

TABLE OF BENEFITS

Percentages of The Sum Insured

Section 1	Accidental Death	100%
Section 2	Total Loss by Physical Severance or Total and Permanent Loss of Use Of	
	a) hand at wrist	100%
	b) arm at shoulder	100%
	c) arm between shoulder and elbow	100%
	d) arm at or below elbow	100%
	e) leg at hip	100%
	f) leg between knee and hip	100%
	g) leg at or below knee	100%
Section 3	Total Loss by Physical Severance or Total and Permanent Loss of Use Of	
	a) all fingers of one hand	50%
	b) 4 fingers of one hand	40%
	c) Thumb	- 2 phalanges 25%
		- 1 phalanx 10%
	d) index finger	- 3 phalanges 15%
		- 2 phalanges 10%
		- 1 phalanx 5%
	e) middle finger	- 3 phalanges 10%
		- 2 phalanges 7%
		- 1 phalanx 3%
	f) ring finger	- 3 phalanges 10%
		- 2 phalanges 7%
		- 1 phalanx 3%
	g) little finger	- 3 phalanges 10%
	- 2 phalanges 7%	
	- 1 phalanx 3%	
h) all toes of one foot	18%	
i) great toe	- 2 phalanges 6%	
	- 1 phalanx 3%	
j) any other toe	3% Total Loss by Physical Severance or Total and Permanent Loss of Use Of	
Section 4	Total and Permanent Loss of All Sight in Both Eyes	100%
Section 5	Total and Permanent Loss of Sight in One Eye, Except Perception of Light	50%
Section 6	Total and Permanent Loss of	
	a) hearing in both ear	75%
	b) hearing in one ear	20%
Section 7	Total and Permanent Loss of Speech	50%
Section 8	Third Degree Burns	
	a) Head – Damage as a Percentage of Total Body Surface Area	
	i) equals to or greater than 2% but less than 5%	50%
	ii) equals to or greater than 5% but less than 8%	75%
	iii) equals to or greater than 8%	100%
	b) Body – Damage as a Percentage of Total Body Surface Area	
	i) equals to or greater than 10% but less than 15%	50%
ii) equals to or greater than 15%, but less than 20%	75%	
iii) equals to or greater than 20%	100%	

Note:
 1. Where the injury is not specified in the benefit scale above, we will adopt a percentage of disability based on the assessment by our appointed Doctor, which in our opinion is consistent with the benefit scale above.
 2. If a claim is payable for loss of use of a whole part of the body, a claim for any component of that part will not be paid.
 3. The total percentage payable under this Policy due to any one Accident shall not exceed 100% of the Sum Insured under Section 1 (Accidental Death / Permanent Disablement).

ABOUT EQ INSURANCE

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.



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POLICY OWNERS' PROTECTION SCHEME: 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 the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Note:
 This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0% - 30% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.



EQ
Personal Accident
 Affordable protection for you and your loved ones

BENEFITS AT A GLANCE

There is always the risk of an accident happening and some may leave you with huge medical expenses.

EQ Personal Accident is a flexible and affordable plan providing financial protection to you and your family when an accident strikes unexpectedly.

With 24-hour coverage and at anywhere in the world, rest assured that you and your family's needs are provided for should the worst happens.

Accidental Death/ Permanent Disablement:

Pays up to the insured amount in the event of accidental death or permanent disablement

Temporary Total/ Partial Disablement:

Pays those who are gainfully employed up to the insured amount in the event of a temporary disablement, up to 104 weeks

Accidental Medical Expenses:

Reimburses up to the insured amount on the medical expenses incurred

Daily Hospital Income & Mobility Aids Reimbursement:

Pays up to the insured amount for every full 24 consecutive hours of such hospitalisation, up to 30 days & reimburses up to the insured amount on the cost of mobility aid(s) prescribed by the attending doctor

FEATURES OF EQ PERSONAL ACCIDENT



Enjoy worldwide, 24-hour protection against unintended, sudden, fortuitous and unforeseen events



Benefit from continuous income in the event of temporary disablement



No medical examination is required for the purchase of this insurance



Added Extensions including food poisoning; insect and animal bites; suffocation by smoke, gas, poisonous fumes and drowning; terrorism (excluding the use of nuclear, chemical and or biological substances); murder, assault, kidnapping and hijacking; strike, riot and civil commotion, disappearance; exposure; and reservist training

PREMIUMS CHART

BENEFITS	Sum Insured / Limit	Annual Premium (Inclusive of GST) By Class of Occupation			
		Class I	Class II	Class III	
Section 1	Accidental Death / Permanent Disablement	\$S10,000	\$S8.56	\$S10.70	\$S19.26
Section 2	Weekly Benefits Temporary Disablement i) Temporary Total Disablement (up to 104 weeks) ii) Temporary Partial Disablement - 50% of section 2(i) (up to 104 weeks)	\$S100 (per week)	\$S25.68	\$S27.82	\$S38.52
Section 3	Accidental Medical Expenses (limit for any one accident)	\$S1,000	\$S15.41	\$S17.98	\$S25.68
		\$S2,000	\$S21.83	\$S26.54	\$S35.31
		\$S3,000	\$S28.25	\$S35.10	\$S47.08
		\$S4,000	\$S34.67	\$S43.66	\$S57.78
		\$S5,000	\$S41.09	\$S52.22	\$S68.48
		\$S6,000	\$S47.51	\$S58.64	\$S77.04
		\$S7,000	\$S53.93	\$S67.20	\$S87.74
		\$S8,000	\$S62.49	\$S75.76	\$S98.44
Section 4	Daily Hospital Income (up to 30 days)	\$S100	\$S16.05	\$S19.26	\$S24.61
		\$S10,000	\$S77.47	\$S93.95	\$S119.84
Section 5	Mobility Aids Reimbursement (per policy year)	\$S1,000			

CLASSIFICATION OF OCCUPATIONS

Class I	Class II	Class III
Persons engaged in indoor and non-manual work in non-hazardous places.	Persons engaged in outdoor, supervisory nature or occasional manual work not involving the use of tools or machinery or exposure to any special hazards.	Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery.
Examples	Examples	Examples
<ul style="list-style-type: none"> Accountant / Auditor / Administrator Architect (Indoor) Bank Teller Computer Analysts / Consultant / Programmer Doctor / Dentist Editor / Writer Indoor Sales / Indoor Marketing Teacher / Lecturer / Student 	<ul style="list-style-type: none"> Agent (Insurance / Property) Barber / Hairdresser Beautician Foreman (Non-construction) Grocer Gym Instructor Nurse Outdoor Sales / Outdoor Marketing Photographer Surveyor (onshore) Surgeon (non-veterinary) Security Guard (Unarmed) 	<ul style="list-style-type: none"> Baker / Chef / Cook Butcher / Fishmonger / Farmer Builder / Carpenter (no woodworking machinery) Chauffeur Courier Electrical Technicians Hawker / Market Stallholder Painter (not involving heights) Plumber Veterinary Surgeon

DECLINE RISKS

Including but not limited to, Industrial workers using heavy machinery; woodworking related occupation; any occupation involving aviation activities; armed services personnel, police force personnel and fire fighters; construction or unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig and/or offshore work; occupation involving heights, underground, heat and handling of hazardous chemical or electricity; professional sports persons; professional divers and jockeys; welders and the like.

REFERRED RISKS

If you are unsure of which class any professions and occupations it falls under, kindly refer to us.

ESSENTIAL DETAILS TO KNOW



ELIGIBILITY

Any Singaporean, Permanent Resident or foreigner with a valid Employment Pass, Work Permit, Student Pass, Long-term Visit Pass or Dependent Pass residing in Singapore and whose current age is between 18 to 65 years old.

Any legal child who is unmarried and unemployed between the current age 6 months to 17 years.



RENEWAL LIMIT

Policy is renewable up to current age 75, and for child, up to 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.



FREE LOOK PERIOD

In the event that you are not satisfied with the policy for any reason, you may cancel the policy within 14 days from the date of receipt via a written request. The premium will be refunded if no claim has been made.



MAJOR EXCLUSIONS

Includes but are not limited to,

- Act of war, nuclear energy, military, naval, air force services and operations
- Racing, aviation, mountaineering, bungee jumping, aerial activities, winter sports and white-water rafting
- Professional sports or games
- Childbirth or pregnancy
- AIDS, STD and any other Infectious diseases
- Suicide or self-inflicted injuries, whether sane or insane
- Provoked assault
- Mental and nervous disorders
- The effect or influence of alcohol, drugs or narcotics