$191.30	\$235.44	\$318.83
	Applicant and Spouse	\$403.85	\$497.04	\$673.08
Platinum Plan	Applicant	\$354.25	\$436	NA
	Spouse	\$318.83	\$392.40	NA
	Applicant and Spouse	\$673.08	\$828.40	NA

For persons aged 60 years and above, add 15% over the annual premium for the plan selected.

Benefits Per Child	Sum Insured		
	Silver Plan	Gold Plan	Platinum Plan
Death	\$10,000	\$15,000	\$25,000
Permanent total disability	\$15,000	\$22,500	\$37,500
Medical Expenses	\$100	\$300	\$500
Annual Premium (inclusive of GST)	\$10.90	\$16.35	\$27.25

BUY ONLINE NOW

Important note:

1. 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.

This document is not a contract of insurance. Full details of the terms, conditions and exclusions 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 (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 limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites.