



## ALLIANZ ACCIDENT PROTECT

### FREQUENTLY ASKED QUESTIONS (FAQ)



#### Q1: Can I Purchase Allianz Accident Protect If I Am Not A Singaporean?

Yes you can, as long as you hold 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 to remain in Singapore.

#### Q2: What Are The Age Limits?

You must be between 18 and 65 years old on the first effective date of the Policy, or up to 80 years old for renewal policies. For your children, they must be between 30 days and 18 years old and this can go up to 24 years old if they are registered as full time students at an Educational Institution.

#### Q3: Can I Purchase This Policy For My Family?

Yes you can purchase a policy for your legally married spouse and children. However, parents, parents-in-law and siblings are not permitted.

#### Q4: Am I Covered For An Accident While Overseas?

Yes, provided that you did not reside outside of Singapore for more than 90 consecutive days before the Accident. If you did reside outside of Singapore for more than 90 consecutive days, then only the Death and Permanent Disability benefits are payable.

#### Q5: Am I Required To Have A Medical Examination?

No medical examination is required.

#### Q6: If I Have More Than One Personal Accident Policy With Different Insurers, Can I Claim Under All Policies?

Yes, certain benefits such as death and disablement benefits are claimable under all policies. For any expenses actually incurred such as Medical and Surgical expenses, only the amount that is not recoverable from any other insurance policies will be reimbursed.

#### Q7: Can I Cancel The Policy? Will There Be Any Refund Of Premiums?

Yes, you can cancel the policy at any time by informing Allianz at [CustomerService@allianz.com.sg](mailto:CustomerService@allianz.com.sg) or **1800 222 1818** with your full name, NRIC and policy details. Allianz will refund the premium on a pro-rata basis.

#### Q8: Are There Exclusions In The Policy?

Yes, exclusions include pre-existing conditions, certain occupational activities and childbirth/pregnancy. For more information and the full list of exclusions, please refer the Policy Wording.

#### Q9: Will The Premiums Increase With Age?

No, the premiums for Allianz Accident Protect will not increase with age.

#### Q10: How Do I Make A Claim?

You can contact the Claims Department at [CustomerService@allianz.com.sg](mailto:CustomerService@allianz.com.sg) or **1800 222 1818** as soon as possible and complete a Claim form to assist the claim process. Written proof of the accident such as police report, invoices and all supporting documents must be furnished as proof of claim.

**ALLIANZ INSURANCE SINGAPORE PTE. LTD.**  
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#### **ALLIANZ CONTACT CENTRE**

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(excluding Public Holidays)  
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