

## About EQ Insurance

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.

### Call us today:



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**POLICY OWNERS' PROTECTION SCHEME:** 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 EQ Insurance or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### Important Note:

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

## Table of Benefits

BENEFITS		Percentage of Sum Insured in the Schedule of Benefits
Section 1	<b>Death</b>	100%
Section 2	<b>Total and Permanent Disablement from engaging in or attending to employment or occupation of any and every kind.</b>	100%
Section 3	<b>Total and Permanent Loss of all sight in both eyes.</b>	100%
Section 4	<b>Total Loss by physical severance or total and permanent loss of use of:</b>	
	a) both hands at wrist	100%
	b) both arms at shoulder	100%
	c) both arms between shoulder and elbow	100%
	d) both arms at or below elbow	100%
	e) both legs at hip	100%
	f) both leg between knee and hip	100%
g) both leg at or below knee	100%	
Section 5	<b>Total and Permanent Loss of:</b>	
	a) sight in both eyes except perception of light b) lens of both eyes	100% 50%
Section 6	<b>Total Loss by physical severance or total and permanent loss of use of:</b>	
	a) thumb and 4 fingers of one hand	50%
	b) 4 fingers of one hand	40%
	c) thumb	25%
		10%
	d) index finger	15%
		10%
		5%
	e) middle finger	10%
		7%
		3%
	f) ring finger	10%
	7%	
	3%	
g) little finger	10%	
	7%	
	3%	
h) all toes of one foot	18%	
i) great toe	6%	
	3%	
	3%	
Section 7	<b>Total and Permanent Loss of:</b>	
	a) hearing in both ear b) hearing in one ear	75% 20%
Section 8	<b>Total and Permanent Loss of speech.</b>	50%
Section 9	<b>Third Degree Burns</b>	
	a) Head – Damage as a Percentage of Total Body Surface Area	
	i) equals to or greater than 2% but less than 5%	50%
	ii) equals to or greater than 5% but less than 8%	75%
	iii) equals to or greater than 8%	100%
	b) Body – Damage as a Percentage of Total Body Surface Area	
i) equals to or greater than 10% but less than 15%	50%	
ii) equals to or greater than 15%, but less than 20%	75%	
iii) equals to or greater than 20%	100%	

Where the injury is not specified in the benefit scale above, we will adopt a percentage of disability based on the assessment by our appointed doctor, which in our opinion is consistent with the benefit scale above.

Stay protected while at work and at play



EQ Protector provides an All-In-One protection for you and your loved ones should you get into an accident.

It covers you while you're at work and at play, 24/7 around the world.

With EQ Protector, you can plan ahead and stay ahead of unexpected expenses for any unpleasant surprises.

Select one of the 4 flexible plans to best suit your needs and lifestyle.



## Benefits at a Glance

- **Death / Permanent Disablement:** Pays up to the insured amount.
- **Temporary Total / Partial Disablement:** Pays a weekly income for up to 104 weeks for those who are gainfully employed.
- **Medical Expenses:** Reimburses the medical expenses incurred up to the insured amount.
- **Hospitalisation Cash Benefits:** Pays a daily allowance for each day confined in a hospital for treatment of an injury.
- **Mobility Aids:** Reimburses up to the insured amount for any mobility aids (e.g. self-powered, climbing wheelchair, ramps or railings) purchased following an accident.
- **Children's Education Benefits:** for each insured child in the policy

## Features of EQ Protector

- Enjoy worldwide, 24-hour protection against unforeseen events.
- Benefit from continuous income in the event of temporary disablement.
- Receive two times the sum assured for death, permanent disablement or medical expenses from accidents that occur whilst travelling as a passenger in any public conveyance and accidents due to landslides, floods, explosions or fires.
- Enjoy a no claim bonus of a 5% increase in sum insured for death and permanent disablement yearly for up to 5 years.
- Policy is renewable up to age 75.
- Added Extensions including food poisoning; insect and animal bites; treatment by licensed Chinese physicians; suffocation by smoke, gas, poisonous fumes and drowning; terrorism (excluding the use of nuclear, chemical and or biological substances); murder and assault; kidnapping and hijacking; strike, riot and civil commotion, disappearance; exposure; motorcycling and peace-time reservist training.

## Schedule of Benefits & Premiums Chart

BENEFITS		Titanium (SGD)	Platinum (SGD)	Gold (SGD)	Silver (SGD)
Section 1	<b>Accidental Death</b>	\$500,000	\$300,000	\$200,000	\$100,000
Section 2	<b>Permanent Disablement (Total &amp; Partial)</b>	Up to \$500,000	Up to \$300,000	Up to \$200,000	Up to \$100,000
Section 3	<b>Double Indemnity for Death / Permanent Disablement</b> - due to accident whilst travelling as a passenger in any public conveyance - due to landslide, flood, explosion or fire	Up to \$1,000,000	Up to \$600,000	Up to \$400,000	Up to \$200,000
Section 4	<b>Medical Expenses</b> - due to accident - due to Infectious Diseases *	\$10,000 \$10,000	\$5,000 \$5,000	\$4,000 \$4,000	\$3,000 \$3,000
Section 5	<b>Double Indemnity for Medical Expenses</b> - due to accident whilst travelling as a passenger in any public conveyance - due to landslide, flood, explosion or fire	\$20,000	\$10,000	\$8,000	\$6,000
Section 6	<b>Treatment by Licensed Chinese Physician and Chiropractors</b>	\$1,000	\$500	\$400	\$300
Section 7	<b>Hospitalisation Cash Benefits</b> (daily, up to 90 days)	\$500	\$300	\$200	\$100
Section 8	<b>Weekly Benefits (Temporary Disablement)</b> weekly, up to 104 weeks	\$500	\$300	\$200	\$100
Section 9	<b>Mobility Aids</b> (up to one purchase per accident)	\$10,000	\$5,000	\$4,000	\$3,000
Section 10	<b>Children's Education Benefits</b> (for each insured child in the policy)	\$10,000	\$5,000	\$4,000	\$3,000
Section 11	<b>Parent's Care</b> (for each parent of the main policyholder)	\$10,000	\$5,000	\$4,000	\$3,000
Section 12	<b>Bereavement</b>	\$5,000	\$3,000	\$2,000	\$1,000
Section 13	<b>Emergency Evacuation</b> 	\$50,000 per insured, aggregate \$5100,000 per policy			
Section 14	<b>Repatriation of Mortal Remains</b> 	\$10,000	\$10,000	\$10,000	\$10,000

### INFECTIOUS DISEASES \*

Infectious Disease means any of the following diseases which is diagnosed by a medical practitioner and is supported by acceptable clinical, radiological, histological and laboratory evidence: Severe Acute Respiratory Syndrome (SARS), Dengue Fever (DHF), Variant Creutzfeld-Jakob Disease (VCJD) or 'Mad Cow Disease', Nipah Viral Encephalitis, Japanese Viral Encephalitis, Malaria, Anthrax Infection, Yellow Fever, Plague, Melioidosis or 'Soil Disease', Rabies, Legionnaires' Disease, Avian Influenza or 'Bird Flu' due to Influenza A Viral Strains H5H1, H9H2 or H7N7, Hand, Foot and Mouth Disease (HFMD) due to Enteroviruses, Chikungunya.

ANNUAL PREMIUM (INCLUSIVE OF GST)	Titanium (SGD)			Platinum (SGD)			Gold (SGD)			Silver (SGD)		
	Class I	Class II	Class III	Class I	Class II	Class III	Class I	Class II	Class III	Class I	Class II	Class III
Self (Main Insured)	\$631.30	\$904.15	NA	\$385.20	\$543.56	\$860.28	\$246.10	\$335.98	\$451.54	\$128.40	\$171.20	\$230.05
Spouse	\$505.04	\$723.32	NA	\$306.02	\$432.28	\$685.87	\$194.74	\$266.43	\$359.52	\$101.65	\$133.75	\$181.90
Child(ren) - 20% of Benefits	1 <sup>st</sup> to 4 <sup>th</sup> Child	FREE (Applicable only if both parents are insured under this plan.)										
	5 <sup>th</sup> Child onwards	\$126.26 each			\$77.04 each			\$62.06 each			\$34.24 each	

## Classification of Occupations

Class I	Class II	Class III
Persons engaged in indoor and non-manual work in non-hazardous places.	Persons engaged in work of an outdoor or supervisory nature or involves manual work whose duties do not involve the use of tools or machinery or exposed to any special hazards.	Persons engaged in manual work not of particularly hazardous nature but occasional involving the use of tools or machinery.
Examples - Class I	Examples - Class II	Examples - Class III
<ul style="list-style-type: none"> <li>Accountant / Auditor</li> <li>Architect (Indoor)</li> <li>Bank Teller</li> <li>Barber / Hairdresser / Beautician</li> <li>Computer Analysts / Consultants / Programmers</li> <li>Doctor / Dentist / Surgeons (non-veterinary)</li> <li>Editors / Writers</li> <li>Indoor Sales / Indoor Marketing</li> <li>Teacher / Lecturer</li> </ul>	<ul style="list-style-type: none"> <li>Agent (Insurance / Property / Travel)</li> <li>Chauffeur</li> <li>Engineer</li> <li>Foreman (Non-construction)</li> <li>Grocer</li> <li>Gym Instructor</li> <li>Outdoor Sales / Outdoor Marketing</li> <li>Photographer</li> <li>Surveyor (onshore)</li> <li>Security Guard (Unarmed)</li> <li>Home-maker</li> </ul>	<ul style="list-style-type: none"> <li>Baker / Chef / Cook</li> <li>Butcher / Fishmonger / Farmer</li> <li>Builder / Carpenter (no woodworking machinery)</li> <li>Contractor</li> <li>Courier</li> <li>Driver</li> <li>Hawker / Market Stallholder</li> <li>Painter (not involving heights)</li> <li>Plumber</li> <li>Veterinary Surgeon</li> </ul>

### DECLINE RISKS

Industrial workers using heavy machinery; woodworking related occupation; any occupation involving aviation activities; armed services personnel, police force personnel and fire fighters; construction or unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig and/or offshore work; occupation involving heights, underground, heat and handling of hazardous chemical or electricity; professional sports team; professional divers and jockeys; welders and the like.

### REFERRED RISKS

All other professions and occupations not mentioned above must be referred to us for approval and acceptance.

## Essential Details to Know

### ■ ELIGIBILITY

Any Singaporean, Permanent Resident or foreigner with a valid employment pass residing in Singapore and whose age next birthday is between 18 to 65 years old can enroll. Any children whose age on their next birthday is between 6 months and 18 years and who are unmarried and unemployed, natural children, legal step children and legally adopted children of the insured can also be enrolled in the same policy. If the child is studying full time in an accredited education institution, the age limit will be extended to the child's 24th birthday.

### ■ REQUIREMENTS

You need not go for a medical examination should you wish to purchase this policy.

### ■ REFUND OF POLICY

In the event that you are not satisfied with the policy for any reason, the policy can be returned within 14 working days from the date of receipt. The premium will be refunded if no claims have been made.

### ■ MAJOR EXCLUSIONS

Yes, like any policy, there are exclusions, the main ones being:

- Act of war, nuclear energy, military, naval, air force services and operations
- Racing, aviation, mountain & rock climbing, bungee jumping, aerial activities, winter sports and underwater activities requiring underwater breathing apparatus
- Professional sports
- Childbirth or pregnancy
- Curative treatments or interventions
- AIDS, sexually transmitted and infectious diseases
- Suicide or self-inflicted injuries
- Provoked assault
- Insanity by natural causes
- Intoxication and drugs