

Premium Table - Annual Premium Per Insured Person (S\$)

Core Cover

Occupation Class	Part 1 to 7			
	Basic	Essential	Standard	Deluxe
Class I	125	219	299	569
Class II	131	230	314	597
Class III	243	425	580	NA

Add-on Cover 1

Occupation Class	Part 8 to 11			
	Basic	Essential	Standard	Deluxe
Class I	38	66	90	171
Class II	39	69	94	179

Add-on Cover 2

Occupation Class	Part 12 to 14			
	Basic	Essential	Standard	Deluxe
Class I	19	33	45	85
Class II	20	34	47	90

Premiums quoted are inclusive of 7% GST and subject to change without prior notice.

ERGO AccidentProtect Individual
Protection for you and those who depend on you.

Eligibility of Cover

- Persons from 16 to 70 years old (age next birthday). Policy renewable up to 75 years old
- Children from 15 days to 18 years old (age next birthday), who are unmarried and unemployed. Policy renewable up to 25 years old if studying full-time in a recognized institution of higher learning
- Singapore citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Pass Holders
- Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Pass Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore
- Proposal for children must include at least one parent
- Cover can be extended to a single parent, widow, widower, or divorcee for additional premium of 40%

Important Notes

- This product is underwritten by ERGO Insurance Pte. Ltd. No Insurance is in-force until premiums are received in full and the policy is issued by ERGO Insurance Pte. Ltd.
- This is a personal accident plan and benefits will only be payable upon an accident occurring.
- This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the policy.
- The benefits of the policy will be in accordance with the terms and conditions of the policy. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/ or underwriter's determination.
- Claims due to an infectious disease or accidental food and drinks poisoning will be payable subject to a 90 day waiting period from the coverage start date.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Know your insurer

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, the Group is represented in over 30 countries and concentrates on Europe and Asia. ERGO offers a comprehensive spectrum of insurance, provision and services. In its home market of Germany, ERGO ranks among the leading providers across all segments. ERGO is part of Munich Re.

Munich Re is one of the leading reinsurers and risk carriers worldwide. In the financial year 2014, Munich Re achieved a profit of €3.2billion on premium income of €48billion. The Group's investments of €219billion, of which €128billion is accounted for by ERGO, are managed primarily by the joint asset management and fund company Munich ERGO Asset Management (MEAG).

This product 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 ERGO Insurance Pte. Ltd. or visit the ERGO, GIA or SDIC web-sites (www.ergo.com.sg or www.gia.org.sg or www.sdic.org.sg).

Underwritten by:

ERGO

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ERGO

To insure is to understand.

ERGO
AccidentProtect
Individual

Individual Personal Accident



ERGO AccidentProtect Individual

ERGO AccidentProtect Individual is a comprehensive yet flexible insurance plan that offers you 24-hour worldwide protection from personal accident with a full range of coverage, including medical expenses incurred from accidents.

It ensures your and your family's financial security at the hour of need and also provides coverage at various stages of your recovery to minimise the day-to-day disruptions to your life.



Core Benefits

Double Indemnity for Accidental Death

ERGO AccidentProtect Individual pays lump-sum cash in the event of Death or Total Permanent Disablement. This benefit doubles if the accident occurs while you are travelling in any public conveyance or due to earthquake, cyclone, typhoon, hurricane and flood.

Additional 50% Pay-out for Total Permanent Disability

An additional 50% of the sum insured is paid in the event of Total Permanent Disablement

Accident Medical Expense Reimbursement

You can now be reimbursed for all your hospitalisation fees, outpatient treatment, treatment by a Traditional Chinese Medicine practitioner for accidents and 20 Specified Infectious Diseases, including dengue fever, hand foot and mouth disease as well as H1N1, H7N9, mumps, rubella and Middle East Respiratory Syndrome (MERS).

We also cover the cost of purchase or rental of mobility aid such as crutch, wheelchair, hearing aids and artificial limbs as prescribed by a physician.

Weekly Benefits

Loss of income while you are unable to work due to an accident can cause financial distress. We will pay a weekly income to replace and mitigate this financial loss for you.

Personal Effects and Belongings

Repair or replacement costs of your personal effects and belongings damaged beyond repair due to an accident that results in your hospitalisation.

20% Complimentary Coverage for Unlimited Number of Children

With you and your spouse covered under the same policy, your children can now be covered for 20% of your plan for no additional costs.

Additional Benefits

- + Daily hospital income
- + Emergency medical evacuation
- + Lifestyle maintenance
- + Compassionate allowance
- + Child support fund
- + Income protection
- + Loan protector

Special Extensions

- Dental treatment due to accidents, insect / animal bites, dengue fever, food & drinks poisoning
- Infectious diseases
- Exposure and disappearance
- Hijack, riot, strike, civil commotion, murder and assault
- Motorcycling
- Miscarriage due to accident
- No claim bonus



Choose Your Benefits and Pay Only for What You Need

ERGO AccidentProtect Individual gives you the flexibility to choose your preferred benefits and limits according to your needs.

Follow these 2 simple steps for a cover of your choice:



Important Note: Core cover is mandatory. You can choose either one or both add-on covers but under the same plan. Add-on covers are not mandatory

ERGO AccidentProtect Individual - Individual Personal Accident Policy

Summary of Benefits

Part	Core Cover	Sum Insured (\$\$)			
		Basic	Essential	Standard	Deluxe
1	Accidental Death and Permanent Disablement (ADPD) - Amount Payable as a lump sum in the event of Accidental Death or Permanent Disablement	100,000	200,000	300,000	500,000
	Double indemnity payable for ADPD due to: (i) ADPD whilst travelling as a passenger in any public conveyance (ii) ADPD resulting from Earthquake, typhoon, cyclone, hurricane and flood	200,000	400,000	600,000	1,000,000
2	Accident Medical Expenses Reimbursement Expenses incurred in-hospital and for out-patient treatment - Per disability due to an Accident or Infectious Disease	up to 3,000	up to 6,000	up to 8,000	up to 10,000
	Dental Treatment arising from an Accident. Medical Expenses arising from Insect / Animal Bites, Dengue Fever, or Poisoning from food or drinks	up to 800 per occurrence (Sub-limit of Medical Expenses Reimbursement)			
3	Weekly Benefit For Temporary Total Disablement (TTD) Weekly benefit for up to 104 weeks for Total Temporary Disablement due to an Accident	100 per week	200 per week	300 per week	500 per week
4	Traditional Chinese Medicine Reimburse for treatment by a Chinese Physician rendering Traditional Chinese Medicine due to an Accident	up to 500	up to 750	up to 750	up to 1,000
5	Mobility Aid and Ambulance Services Reimbursement Reimbursement for the cost of ambulance services and purchase or rental of a wheelchair, crutches or hearing aids as prescribed by a Physician	up to 3,000	up to 4,000	up to 4,000	up to 5,000
6	Personal Effects and belongings Damaged as a result of an Accident	200	300	400	500
7	Cover for Dependent Children Complimentary cover for Dependent Children of up to 20% of all benefits except weekly benefit for TTD (Part 3)	20%	20%	20%	20%
Add-on Cover 1					
8	Daily Hospital Income Pay daily income for each day you are hospitalized up to 1 year	100	200	250	300
9	Emergency Medical Evacuation Reimbursement of emergency evacuation expenses due to an Accident	Up to 20,000	Up to 30,000	Up to 40,000	Up to 50,000
10	Lifestyle Maintenance Payment to the Insured Person's immediate dependant family a monthly maintenance up to 12 months due to Accidental Death of the Insured Person	1,000	2,000	2,000	3,000
11	Compassionate Allowance Payment of a lump sum upon Accidental Death of an Insured Person	5,000	10,000	15,000	25,000
Add-on Cover 2					
12	Child Support Fund Payment of a lump sum for the benefit of the Insured Person's Dependent Children upon the Accidental Death of the Insured Person	10,000	15,000	20,000	25,000
13	Income Protection	6 months' salary, up to 30,000	6 months' salary, up to 30,000	6 months' salary, up to 30,000	6 months' salary, up to 30,000
14	Loan Protector	up to 3,000	up to 3,000	up to 3,000	up to 3,000

All of the above are subject to the applicable plan stated in the policy schedule.