

INDIVIDUAL SOLUTION

ALLIANZ ACCIDENT PROTECT PLUS



SUMMARY OF BENEFITS

KEY COVERAGE HIGHLIGHTS



Medical & Surgical Expense

In addition to the Accidental Death coverage, Allianz will also indemnify for medical expenses incurred by the Insured Person as a result of an Accident, including Chiropractor, Traditional Chinese Medical (TCM) Practitioner or Physiotherapist medical expenses (subject to a sub-limit of 10% of the benefit limit and one consultation per day)



Mobility Aids and Home Modification Benefit

Any mobility aids (including wheelchair and walking aids) prescribed by the medical practitioner and any home modifications of your flat for coping with the permanent disablement will be covered.



15% Discount for Couple/Family Plans

Insured Person can add his/her spouse, as well as up to 10 children in the policy for a couple/family plan. All couple/family plans will enjoy a 15% premium discount on the premium payable.



Lump Sum Payment upon diagnosis of Infectious Diseases

Lump sum payment upon diagnosis of infectious diseases such as Dengue and Hand Foot Mouth Disease.



Optional Add-ons

Extend to include Dependent Cover Benefits.

BENEFIT SCHEDULE

ALLIANZ ACCIDENT PROTECT PLUS	LIMIT OF LIABILITY (SGD)			
	SILVER	GOLD	PLATINUM	CHILD
Section 1 - Basic Personal Accident Benefits				
Accidental Death	\$100,000	\$250,000	\$500,000	\$25,000
Permanent Disablement	\$100,000	\$250,000	\$500,000	\$25,000
Bereavement Allowance/Grant	\$2,000	\$3,000	\$4,000	\$2,000
Medical & Surgical Expenses (per accident)	\$3,000	\$5,000	\$7,000	\$2,000
Mobility Aids & Home Modification Benefit (per accident)	\$1,000	\$2,000	\$3,000	\$500
Infectious Disease Benefit (per event)	\$100	\$200	\$300	\$50
Section 2 - Hospitalisation Benefits				
Daily Hospital Cash (max 750 days per accident)	\$50	\$100	\$200	-
Daily Hospital Cash in ICU (max 90 days per accident)	-	\$200	\$400	-
Recuperation Benefit (max 30 days per accident)	-	\$50	\$100	-
Section 3 - Weekly Cash Benefits				
Total Temporary Disablement	\$50	\$100	\$200	-
Section 4 - Optional: Dependent Cover Benefits (per child)				
Child Education Fund	\$25,000	\$50,000	\$100,000	-

PREMIUM RATE

ANNUAL PREMIUM (SGD)	SILVER	GOLD	PLATINUM	CHILD
Occupation Class: Non-manual	\$168	\$372	\$696	\$48
Occupation Class: Manual	\$276	\$648	\$1,200	\$48
Optional: Dependent Cover Benefits (per child)	\$24	\$48	\$108	-
MONTHLY PREMIUM (SGD)	SILVER	GOLD	PLATINUM	CHILD
Occupation Class: Non-manual	\$14	\$31	\$58	\$4
Occupation Class: Manual	\$23	\$54	\$100	\$4
Optional: Dependent Cover Benefits (per child)	\$2	\$4	\$9	-

Premium rates are inclusive of 7% GST.

TYPE OF OCCUPATION CLASSES:

- **Non-manual:** Occupations of administrative indoor or outdoor nature or involving light manual work without the use of tools or machinery or anything hazardous (eg. architect, doctor, lawyer, salesperson, homemaker, waiter).
- **Manual:** Occupations involving manual work with the use of tools or machinery or whose work environment is in high altitude or of hazardous nature (eg. baker, driver, mechanic, plumber, veterinarian, security guard).
- **Excluding** when an Insured Person is performing any of the following occupational activities:
 - a. Full time military, airforce, navy, police and civil defence personnel (other than activities that are sedentary desk-bound duties, SG National Service or reservist training);
 - b. Any professional sportsman, motor car/bike racer, entertainer, stuntman, jockey, wood working, welding;
 - c. Any air/sea crew;
 - d. Any off-shore Occupations (shipcrew, diver, oil-rigger, fisherman);
 - e. Any construction worker; and/or
 - f. Workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondolas.

ELIGIBILITY

1. The Insured Person must be:
 - a. Holding a valid Singapore identification document such as a Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Student Pass, Dependent's Pass or other recognised work pass entitling the holder thereof to remain, or enter and remain, in Singapore; and
 - b.
 - i. for an Adult, between eighteen (18) and sixty five (65) years old (both ages inclusive) on the first effective date of the Policy, or up to eighty (80) years old for renewal policies.
 - ii. for a Child, between thirty (30) days and eighteen (18) years old or twenty four (24) years old for those registered as full time students at an Educational Institution.

IMPORTANT NOTES

1. Allianz Accident Protect Plus Policy is underwritten by Allianz Insurance Singapore Pte. Ltd. (Allianz).
2. Pre-existing medical conditions are not covered by this plan. Allianz strongly recommends that you read the full list of exclusions and all terms and conditions when you receive your policy contract.
3. Allianz reserves the right to terminate coverage at any time by giving thirty (30) days' notice in writing to the Insured Person at his last known address, and the premium hereon shall be adjusted on the basis of Allianz receiving or retaining pro rata premium.
4. Premium rates are not guaranteed and may be increased or varied by Allianz:
 - i. when a material change in risk occurs or
 - ii. when there is a general rate increase affecting all policyholders reflecting Allianz's actual or anticipated results in this class of business.
4. Only Accidental Death and Permanent Disablement benefits will be payable should the Insured Person reside outside of Singapore for more than ninety (90) consecutive days.
5. It is noted and agreed that subject to the terms and condition and payment of premium, this policy shall be renewed upon expiry until a notice of cancellation has been received.
6. 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 the limits of coverage, where applicable, please contact the Company or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
7. The above information is for reference only and is not an offer for subscription of any insurance product. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your financial expectations or needs. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
8. This advertisement has not been reviewed by the Monetary Authority of Singapore.
9. Information is accurate as at December 2021.

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