

## 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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 • Website: [www.eqinsurance.com.sg](http://www.eqinsurance.com.sg) (Co. Reg. 1978-00490-N)

**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.

## EQ Personal Accident

Affordable protection for you and your loved ones



There is always the risk of an accident happening and some may leave you with huge medical expenses.

EQ Personal Accident is a flexible and affordable plan providing financial protection to you and your family when an accident strikes unexpectedly.

With 24-hour coverage and at anywhere in the world, rest assured that you and your family's needs are provided for should the worst happens.

## Benefits at a Glance

- **Accidental Death / Permanent Disablement:** Pays up to the insured amount in the event of accidental death or permanent disablement
- **Temporary Total / Partial Disablement:** Pays a weekly income in the event of temporary disablement up to 104 weeks for those who are gainfully employed
- **Accidental Medical Expenses:** Reimburses the medical expenses incurred following an accident up to the insured amount

## Features of EQ Personal Accident

- Enjoy worldwide, 24-hour protection against unintended, sudden, fortuitous and unforeseen events
- Benefit from continuous income in the event of temporary disablement
- Policy is renewable up to age 75
- Added Extensions including food poisoning; insect and animal bites; treatment by licensed Chinese physicians (up to \$200 per accident); 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.

## Premiums Chart

BENEFITS		Sum Insured / Limit (SGD)	ANNUAL PREMIUM (INCLUSIVE OF GST) BY CLASS OF OCCUPATION		
			Class I (SGD)	Class II (SGD)	Class III (SGD)
Section 1	<b>Death &amp; Permanent Disablement</b>	\$10,000	\$6.42	\$9.63	\$16.05
Section 2	<b>Weekly Benefits (Temporary Disablement)</b> i) Temporary Total Disablement (up to 104 weeks) ii) Temporary Partial Disablement (up to 104 weeks)	\$100 (per week) 50% of Benefit 2(i) (per week)	\$19.26	\$25.68	\$32.10
Section 3	<b>Medical Expenses</b> (limit for any one accident)	\$1,000 \$2,000 \$3,000 \$4,000 \$5,000 \$6,000 \$7,000 \$8,000 \$9,000 \$10,000 \$15,000 \$20,000	\$9.63 \$16.05 \$22.47 \$28.89 \$35.31 \$39.59 \$46.01 \$52.43 \$57.78 \$64.20 \$75.97 \$87.74	\$12.84 \$22.47 \$31.03 \$39.59 \$48.15 \$54.57 \$63.13 \$71.69 \$79.18 \$90.95 \$104.86 \$118.77	\$16.05 \$25.68 \$37.45 \$48.15 \$58.85 \$67.41 \$78.11 \$88.81 \$98.44 \$110.21 NA NA

## 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 occasional 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 / Consultant / Programmer</li> <li>• Doctor / Dentist / Surgeon (non-veterinary)</li> <li>• Editor / Writer</li> <li>• Indoor Sales / Indoor Marketing</li> <li>• Teacher / Lecturer / Student</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> </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>
<b>DECLINE RISKS</b> 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.		
<b>REFERRED RISKS</b> 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 be covered. 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