

PA Assurance

Comprehensive personal accident coverage,
with optional protection against Dengue Fever
and 24 other infectious diseases.

GENERAL INSURANCE



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With PA Assurance¹, rest assured that you and your family can be protected from the potential hardship an accident could bring. From as little as \$0.55 a day², PA Assurance offers you medical expenses coverage in the event of an accident, anywhere in the world³. You can choose to enhance your coverage by opting for infectious disease⁴ cover.

Key Benefits	
1	Optional infectious disease cover for coverage against 25 infectious diseases ⁴
2	Payout of up to \$1,500,000⁵ for permanent disability due to an accident
3	Receive up to \$20,000⁶ for medical expenses for injury due to an accident
4	Provides coverage for physiotherapy and home modification expenses arising from an accident
5	40% discount on premiums for children⁷ if at least 1 parent is insured under the same policy

Optional infectious disease cover

PA Assurance gives you the flexibility to enhance your protection for coverage against 25 infectious diseases⁴, giving you added assurance for complete peace of mind.

List of 25 infectious diseases⁴

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
- Mumps
- Rubella
- Tuberculosis
- Measles
- Malaria
- Anthrax infection
- Yellow fever
- Chicken Pox
- MPox
- Herpangina
- Plague
- Melioidosis or 'soil disease'
- Rabies
- Legionnaires' disease
- Chikungunya
- Nipah viral encephalitis
- Japanese viral encephalitis
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Severe acute respiratory syndrome (SARS)
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus
- Shingles

Caring for you and your family in the event of an accident

PA Assurance pays up to \$1,500,000⁵ if you become permanently disabled due to an injury caused by an accident. In addition, in the event of death due to an injury caused by an accident, you can receive up to \$1,000,000⁸ and a lump sum payment of \$35,000⁹ to help support your dependents.

Plus, get 2X payout for accidental death¹⁰ if an accident happens to the public transport you are travelling on.

Choice of different plan types

Depending on your needs, we offer different plan types so that you can choose the coverage that best suits you and your family's needs.

Premium rates without Infectious disease cover					
Group	Yearly Premium				
	Basic	Classic	Superior	Premium	Prestige
A	\$201.70	\$313.54	\$424.79	\$743.64	\$967.76
B	\$342.89	\$529.95	\$718.88	\$1,065.46	\$1,527.45

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

Premium rates without Infectious disease cover					
Group	Monthly Premium				
	Basic	Classic	Superior	Premium	Prestige
A	\$17.56	\$27.30	\$36.99	\$64.76	\$84.28
B	\$29.86	\$46.15	\$62.61	\$92.72	\$133.01

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

Premium rates with Infectious disease cover					
Group	Yearly Premium				
	Basic	Classic	Superior	Premium	Prestige
A	\$221.05	\$354.52	\$488.97	\$855.70	\$1,112.41
B	\$375.80	\$602.50	\$835.04	\$1,233.55	\$1,763.23

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

Premium rates with Infectious disease cover					
Group	Monthly Premium				
	Basic	Classic	Superior	Premium	Prestige
A	\$19.25	\$30.88	\$42.59	\$74.51	\$96.87
B	\$32.72	\$52.46	\$72.72	\$107.42	\$153.55

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

If you are interested in Premium and Prestige plans, you can choose to contact our advisor or call our hotline number to find out more.

40% discount on premiums for children⁷

Get coverage for the whole family and enjoy bigger savings when you insure your children as well. Get 40% off your child's premiums by insuring under the same policy with either you or your spouse.

Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at income.com.sg/IncomeTreats.

Table of Cover

Maximum benefit (S\$) per insured person						
	Benefits	Basic	Classic	Superior	Premium	Prestige
Section 1	Accidental death	\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
Section 2	Double indemnity for accidental death on public transport	\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
Section 3	Permanent disability (per policy year)	\$150,000	\$300,000	\$450,000	\$750,000	\$1,500,000
Section 4	Medical expenses for injury due to an accident (per accident)	\$2,000	\$3,000	\$5,000	\$10,000	\$20,000
Section 5	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	\$500 (sub-limit \$50 per visit)	\$750 (sub-limit \$75 per visit)	\$1,000 (sub-limit \$100 per visit)	\$1,250 (sub-limit \$125 per visit)	\$1,500 (sub-limit \$150 per visit)
Section 6	Mobility aids (per accident)	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000
Section 7	Daily hospital income (per day; up to 365 days per policy year)	\$100	\$150	\$200	\$300	\$400
Section 8	ICU triple cover (per day; up to 30 days per accident)	\$300	\$450	\$600	\$900	\$1,200
Section 9	Weekly cash (per week; up to 104 weeks in a row)	\$100	\$150	\$200	\$300	\$500
Section 10	Emergency medical evacuation and sending you home (per policy year)	\$50,000				
Section 11	Trauma counselling expenses (per policy year)	\$5,000				
Section 12	Family support fund	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000
Section 13	Modifying your home (per lifetime)	\$5,000	\$8,000	\$10,000	\$15,000	\$25,000
Section 14	Ambulance fee (per accident)	\$200	\$400	\$600	\$800	\$1,000
Section 15	Extra physiotherapy due to serious permanent disability (per policy year)	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000
Section 16	Diagnostic procedures and tests due to broken bones or fractures (per accident)	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000

Table of Cover

Maximum benefit (S\$) per insured person						
Optional Benefits – Infectious disease cover		Basic	Classic	Superior	Premium	Prestige
Section 17	Death benefit for infectious disease cover	\$100,000	\$200,000	\$250,000	\$300,000	\$500,000
Section 18	Permanent disability for infectious disease cover (per policy year)	\$100,000	\$200,000	\$250,000	\$300,000	\$500,000
Section 19	Medical expenses for infectious disease cover (per infectious disease)	\$2,000	\$3,000	\$5,000	\$10,000	\$20,000
Section 20	Treatment by a Chinese medicine practitioner for infectious disease cover (per infectious disease)	\$500 (sub-limit \$50 per visit)	\$750 (sub-limit \$75 per visit)	\$1,000 (sub-limit \$100 per visit)	\$1,250 (sub-limit \$125 per visit)	\$1,500 (sub-limit \$150 per visit)
Section 21	Mobility aids for infectious disease cover (per infectious disease)	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000
Section 22	Daily hospital income for infectious disease cover (per day; up to 365 days per policy year)	\$100	\$150	\$200	\$300	\$400
Section 23	ICU triple cover for infectious disease cover (per day; up to 30 days per infectious disease)	\$300	\$450	\$600	\$900	\$1,200
Section 24	Weekly cash for infectious disease cover (per week; up to 104 weeks in a row)	\$100	\$150	\$200	\$300	\$500
Section 25	Emergency medical evacuation and sending you home for infectious disease cover (per policy year)	\$50,000				
Section 26	Trauma counselling expenses for infectious disease cover (per policy year)	\$5,000				
Section 27	Family support fund for infectious disease cover	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000
Section 28	Modifying your home for infectious disease cover (per lifetime)	\$5,000	\$8,000	\$10,000	\$15,000	\$25,000
Section 29	Ambulance fee for infectious disease cover (per infectious disease)	\$200	\$400	\$600	\$800	\$1,000
Section 30	Extra physiotherapy due to serious permanent disability for infectious disease cover (per policy year)	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000
Section 31	Diagnostic procedures and tests for infectious disease cover (per infectious disease)	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000

Types of occupations covered

Group A	Professions or occupations of professional, administrative, managerial or clerical nature or occupations of outdoor nature or involving light manual work without the use of tools or machinery. Examples: Admin executive, auditor, lawyers, salespersons, managers, homemakers, domestic helpers, students, doctors, teachers, insurance agents, waiters, retailers, etc.
Group B	Professions or occupations involving manual work with the use of tools or machinery or uniform professions involving security or defence work or whose work environment is in high altitude or of hazardous nature. Examples: Hawkers, cooks, drivers, painters, fitness/gym trainers, despatch, construction workers, commercial airline crews, national servicemen, policemen, prison wardens, steermen, security guards, carpenters, technicians, mechanics, veterinary surgeons, paramedics, life guards, etc.

IMPORTANT NOTES

- 1 You can sign up for this plan if you hold a valid Singapore identification document and are between 15 days old and 70 years old. We may continue cover for you up to 80 years old and we may apply new terms; depending on our decision.
- 2 This premium rate is applicable for Group A occupation, under Basic Plan coverage (without infectious disease cover) with yearly payment arrangement.
- 3 You will be covered while you are in Singapore. You will also be covered if you are away from Singapore for no more than 180 days in a row at a time from the date of departure from Singapore.
- 4 This plan does not cover infectious disease diagnosed within 14 days from the policy start date as well as any infectious disease which has been announced as:
 - (a) an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - (b) a pandemic by the World Health Organisation (WHO), from the date of such announcement until the epidemic or pandemic ends.
- 5 This benefit limit is applicable under Prestige Plan. It is subject to the scale of compensation as shown in the Policy Contract. We pay this benefit if you become permanently disabled within 12 months from the date of accident.
- 6 This benefit limit is applicable under Prestige Plan. We pay for the medical expenses for injury due to an accident up to the maximum benefit limit or up to a period of 12 months from the date of the accident, whichever comes first.
- 7 Under Basic, Classic and Superior Plan for children who are:
 - under 18 years of age; or
 - under 25 years of age, unmarried and not on full-time employment, and are primarily dependent on the insured person for maintenance and support. For example, full-time students or national servicemen.
- 8 This accidental death benefit limit is applicable under Prestige Plan. We pay this benefit if you die within 12 months from the date of the accident.
- 9 This family support fund benefit limit is applicable under Prestige Plan. We pay this benefit if you suffer an injury and due only to this injury you die within 12 months from the date of the accident; or suffer a permanent disability which entitles you to 50% or more percentage of the sum insured as shown in the scale of compensation under permanent disability benefit due to an injury.

Dependent means the insured person's:

 - legally married spouse;
 - parent(s); or
 - child(ren) under 18 years of age, or under 25 years of age; unmarried and not on full-time employment. For example, full-time students or national servicemen, whom are primarily dependent upon the insured person for maintenance and support.
- 10 We pay this benefit if you die within 12 months from the date of the accident and your death resulted solely from this accident of the public transport while you are on board as a fare-paying passenger. We will reduce any compensation by any payment already paid under the permanent disability benefit for the same accident.

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this policy at income.com.sg/pa-assurance-policy-conditions.pdf. All our products are developed to benefit our customers, but not all may be suitable for your specific needs. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this policy is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this policy.

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Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

Get in touch



MEET your Income advisor



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