income
made yours

PA Fitness Protect

Accident protection for fitness fanatics.

General Insurance

Mark Lee Ren
Team Singapore Athlete

SINGAPORE ATHLETICS
Official Insurance Partner

Don't let unexpected events hinder your sporting spirit. Focus on pursuing your fitness goals with PA Fitness Protect! Enjoy 2X coverage for medical expenses due to accidental tears, dislocations and fractures[1] which most health insurance plans do not cover[2] so you can feel confident knowing your active lifestyle is well-protected. Take charge of your fitness journey and start securing your physical well-being from only $0.58 a day[3]!

Why is it good for me?

1. Enjoy **2X coverage for medical expenses due to accidental tears, dislocations and fractures[1]**
2. **Up to $1,000,000** third party liability coverage per accident[4]
3. **Up to $2,000 coverage per policy year[5]** for accidental damage to **rented sports equipment**
4. Add-on coverage for your **own sports equipment**
5. Reimbursement of **up to $5,000 unused activity fees per policy year[6]** if you are unable to attend due to sickness or injury
6. Extra savings with No Claim Discount of **10% off** your main plan

2X coverage for medical expenses due to accidental tears, dislocations and fractures

Accidents can happen anytime, especially if you engage in sports and fitness activities frequently. The likelihood of injury you experience is higher than others who are less physically active. With PA Fitness Protect, you can enjoy peace of mind during your workouts with 2X coverage for medical expenses due to accidental tears, dislocations and fractures[1].

PA Fitness Protect also includes coverage for adventurous activities[7] including rock climbing, scuba diving, sky diving, paragliding, boxing, Muay Thai and more so you feel more confident pursuing the activities you love!

Third party liability coverage per accident

If an unforeseen accident causes injury to others or damage to their property, you may be liable to cover the costs of such injury and damage. Protect yourself from the financial risk of liability claims with up to $1,000,000 third party liability coverage per accident[4].

Coverage for rented sports equipment

Worried about potential costs in the event of accidental damage to your rented equipment when you try out new sports? Fret not, as PA Fitness Protect provides coverage of up to $2,000 per policy year[5] for rented sports equipment for greater peace of mind!

Optional protection for your own sports equipment

Are you an avid sports enthusiast who invests in your sports equipment? We understand that your sports gear is not just an investment but a reflection of your passion and dedication. So safeguard your passion today with our optional Sports Equipment Rider. Be it for a bicycle, a surfboard or golfing gear, we provide coverage for an extensive range of sports equipment.

What we cover	Scenarios
Bicycles, Personal Mobility Devices (PMDs) and Skates	If the equipment is damaged when you are injured in an accident
Other sports equipment such as golf clubs, canoes, snowboards and more	If the equipment is accidentally damaged

Reimbursement for unused activity fees

Looking forward to attending a sporting event but encounter an unexpected situation that made your plans go to waste? PA Fitness Protect covers the unused non-refundable activity fee of up to $5,000 per policy year[6] if you are unable to participate in sporting events if you are hospitalised or on hospitalisation leave.

Increase savings with No Claim Discount

Enjoy extra savings of 10% off your main plan with PA Fitness Protect's No Claim Discount. The discount is reflected in the following year's policy renewal premiums if you have not made any claims on your policy during the period of insurance.

PA Fitness Protect provides enhanced protection which health insurance plans may not cover

In the event of an injury, PA Fitness Protect protects you from the financial stress of having to deal with medical bills incurred for outpatient treatments.

Your health insurance plan typically covers you for costs associated with hospital stays and undergoing surgery. However, if you do not require hospitalisation, it will not provide coverage, but PA Fitness Protect can still provide the coverage you need for your medical expenses due to an accident during the sport, exercise or adventurous activity[7].

Exclusive treats for Income policyholders

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

Table of Cover

Maximum benefits (S$) per insured person				
	Benefits	**Basic**	**Superior**	**Prestige**
Section 1	**Third Party Liability (per accident)**	N.A.	$500,000	$1,000,000
Section 2	**Accidental death**	$150,000	$300,000	$500,000
Section 3	**Permanent disability (per policy year)**	$225,000	$450,000	$750,000
Section 4	**Accidental medical expenses (per policy year)**			
	Overall section limit	$5,000	$10,000	$15,000
	Sub-limit for treatment by a Chinese medicine practitioner or a chiropractor	$200	$1,000	$3,000
Section 5	**Extra medical expenses for tears, dislocations and fractures (per policy year)**			
	Overall section limit	$5,000	$10,000	$15,000
	Sub-limit for physiotherapy following tears, dislocations and fractures	$2,000	$4,000	$10,000
Section 6	**Ambulance fee (per policy year)**	$300	$500	$700
Section 7	**Accidental damage to rental equipment (per policy year)**	$500	$1,000	$2,000
Section 8	**Unused activity fee (per policy year)**	$2,000	$3,000	$5,000

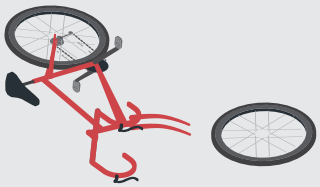
Maximum benefits (S$) per insured person				
	Optional Benefits – Sports Equipment Rider	**Basic**	**Superior**	**Prestige**
Section 9	**Damage to the bicycle, personal mobility device or skates when insured person is injured in an accident (per policy year)**			
	Overall limit	As per purchase price of the equipment		
	Co-payment	$200 or 5% of each and every loss, whichever is higher		
Section 10	**Accidental damage to your other sports equipment (per policy year)**			
	Overall limit	As per purchase price of the equipment		
	Co-payment	$50 or 5% of each and every loss, whichever is higher		

How PA Fitness Protect safeguards your active lifestyle

David, a 35-year-old sports enthusiast, signed up for **PA Fitness Protect Superior Plan** to safeguard his active lifestyle. He also added on the optional Sports Equipment Rider to protect his $5,000 bicycle.

He paid a total premium of $545.

Main plan premium:	$350
Optional Sports Equipment Rider premium:	$150
Total premium before GST:	$500
Total premium including 9% GST:	**$545**



While training for his overseas cycling event, he skidded over a pothole and crashed into a pedestrian. The pedestrian suffered a broken hip while David suffered a leg fracture and damage to his bicycle. Due to the injury, he is unable to attend his overseas cycling event next week.

He incurred the following costs:

Accidental Medical expenses to treat his leg fracture:	$7,000
Extra medical expenses to cover physiotherapy fees:	$1,000
Compensation of pedestrian's medical expenses to treat the broken hip (Third Party Liability):	$120,000
Forfeited cycling event ticket (Unused event fee):	$200
Bicycle repair expenses:	$2,000

Total claimable amount:

Under the main plan:	**$128,200**
Under the optional Sports Equipment Rider: (after co-payment of $200)	**$1,800**

With **PA Fitness Protect**, David is able to pursue his active lifestyle with a peace of mind.

This example is for illustrative purposes only and assumes that the bill is not limited or excluded by policy terms and conditions.

IMPORTANT NOTES

1 PA Fitness Protect covers medical expenses due to accidents during the sport, exercise or adventurous activity.

2 Most health insurance plans do not cover outpatient medical treatment without hospitalisation. Policy terms, conditions and exclusions apply.

3 This premium rate is applicable under Basic Plan coverage, yearly payment arrangement inclusive of 9% GST, rounded to the nearest cent.

4 This benefit limit is applicable under Prestige Plan coverage.

5 We will pay for the damage to the rental equipment that the insured person is required to compensate based on a receipt from the licensed activity provider for accidentally damaging the rented equipment during the activity. This benefit limit is applicable under Prestige Plan coverage.

6 This benefit limit is applicable under Prestige Plan coverage. We will reimburse the unused non-refundable activity fee incurred if the insured person suffers an injury or sickness and is given hospitalisation leave or is required to stay as an inpatient in the hospital during the period of the activity for which he/she has paid an activity fee. We will not pay if the claim for activity fees is less than $50. Please refer to the policy conditions for more details.

7 Adventurous activity means any recreational activity which:

- the insured person has undertaken while complying with all safety procedures, such as wearing safety equipment and following rules and regulations, whether specifically advised or generally expected of a reasonable person, and
- where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider, and
- is not excluded under the general exclusions listed in part 2 of the general conditions of the policy.

Adventurous activity includes but is not limited to hiking, mountain climbing, scuba-diving, bungee jumping, parasailing, paragliding, parachuting, hang-gliding, skydiving, abseiling, skiing, snowboarding, canoeing, kayaking, white water rafting, dragon boating, paddleboarding, marathon, ultramarathon, biathlon, triathlon, surfing, and snorkeling.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

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-fitness-protect-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. The premiums for this plan include distribution costs, if any.

Information is correct as at 9 October 2026.

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

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve 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 Income at the forefront of innovative solutions that empowers better financial well-being for all.
For more information, please visit income.com.sg.

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