



1ST
IN
MARKET

**FAMILY
PERSONAL
ACCIDENT
INSURANCE
WITH
SHARED
COVERAGE**

Singlife Accident Care Singlife Family Accident Care

Comprehensive accident plans with wide coverage options and worldwide protection for you and your family.



Singlife

Go on, live well!

Singlife Accident Care
and **Singlife Family Accident Care**
empower you and your loved ones
to live boldly, every day.

With comprehensive and high-coverage options,
you can choose a plan that protects just you
or one that safeguards your entire family
under one shared coverage.

So, no matter what life throws your way,
you'll have the financial support to handle the
unexpected at every life stage and keep moving forward with confidence.





Which plan is right for you?

With two different plans to fit you and your family's needs, rest easy knowing you're protected with worldwide coverage for accidental death or injury.

Singlife Accident Care

- ✦ Perfect for individuals, where you can purchase for yourself or a family member.
- ✦ With this plan, the coverage limit is all yours.

Singlife Family Accident Care

- ✦ Ideal for families, with a minimum of two and up to six members in a family¹.
- ✦ One shared payout limit covering your family, making it simply and easy to manage.

BENEFITS AND FEATURES

Go about your day with confidence, knowing you're covered every step of the way.



Choose your coverage

Choose the optimal coverage you need from our selection of plans², with coverage from S\$250,000 to S\$3 million for Accidental Death and Dismemberment.

- **Up to 150% of the Sum Assured³** in the event of death or dismemberment due to an accident;
- **3 times the payout⁴** for accidents occurred when you are traveling as a fare-paying passenger on a commercial plane or on a cruise ship;
- **2 times the payout⁵** for accidents while on public transport, as a pedestrian or caught in a fire at home or a public place.



Get coverage that lasts

Renew with us annually and stay covered up to the age of 99 years⁶.



Enjoy protection at every stage of life with coverage that evolves with you and your family

- **Annual Leave Compensation Benefit**
Receive cash benefit of S\$100 per day when you are hospitalised for 4 days or more and your parent, spouse, child or sibling takes annual leave to care for you⁷.
- **Life Stage Event Benefit**
Provides additional lump sum payout for accidental death or Total and Permanent Disability that occurs 12 months from the Life Stage Events⁸.



Stay protected from illnesses, infections and Adventure Risks⁹

- Get coverage for food poisoning and 21 infectious diseases, including Hand, foot and mouth disease (HFMD), dengue fever, and Zika.
- Stay protected from injuries during recreational sports and high-adrenaline activities like winter sports and skydiving.



Receive daily cash payout during hospitalisation

Get financial support with a daily cash payout for up to 365 days per accident while you recover from the accidental injury.



Additional savings for your child

Enjoy a **10% premium discount** when you purchase Singlife Accident Care for your children¹⁰.



BENEFITS AND FEATURES

Enjoy the convenience of having one plan that covers you and your family against accidents with premium savings. Get the same benefits as Singlife Accident Care with key differences below.



Choose your coverage

Choose the optimal coverage you need from our selection of plans², with coverage of S\$500,000 or S\$1 million for Accidental Death and Dismemberment.



Get coverage that lasts

Renew with us annually and stay covered up to the age of 80 years⁶.



All in the family

Enjoy **up to 50% premium discount** for your child when you add them to your policy¹¹.

Individual Coverage vs Shared Coverage for Family

Individual Coverage vs Shared Coverage for Family								
Coverage Details	Singlife Accident Care (Individual Coverage)	Singlife Family Accident Care (Shared Coverage for Family)						
Number of Lives Assured	1	Minimum 2 and maximum 6 Lives Assured can be covered under a single policy ¹ .						
Payout Limit	1 limit for each Life Assured.	1 limit to be shared by all Lives Assured under the policy , with claims paid as they come up until the limit is reached.						
Child Premium Discounts	10% discount for child(ren) ¹⁰ (when his / her parent bought a Standard / Plus / Prestige / Pinnacle plan). Premium discount is applied on base plan only.	Discount ¹¹ for child: <table><tr><td>1st child</td><td>10% discount</td></tr><tr><td>2nd child</td><td>40% discount</td></tr><tr><td>3rd and 4th child</td><td>50% discount</td></tr></table> Premium discount is applied on both base plan and rider.	1 st child	10% discount	2 nd child	40% discount	3 rd and 4 th child	50% discount
1 st child	10% discount							
2 nd child	40% discount							
3 rd and 4 th child	50% discount							
Premium in package ¹²	Coverage for each Life Assured Singlife Accident Care - Standard Plan Accident Reimbursement Cover II – Plan 1	Coverage shared by all Lives Assured Singlife Family Accident Care - Standard Plan Accident Reimbursement Cover II (Family) – Plan 1						
2 Adults	S\$929	S\$836						
2 Adults + 1 Child	S\$1,365	S\$1,212						
2 Adults + 2 Children	S\$1,800	S\$1,463						
2 Adults + 3 Children	S\$2,235	S\$1,672						

RIDERS TO ENHANCE YOUR COVERAGE

Customise your coverage with four tiers for each rider you can add to enhance your plan, ensuring full protection for you and your family.



Accident Reimbursement Cover II / Accident Reimbursement Cover II (Family)⁹

- Covers medical expenses including physiotherapy recommended by a doctor, traditional chinese medicine and chiropractic treatment.
- Lump sum benefit up to \$100,000 to support your loved ones in the event you suffer from Accidental Death or Total and Permanent Disability.
- Worldwide coverage with double the coverage limit for Accidental Medical Reimbursement benefit and Family Support Benefit if the accident occurs overseas¹³.



Accidental Fracture Cover III / Accidental Fracture Cover III (Family)⁹

- Lump sum payout for accidental bone fracture or dislocation.



Weekly Income Cover II / Weekly Income Cover II (Family)⁹

- Weekly income will be provided to supplement your living expenses in the event you suffer from Temporary Total Disability or Temporary Partial Disability due to an accident or sickness¹⁴.



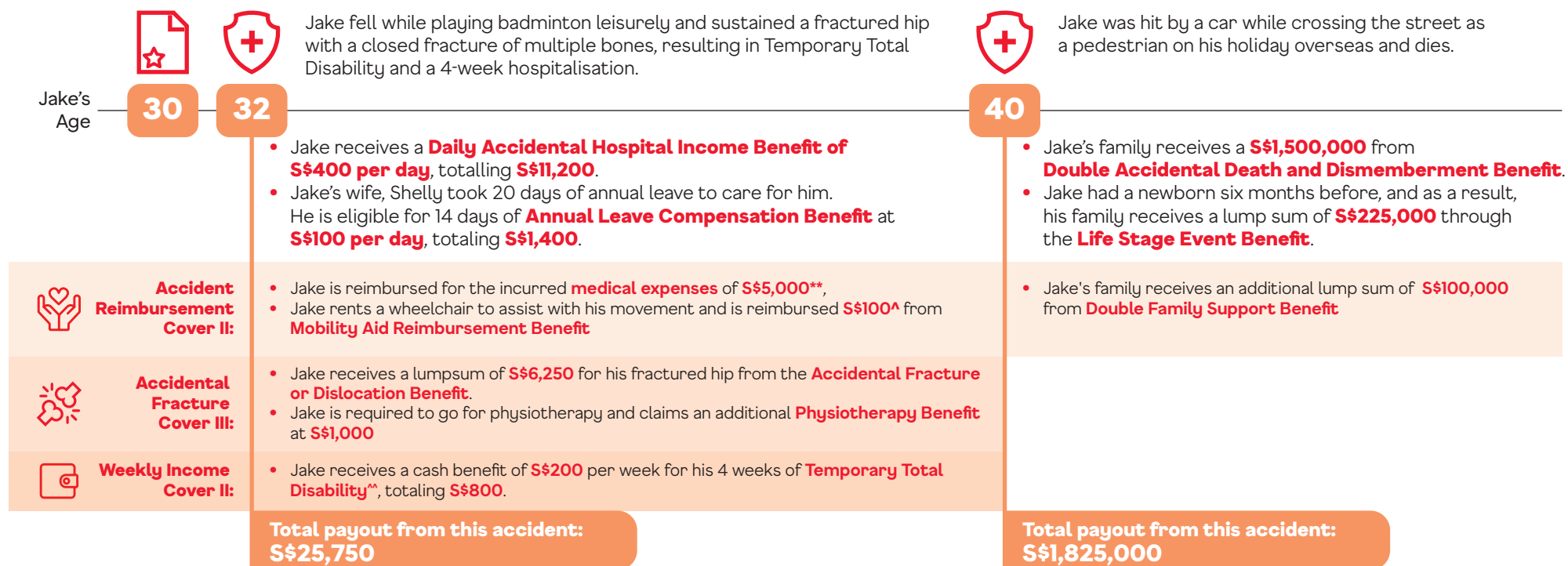


How Singlife Accident Care works

Jake, a 30-year-old teacher, purchases the Singlife Accident Care – Plus Plan for himself with a sum assured of S\$750,000. To ensure comprehensive protection against accidents, he also adds three riders:

Accident Reimbursement Cover II – Plan 2, Accidental Fracture Cover III – Plan 1, and Weekly Income Cover II – Plan 1.

Jake pays annual premium of S\$923 for the first policy year*.



* The premium payable is calculated based on the Life Assured's age next birthday at each Policy Anniversary. The premiums are based on occupation class 1 and 2, rounded up to the nearest dollar and inclusive of GST. The premium payable may differ by a few cents due to rounding differences. Please note that premium rates are not guaranteed.

** The Accidental Medical Reimbursement Benefit is based on the actual claim amount incurred, up to limit(s) as stated in the benefit table for each plan. This illustration assumes that Jake incurred S\$5,000 of medical expenses and he only make the claim to the Policy. If the Life Assured has any other medical insurance policy(ies) which makes provision for reimbursement of medical expenses, the reimbursement will be limited to any amount not covered by the other insurance policy(ies), up to the Sum Assured of the Medical Expenses Reimbursement Benefit of the selected plan.

^A The Mobility Aid Reimbursement Benefit is based on the actual claim amount incurred, up to limit per accident for each plan. This illustration assumes that Jake incurred S\$100 for renting a wheelchair as recommended by his doctor.

^{^^} "Temporary Total Disability" means:

(a) being totally and continuously disabled on a temporary basis as a result of an Accidental Injury or Sickness (whichever is applicable) and prevented from performing each and every duty pertaining to the Life Assured's occupation; or
 (b) if the Life Assured has no occupation at the time of the Accidental Injury or Sickness (whichever is applicable), the Life Assured is unable to perform three (3) Activities of Daily Living as a result of the Accidental Injury or Sickness (whichever is applicable).



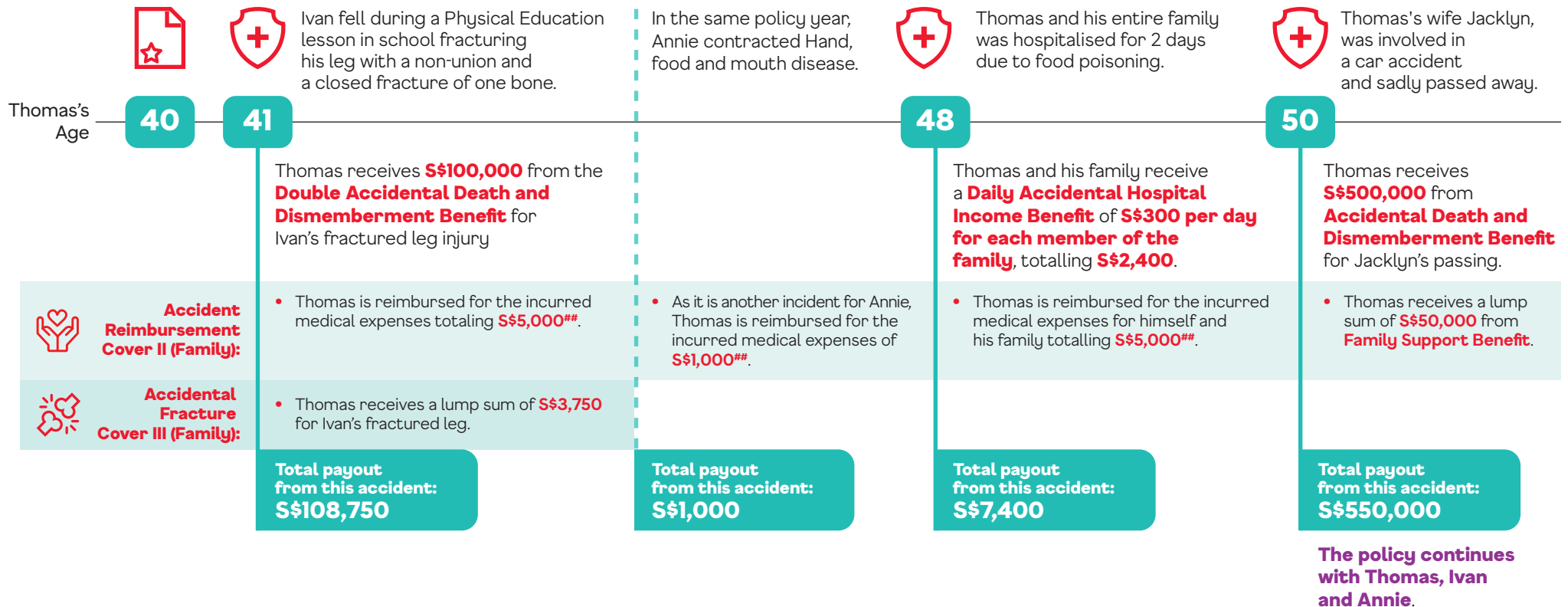
How Singlife Family Accident Care works

Thomas, a 40-year-old accountant, purchases the Singlife Family Accident Care – Standard with a S\$500,000 sum assured, covering his wife, Jacklyn (age 39), also an accountant, and their children, Ivan (age 8) and Annie (age 5).

He is the main Life Assured and he also adds two riders:

Accident Reimbursement Cover II (Family) – Plan 2 and Accidental Fracture Cover III (Family) – Plan 1.

Thomas pays annual premium of S\$2,078 for the first policy year[#].



[#] The premium payable is the total of the premium of all Lives Assured and calculated based on age next birthday of each Life Assured's at each Policy Anniversary. The premiums are based on occupation class 1 and 2, rounded up to the nearest dollar and inclusive of GST. The premium payable may differ by a few cents due to rounding differences. Please note that premium rates are not guaranteed.

^{##} The Accidental Medical Reimbursement Benefit is based on the actual claim amount incurred, up to limit(s) as stated in the benefit table for each plan. This illustration assumes that Ivan, Annie, Thomas and family incurred S\$5,000, \$1,000 and S\$5,000 of medical expenses respectively and they only make the claim to the Policy. If the Life Assured has any other medical insurance policy(ies) which makes provision for reimbursement of medical expenses, the reimbursement will be limited to any amount not covered by the other insurance policy(ies), up to the Sum Assured of the Medical Expenses Reimbursement Benefit of the selected Plan.

Ready to guard yourself against accidents?

Choose the plan according to the amount of coverage you and your family's need.

Benefits	Limits (For Singlife Accident Care)	Singlife Accident Care					Limits (For Singlife Family Accident Care)	Singlife Family Accident Care	
		Lite	Standard	Plus	Prestige	Pinnacle		Standard	Prestige
Accidental Death and Dismemberment Benefit (ADDB)	per Policy Year	S\$250,000	S\$500,000	S\$750,000	S\$1,000,000	S\$3,000,000	per Policy Year	S\$500,000	S\$1,000,000
Double ADDB	per Policy Year	S\$500,000	S\$1,000,000	S\$1,500,000	S\$2,000,000	S\$6,000,000	per Policy Year	S\$1,000,000	S\$2,000,000
Triple ADDB	per Policy Year	S\$750,000	S\$1,500,000	S\$2,250,000	S\$3,000,000	S\$9,000,000	per Policy Year	S\$1,500,000	S\$3,000,000
Daily Accidental Hospital Income Benefit	per day, up to 365 days per Accident	S\$200	S\$300	S\$400	S\$500	S\$600	per day, up to 365 days per Accident	S\$300	S\$500
							up to 730 days per Policy Year		
Daily ICU Accidental Hospital Income Benefit	per day, up to 30 days per Accident	S\$200	S\$300	S\$400	S\$500	S\$600	per day, up to 30 days per Accident	S\$300	S\$500
							Up to 60 days per Policy Year		
Ambulance Services Benefit	per Accident	S\$300	S\$300	S\$300	S\$300	S\$300	per Accident	S\$300	S\$300
							per Policy Year	S\$600	S\$600
Annual Leave Compensation Benefit	per day, up to 14 days per Accident	S\$100	S\$100	S\$100	S\$100	S\$100	per day, up to 14 days per Accident	S\$100	S\$100
							Up to 28 days per Policy Year		
Life Stage Event Benefit	per Accident	S\$75,000	S\$150,000	S\$225,000	S\$300,000	S\$900,000	per Accident	S\$150,000	S\$300,000
							per Policy Year	S\$300,000	S\$600,000

RIDER
Accident Reimbursement Cover II / Accident Reimbursement Cover II (Family)

Benefits	Limits (For Accident Reimbursement Cover II)	Accident Reimbursement Cover II				Limits (For Accident Reimbursement Cover II (Family))	Accident Reimbursement Cover II (Family)			
		Plan 1	Plan 2	Plan 3	Plan 4		Plan 1	Plan 2	Plan 3	Plan 4
Accidental Medical Reimbursement Benefit	per Accident	S\$4,000	S\$5,000	S\$10,000	S\$15,000	per Accident	S\$4,000	S\$5,000	S\$10,000	S\$15,000
						Per Policy Year	S\$8,000	S\$10,000	S\$20,000	S\$30,000
Overseas Accidental Medical Reimbursement Benefit	per Accident	S\$8,000	S\$10,000	S\$20,000	S\$30,000	per Accident	S\$8,000	S\$10,000	S\$20,000	S\$30,000
						Per Policy Year	S\$16,000	S\$20,000	S\$40,000	S\$60,000
Traditional Chinese Medicine/ Osteopathy/ Chiropractic Treatment Benefit	per Accident	S\$700	S\$800	S\$1,000	S\$2,000	per Accident	S\$700	S\$800	S\$1,000	S\$2,000
						Per Policy Year	S\$1,400	S\$1,600	S\$2,000	S\$4,000
Mobility Aid Reimbursement Benefit	per Accident	S\$1,500	S\$2,000	S\$2,500	S\$3,000	per Accident	S\$1,500	S\$2,000	S\$2,500	S\$3,000
						Per Policy Year	S\$3,000	S\$4,000	S\$5,000	S\$6,000
Home Modifications Reimbursement Benefit	per Policy	S\$7,000	S\$10,000	S\$15,000	S\$20,000	per Accident	S\$7,000	S\$10,000	S\$15,000	S\$20,000
						per Policy	S\$14,000	S\$20,000	S\$30,000	S\$40,000
Family Support Benefit	per Policy	S\$25,000	S\$50,000	S\$75,000	S\$100,000	per Accident	S\$25,000	S\$50,000	S\$75,000	S\$100,000
						per Policy	S\$50,000	S\$100,000	S\$150,000	S\$200,000
Double Family support Benefit	per Policy	S\$50,000	S\$100,000	S\$150,000	S\$200,000	per Accident	S\$50,000	S\$100,000	S\$150,000	S\$200,000
						per Policy	S\$100,000	S\$200,000	S\$300,000	S\$400,000

RIDER
Accidental Fracture Cover III / Accidental Fracture Cover III (Family)

Benefits	Limits (For Accidental Fracture Cover III)	Accidental Fracture Cover III				Limits (For Accidental Fracture Cover III (Family))	Accidental Fracture Cover III (Family)			
		Plan 1	Plan 2	Plan 3	Plan 4		Plan 1	Plan 2	Plan 3	Plan 4
Accidental Fracture or Dislocation Benefit	per Policy Year	S\$25,000	S\$50,000	S\$75,000	S\$100,000	per Policy Year	S\$25,000	S\$50,000	S\$75,000	S\$100,000
Physiotherapy Benefit (due to Accidental Fracture or Dislocation)	per Policy	S\$1,000	S\$1,000	S\$1,000	S\$1,000	per Accident	S\$1,000	S\$1,000	S\$1,000	S\$1,000
						per Policy	S\$2,000	S\$2,000	S\$2,000	S\$2,000

RIDER
Weekly Income Cover II / Weekly Income Cover II (Family)

Benefits	Limits (For Weekly Income Cover II)	Weekly Income Cover II				Limits (For Weekly Income Cover II (Family))	Weekly Income Cover II (Family)			
		Plan 1	Plan 2	Plan 3	Plan 4		Plan 1	Plan 2	Plan 3	Plan 4
Weekly Income due to Accident Benefit	per week, up to 104 weeks per Accident	S\$200	S\$300	S\$400	S\$500	per week, up to 104 weeks per Accident	S\$200	S\$300	S\$400	S\$500
						up to 208 weeks per Policy Year				
Weekly Income due to Sickness Benefit	per week, up to 52 weeks per Sickness	S\$200	S\$300	S\$400	S\$500	per week, up to 52 weeks per Sickness	S\$200	S\$300	S\$400	S\$500
						up to 104 weeks per Policy Year				



To sign up for
Singlife Accident Care or
Singlife Family Accident Care,
or to find out more, speak with your
Financial Adviser Representative today!

Visit **singlife.com/accident-care**
to find out more.

All ages mentioned refer to age next birthday.

Important Notes

1. Singlife Family Accident Care can cover up to 6 family members, up to 2 adult Lives Assured who must be the parents and up to 4 dependent child Lives Assured with insurable interest in a single policy. The policy must have 1 Main Life Assured who must be an adult Life Assured and stay throughout the policy term.
2. Singlife Accident Care comes in 5 plan types – Lite, Standard, Plus, Prestige and Pinnacle, with the sums assured of S\$250,000, S\$500,000, S\$750,000, S\$1 million and S\$3 million for Accidental Death and Dismemberment Benefit, respectively. Singlife Family Accident Care comes in 2 plan types – Standard and Prestige, with sums assured of S\$500,000 and S\$1 million for Accidental Death and Dismemberment Benefit, respectively. Please refer to the Product Summary for more details of the plan types and benefits.
3. A percentage of the Sum Assured of the Basic Benefit will be payable as stated in the Accidental Death and Dismemberment Benefit (ADDB) Schedule. Please refer to the Product Summary for more details. Note: Policy will be terminated when 150% of the Sum Assured for ADDB is claimed in a Policy Year.
4. 3x payout refers to the Triple Accidental Death and Dismemberment Benefit (ADDB). The lump sum payment will be 300% of the ADDB payout, if the Accidental Death or Accidental Injury was caused while the Life Assured was travelling as a fare-paying passenger on a commercial plane or on a cruise ship (with at least a night's stay on board the cruise ship) operated by a licensed operator.
5. 2x payout refers to the Double Accidental Death and Dismemberment Benefit (ADDB). The lump sum payment will be 200% of the ADDB payout, if the Accidental Death or Accidental Injury was sustained while the Life Assured was:
 - (a) in a public conveyance;
 - (b) a pedestrian (including the Life Assured as a passenger in a public lift or elevator, other than lifts or elevators in mines and construction sites); or
 - (c) in a fire at Home, in a theatre, hotel, public auditorium, School, Hospital or shopping mall, from the time the fire started. Workplaces (including offices and factories) are not covered.

We will also pay Double ADDB for Life Assured age 16 and below, who sustains Accidental Injury or Accidental Death while:

- (a) within the School premises on a School day, or during School activities organised and supervised by the School authorities;
- (b) outside the School premises and taking part in School activities organised and supervised by authorities of the School; or
- (c) travelling as a passenger on a School Bus, Private Bus or Excursion Bus, to and from School or place in which the School activities take place.

Please refer to the Product Summary for complete details.

6. Singlife Accident Care is yearly renewable up to the Policy Anniversary before the Life Assured turns age 99, at the policy level.

Singlife Family Accident Care is yearly renewable up to the Policy Anniversary before the Main Life Assured turns age 80, at the policy level, subject to the Main Life Assured is still covered under the Policy and there are at least 2 Lives Assured covered under the Policy. The coverage expiry age for adult Life Assured and child Life Assured is age 80 and age 20 respectively. The coverage for each Life Assured will end at the Policy Anniversary when the Life Assured reached the coverage expiry age.

We may change the premiums and features of the renewed base plan or rider(s) at an individual policy level or at a portfolio level. We will provide the new premiums and features for the next Policy Year before each renewal if we do so. We may decide to withdraw the entire portfolio of this insurance and / or a particular plan type of this insurance at our sole discretion. Please refer to the Product Summary for more details.

7. We will pay the Annual Leave Compensation Benefit for each day of annual leave starting from the 3rd day of annual leave, if the Life Assured sustains an Accidental Injury which:
 - (a) requires him/her to be hospitalised for 4 consecutive days or more in one hospital admission; and
 - (b) the Life Assured's parent, spouse, child or sibling takes annual leave from their employer to take care of the Life Assured during the hospitalisation.

This benefit is not applicable to the first 2 days of annual leave taken.

Important Notes

8. We will pay out the Life Stage Event Benefit in one lump sum if the Life Assured dies or sustains Total and Permanent Disability as a result of an Accident and the Accident occurs 12 months from the Life Stage Event date or until the termination of Policy, whichever is earlier.

Life Stage Event refers to the occurrence of:

- (a) the Life Assured marries or divorces (i.e. change of marital status);
- (b) the Life Assured becomes a parent by having a newborn child, or legally adopts a child (i.e. adding a new child member to the immediate family);
- (c) the Life Assured purchases a property;
- (d) the Life Assured or Life Assured's child enrolls into primary, secondary or tertiary education;
- (e) the Life Assured enters full-time employment within one year from tertiary graduation; or
- (f) the Life Assured turns 21 years old (i.e. Life Assured's 21st birthday).

9. Please refer to the Product Summary for complete coverage details, including its definitions and exclusions.
10. 10% discount for Singlife Accident Care will be offered for the child's base plan for the same coverage or lower until the child reaches age 20, if 1 of the parents of an eligible child purchases a Standard / Plus / Prestige / Pinnacle plan of Singlife Accident Care. This benefit is limited to a maximum of 4 children with insurable interest, including legitimate child, stepchild or adopted child.
11. The premium payable for a Singlife Family Accident Care policy is the total of the premium of all Lives Assured and calculated based on ANB of each Life Assured's at each Policy Anniversary.

Discounts will be offered to the child Life Assured of a Singlife Family Accident Care policy as follows:

- (a) For 1st child: 10% discount on the premium for one life assured;
- (b) For 2nd child: 40% discount on the premium for one life assured;
- (c) For 3rd and 4th child: 50% discount on the premium for one life assured.

The discount applied for each child depends on the sequence of which the child is added to the Policy and will be changed accordingly if the number of children in the policy changes. The discounts are not guaranteed at each renewal, and we may adjust it in the future by giving 30 days notice in advance.

12. The premiums are based on occupation class 1 and 2, for adult between 17 and 55 years old (both ages inclusive) and / or child below 20 years old (if applicable), rounded up to the nearest dollar. The premium payable may differ by a few cents due to rounding differences. The premiums are inclusive of GST and are based on annual payment mode.
13. This refers to the Overseas Accidental Medical Reimbursement Benefit and Double Family Support Benefit.
14. Weekly Income Cover II provides income support of up to S\$500 per week, if the Life Assured is unable to work due to sickness or an accident. Weekly Income due to Sickness Benefit is payable if the Life Assured is hospitalised for a minimum period of 5 consecutive days and is diagnosed by a Registered Medical Practitioner to have Temporary Total Disability or Temporary Partial Disability, due to Sickness, for a continuous period of 60 days after the date of discharge as an inpatient from a hospital (deferment period). Please refer to the Product Summary for complete details.

This policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You may get a copy of the Product Summary from Singapore Life Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. The benefits of the policy will only be payable upon an accident occurring. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same cost. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

This is not an insurance contract. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is accurate as at Apr 2025. COMP/2025/04/MKT/161.

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 Singapore Life Ltd or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SCX Centre 2 Singapore 068807

Tel: (65) 6827 9933 singlife.com

Company Reg. No. 196900499K

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