



Singlife Accident Guard

A comprehensive personal accident plan with **various coverage options** and **worldwide protection**.



Singlife

Shields up, live big

**With Singlife Accident Guard,
gain the assurance to lead
the life you want.**

Even when life takes a turn, keep your
finances protected with lump-sum
payouts and hospitalisation benefits.



BENEFITS AND FEATURES

Singlife Accident Guard is a comprehensive accident protection plan that comes with worldwide cover.



Choose your coverage

Pick the level of coverage that suits you. With our Lite, Standard, Prime or Prestige plans¹, each with different levels of payouts, you can be assured that you and your loved ones will be financially protected.



Daily cash payout for hospitalisation

If the inevitable does happen, you won't be left down and out. While you're hospitalised as a result of an accident and in recovery, you'll be supported with a **daily cash payout for up to 365 days.**



Get continuous protection

We're with you for the long haul. **Renew with us annually for coverage up to the age of 99 years².**



Customise a plan to suit your needs

Level up your plan at any time. **Enhance your coverage with three types of benefits** – Accident Reimbursement Cover, Accidental Fracture Cover II and Weekly Income Cover⁷.



Greater relief and assurance

Stay assured with our different payout schemes under one plan:

- **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 travelling 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.



All in the family

Enjoy a 10% premium discount when you purchase Singlife Accident Guard for your children⁸.



Comprehensive coverage⁶

Stay one step ahead with **coverage for food poisoning and 21 infectious diseases**, such as Hand Foot Mouth Disease (HFMD), Dengue (DHF) and Zika. You're also protected against terrorist attacks and natural disasters, as well as loss of organs, miscarriage or insanity due to an accident.



Ready to guard yourself against accidents?

Choose the plan according to the amount of coverage you need.

My Accident Guard				
Benefits	Plan			
	Lite	Standard	Prime	Prestige
Accidental Death and Dismemberment Benefit (ADDB) (per Policy Year)	S\$250,000	S\$500,000	S\$750,000	S\$1,000,000
Double ADDB (per Policy Year)	S\$500,000	S\$1,000,000	S\$1,500,000	S\$2,000,000
Triple ADDB (per Policy Year)	S\$750,000	S\$1,500,000	S\$2,250,000	S\$3,000,000
Daily Accidental Hospital Income (daily cash payout up to 365 days per Accident)	S\$200	S\$300	S\$400	S\$500
Daily ICU Accidental Hospital Income (daily cash payout up to 30 days per Accident)	S\$200	S\$300	S\$400	S\$500
Ambulance Services Benefit (per Accident)	S\$300	S\$300	S\$300	S\$300

Accident Reimbursement Cover

Benefits	Plan			
	1	2	3	4
Accidental Medical Reimbursement (per Accident)	S\$5,000	S\$6,000	S\$7,000	S\$8,000
Overseas Accidental Medical Reimbursement (per Accident)	S\$10,000	S\$12,000	S\$14,000	S\$16,000
Traditional Chinese Medicine/ Osteopathy / Chiropractic Treatment (per Accident)	S\$700	S\$800	S\$900	S\$1,000
Mobility Aid Reimbursement (per Accident)	Up to S\$1,500	Up to S\$2,000	Up to S\$2,500	Up to S\$3,000
Home Modifications Reimbursement (per Lifetime)	Up to S\$7,000	Up to S\$10,000	Up to S\$15,000	Up to S\$20,000
Family Support Benefit (per Lifetime upon death or TPD*)	S\$25,000	S\$50,000	S\$75,000	S\$100,000
Double Family Support Benefit (per Lifetime upon death or TPD*)	S\$50,000	S\$100,000	S\$150,000	S\$200,000

Accidental Fracture Cover II

Benefits	Plan			
	1	2	3	4
Accidental Fracture or Dislocation Benefit (per Policy Year)	S\$25,000	S\$50,000	S\$75,000	S\$100,000
Physiotherapy Treatment (per Lifetime as a result of Fracture or Dislocation)	S\$1,000	S\$1,000	S\$1,000	S\$1,000

Weekly Income Cover

Benefits	Plan			
	1	2	3	4
Weekly Income due to an Accident (up to 104 weeks)	S\$200	S\$300	S\$400	S\$500
Weekly Income due to Sickness (up to 52 weeks)	S\$200	S\$300	S\$400	S\$500

* Total and Permanent Disability. Please refer to the Product Summary for more details.



To sign up for **Singlife Accident Guard**,
speak to your Financial Adviser
Representative today!

Visit singlife.com/accident-guard
to find out more.

All ages mentioned refer to age next birthday (ANB).

Important notes

1. Singlife Accident Guard comes in four plan types – Lite, Standard, Prime and Prestige, with the sums assured of S\$250,000, S\$500,000, S\$750,000 and S\$1 million for Accidental Death & Dismemberment Benefit, respectively. Please refer to the Product Summary for more details of the plan types and benefits.
2. This plan is yearly renewable up to the Policy Anniversary before the Life Assured turns age 99, at the policy level. We may decide to withdraw the entire portfolio of this insurance and/or a particular plan type of this insurance at our sole discretion. Therefore, we reserve the right to cancel your Policy at any time without incurring any liability.
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. Please refer to the Product Summary for complete coverage details, including its definitions and exclusions.
7. Accident Reimbursement Cover provides benefits such as reimbursement for necessary medical expenses incurred within 12 months from the date of Accident; home modification for mobility; treatment from Traditional Chinese Medicine (TCM) / Osteopathy / Chiropractic (up to S\$1,000); as well as overseas medical treatment (up to S\$16,000).

Accidental Fracture Cover II pays a lump sum for accidental bone fractures or dislocation, or physiotherapy treatment.

Weekly Income Cover 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 five consecutive days and is diagnosed by a Registered Medical Practitioner to have Temporary Total Disability / 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).

Terms and conditions apply. Please refer to the respective Supplementary Benefit Product Summaries for complete details.

8. 10% discount for Singlife Accident Guard will be offered for the child's basic plan for the same coverage or lower until the child reaches age 20, if one of the parents of an eligible child purchases a Standard / Prime / Prestige plan of Singlife Accident Guard. This benefit is limited to a maximum of 4 children with insurable interest, including legitimate child, stepchild or adopted child.

The policy is underwritten by Singapore Life Ltd.

This brochure 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. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding to purchase the policy. 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. 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. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same cost. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at August 2022. COMP/2022/08/MKT/697

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

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 us or visit the Life Insurance Association or SDIC websites (<https://www.lia.org.sg> or <https://www.sdic.org.sg>).



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