

QBE PA Extra Cover

Personal accident insurance that protects you against unexpected accidents



Accidents can impact both your physical and your financial health. With QBE PA Extra Cover, you will have peace of mind knowing you are protected. Safeguarding your well-being is our business.

QBE PA Extra Cover offers you protection against any unexpected accidents. This insurance is applicable to both individuals and businesses.

Benefits at a glance

- **No medical examination** is required
- **No claim bonus** available
- Coverage up to **S\$1 million** available
- **Accidental medical expenses** limit is a maximum per any one accident basis with no aggregate limit
- **Higher sub-limit** for chinese physician/ chiropractic treatment
- **Excess free** for accidental medical expenses
- **Free cover** for up to three children under the Family Plan
- **Free cover** for driving a motorcycle (non-professional), mountaineering and winter sports
- **Increased sum insured** for specified permanent disability
- 24-hour **worldwide** cover

Explanation of benefits

1. Death and permanent disablement – This item covers death and permanent disablement caused directly and solely by an accident, which is defined as a fortuitous, unforeseen and unintended event. Payment for permanent disablement will be in accordance with the Table of Compensation (see overleaf).
2. Weekly benefits – This item is payable if the Insured Person is unable to continue with his or her business or occupation temporarily following an accident as defined in the Policy. This benefit is not available for the self-employed and unemployed Insured Person.
3. Terrorism cover – The Policy covers acts of terrorism except by nuclear, biological and chemical means.
4. Accidental medical expenses – This item is payable for medical expenses incurred for treatment received from a Western medical practitioner for injuries sustained as a result of an accident as defined in the Policy. This benefit is extended to include Chinese physician/chiropractor treatment expenses for injuries sustained as a result of an accident defined in the Policy up to the limit mentioned in the Plan selected.
5. Accidental hospital income – This item is payable if the Insured Person is hospitalised following an accident.
6. Funeral expenses subsidy – This is a lump sum payment following death (due to an accident as defined in the Policy) of the Insured Person and/or his or her child/children.
7. No claim bonus – 5% increase on each policy renewal up to maximum 25% of the original capital sum insured for death and permanent disablement.
8. No excess imposed – This applies to accidental medical and Chinese physician/chiropractor treatment expenses for both the Insured and child benefits.
9. Sum insured – This is increased by 50% for serious injury such as total paralysis or permanently bedridden or total and permanent loss of speech or hearing (both ears) or loss of two whole limbs or two feet or hands.

Family plan

Both parents must be insured under QBE PA Extra Cover. In cases where the parents' plans are different, the lowest Plan is applicable for the child/children. Free cover for up to three dependent children, ages ranging from six months old to 18 years (up to 25 years old if studying full time in a recognised institution).

Some examples of coverage

Assault, murder, disappearance, drowning, exposure to natural perils, hijack of aircraft, incurable insanity caused by an accident, motor cycling, non-professional sports, peacetime reservist training, accidental food poisoning, strike riot or civil commotion (if no involvement of the Insured Person), suffocation by smoke, poisonous fumes or gases.

Major exclusions

Sickness, suicide, any race (other than on foot), speed-testing and/or stunts, parachuting, bungee jumping or other aerial activities, underwater activities involving use of under-water breathing apparatus except snorkeling, pregnancy, war and kindred risks, nuclear and atomic hazards.

Money back guarantee

If you are a new personal Policyholder and after examining this Policy you are not entirely satisfied, return it to us within 14 days of the date of Issue and this Policy will be cancelled and your money will be refunded in full. That's the service assurance that QBE Insurance offers to you. However, we shall not be liable to pay any benefit in respect of a Policy so cancelled.

Table of compensation

RESULT	BENEFITS (% OF THE CAPITAL SUM INSURED)
A. DEATH	100
B. PERMANENT DISABLEMENT:-	
Total paralysis or permanently bedridden	150
Complete and incurable insanity	100
Total and permanent lost of all sight of - both eyes	150
- one eye	100
Loss of sight of one eye, except perception of light	60
Total loss of lens of one eye	60
Total loss of hearing - both ears	75
- one ear	25
Total loss of speech	60
Total loss of speech & hearing (both ears)	150
Total loss by physical severance or total and permanent loss of use of	
- two whole limbs or two feet/hands	150
- one leg at hip or between hip and ankle	100
- loss of one arm at shoulder or between shoulder and wrist	100
- one hand or one foot	100
Total loss by physical severance or total and permanent loss of use of both thumbs and all fingers	100
Total loss by physical severance or total and permanent loss of use of thumb and four fingers of one hand	60
Total loss by physical severance or total and permanent loss of use of four fingers of one hand	50
Total loss by physical severance or total and permanent loss of use of thumb	
- both phalanges	30
- one phalanx	10
Total loss by physical severance or total and permanent loss of use of index finger or middle finger	
- three phalanges	10
- two phalanx	8
- one phalanx	4

Total loss by physical severance or total and permanent loss of use of ring finger	
- three phalanges	5
- two phalanx	4
- one phalanx	2
Total loss by physical severance or total and permanent loss of use of little finger	
- three phalanges	4
- two phalanges	3
- one phalanx	2
Total loss by physical severance of metacarpals	
- first or second (additional)	3
- third, fourth or fifth (additional)	2
Total loss by physical severance or total and permanent loss of use of toes	
- all toes of one foot	18
- great, both phalanges	7.5
- great, one phalanx	3
- other than great, if more than one toe lost, each	2
Total and permanent loss of all teeth	
Removal of lower jaw by surgical operation	50
Fractured leg or patella with established non-union of leg	10
Shortening of leg by at least five centimetres	10
Loss of teeth	2

Note: In the event that the Insured Person sustains any other permanent partial disablement not specified above (except loss of sense or taste or smell which is not payable under this Policy), the Compensation shall be assessed by QBE as in the opinion of our medical advisers is not inconsistent with the foregoing and regardless of the occupation of the Insured Person.

Compensation shall not be payable:

- In respect of results for more than 100% of the sum insured in the aggregate during the period of insurance under this Policy where any one of such results bear a highest compensation of up to 100% of the capital sum insured.
- In respect of results for more than 150% of the capital sum insured in the aggregate during the period of insurance under this Policy where any one of such results bears a highest compensation of 150% of the capital sum insured.
- For results under this section unless such result occurs within 365 days from the date of the accident.
- Additionally for any specific results which is part of a greater result for which compensation is payable under this Policy.
- For any of the results until the total amount has been agreed.

QBE PA Extra Cover

Table of benefits for each insured person

BENEFITS (S\$)	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F
Capital Sum Insured for Death and Permanent Disablement	100,000	200,000	300,000	500,000	750,000	1,000,000
Accidental Medical Expenses (Maximum Any One Accident)	3,000	5,000	7,000	10,000	10,000	10,000
Weekly Benefit (up to 104 weeks) Subject to 80% of Insured Person's weekly earning whichever is the lesser	100 per week	200 per week	300 per week	500 per week	750 per week	1,000 per week
EXTENDED COVERAGES						
Chinese Physician/Chiropractor Treatment Expenses (Maximum Any One Accident and it will form part of the Accidental Medical Expenses Benefit)	150	250	350	500	500	500
Accidental Hospital Income (Up to 104 weeks)	100 per week	200 per week	300 per week	300 per week	300 per week	300 per week
Funeral Expenses Subsidy	3,000	3,000	3,000	3,000	3,000	3,000

Table of benefits for each child (applicable to family unit only)

BENEFITS (S\$)	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F
Capital Sum Insured for Death and Permanent Disablement (each person)	10,000	20,000	30,000	30,000	30,000	30,000
Accidental Medical Expenses (Maximum Any One Accident)	300	500	700	1,000	1,000	1,000
EXTENDED COVERAGES						
Chinese Physician/Chiropractor Treatment Expenses (Maximum Any One Accident and it will form part of the Accidental Medical Expenses Benefit)	100	100	100	100	100	100
Funeral Expenses Subsidy	3,000	3,000	3,000	3,000	3,000	3,000

Eligibility: 16 to 65 years of age, renewable up to 75 years old, subject to good health declaration for age above 65 years

What you need to do

Just three simple steps and you can enjoy peace of mind.

Step 1: Apply

- Approach an authorised QBE agent/broker and discuss your requirements, then select the plan that best meets your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you: credit card or cheque.

Step 2: Understand the coverages in your Policy

- Upon receiving your Policy, read through the policy wording, and ensure that your needs are correctly and sufficiently met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

Step 3: Check your Policy

- Ensure that all details and information are in order.

What should you do in the event of a claim?

- All claims must be made to QBE Insurance (Singapore) Pte Ltd immediately upon the occurrence of the claim
- Doctor's reports or certificates and hospital bills are required to support the claim
- Retain all bills, invoices and receipts

To report a claim or to obtain a claim form, please contact your insurance advisor or the QBE Singapore Claims Department at +65 6224 6633 or visit our website at www.qbe.com.sg



QBE

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