

Product Summary

GROUP PERSONAL ACCIDENT INSURANCE

Group Policy 2000019 - 03

Life often takes unexpected turns, and not always for the better. How well-prepared are you to deal with emergency events? Have you planned for the financial security for yourself and for your loved ones? Do you have sufficient savings in reserve for accidents and emergencies? All these questions can be easily answered with the right personal accident insurance policy. Even if most events in life are unpredictable, you can and should still plan for them to lessen the impact.

The SAF Group Personal Accident Insurance is a rider to the SAF Group Term Life insurance. It helps to maximize your coverage in the event of an accident. So not only will you feel more protected, you can also rest assure that your family will be cared for when they need it most.

PRODUCT INFORMATION

KEY FEATURES

- 24-hour a day, worldwide coverage
- Rider to the SAF Group Term Life insurance
- Provides protection against accidents arising from personal/social activities
- Provides accident coverage against accidents during SAF training and operational duties which are hazardous in nature and usually not insurable elsewhere

ELIGIBLE PERSONNEL

- Insured person of the SAF Group Term Life Insurance
- Spouse and children who are insured under the SAF Term Life Insurance
- Applicant must be below age 55

SUM ASSURED & PREMIUM RATES

No underwriting approval is required. Coverage and monthly premium rates are shown below.

Sum Assured	Monthly Premium Rate*
\$100,000	\$4.17
\$200,000	\$8.33
\$300,000	\$12.50

*The monthly premium rates excludes prevailing GST which is payable.

INSURANCE BENEFITS

- Death due to accidental cause Sum Assured
- Total and Permanent Disablement (TPD¹)
due to all forms of accident Sum Assured
- Accidental Permanent Dismemberment
If the policyholder suffers dismemberment² within 365 days of an accident, Aviva will pay him / her according to the compensation schedule (% of sum assured), up to an amount not exceeding the total sum assured for any accident:

Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of sight in both eyes	100%
Loss of arm – at shoulder	100%
– between shoulder and elbow	100%
– at elbow	100%
– between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg – at hip	100%
– between knee and hip	100%
– at knee	100%
– between knee and ankle	100%
Loss of – whole eye	100%
– sight in one eye	100%
– sight in one eye, except perception of light	50%
– lens of one eye	50%
Loss of – right hand	60%
– left hand	50%
Loss of – right thumb	20%
– left thumb	15%
Loss of one phalanx of – right thumb	15%
– left thumb	10%
Loss of one phalanx of – right index finger	12%
– left index finger	7.5%
Loss of any other finger on – right hand	6%
– left hand	5%
Loss of one phalanx of any other finger	4%

Loss of	– a big toe	5%
	– any other toe	3%
Loss of all toes on either foot		20%
Loss of hearing in	– both ears	75%
	– one ear	15%
Loss of speech		50%

No compensation is payable for a specific disability where such specific disability forms part of another disability for which a greater amount is payable or which qualifies for Total and Permanent Disablement (TPD) of this Policy.

KEY PRODUCT PROVISIONS

EXCLUSIONS

No payout shall be made in the event of the following:

- Suicide or attempted suicide or self-inflicted injury while sane or insane;
- Participation in sports or competitive racing of any kind other than on foot;
- Pregnancy or childbirth or any illness or disease of any kind including, but without limitation to venereal diseases, AIDs and all illnesses or diseases associated with the Human Immuno Deficiency Virus (HIV);
- In or entering into or descending from any aircraft other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of trade or technical operation on the aircraft. However, all such activities as part of peacetime operational duties or military training in SAF shall be payable.
- Pre-existing physical defect or infirmity;
- Any act of terrorism including but not limited to (i) the use or threat of force, violence and/or (ii) harm or damage to life or to property (or threat of such harm or damage) including, but not limited to, nuclear radiations and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or any action taken in controlling, preventing, suppressing or in any way relating to (i) and (ii); or
- War, invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, acts of terrorism, revolution or war like operations, military or usurped power, military service in time of declared war or while under orders for warlike operation or restoration of public order, including UN Peacekeeping/Humanitarian Mission.

RENEWAL & TERMINATION

- Insurance coverage for all insured members will automatically be renewed every policy year (1 Oct to 30 Sep of the following year), until they/their spouse have attained age 65 and/or their children have attained age 20 (male) and 25 (female) at next birthday. If an insured person has attained the maximum age stated, the insurance will only be terminated at the end of the prevailing policy year
- The policy will also be terminated under the following circumstances:
 - a) Death of the insured person; or
 - b) Total and Permanent Disablement of the insured person; or
 - c) You have made an admissible claim of 50% or more of the sum assured; or
 - d) You have formally instructed Aviva Ltd to terminate this insurance; or
 - e) Premium cannot be deducted due to the following reasons:
 - (i) insufficient or no funds in your payroll or NS allowance, or

- (ii) your bank account has insufficient or no funds; and
 - (iii) your bank account is closed.
 - f) You have not paid your premium timely.
 - g) The insurance cover of the Dependent spouse of an insured person under this policy will be terminated if he/she is divorced from that insured person.
- You may terminate this insurance at the end of the policy year. Policy year refers to 1 Oct of current year to 30 Sep of the following year. However, if you wish to terminate it prematurely within the policy year, Aviva reserves the right to impose short period premium rates where appropriate.

Duration the Cover is in force each Policy Year before it is terminated	Apportioned Premium Payable by Insured Employee (Short Period Rates)
Not exceeding 1 week	1 Month
Not exceeding 1 month	3 Months
Not exceeding 2 months	4 Months
Not exceeding 3 months	6 Months
Not exceeding 4 months	7 Months
Not exceeding 6 months	9 Months
Not exceeding 8 months	10 Months
Exceeding 8 months	12 Months

INQUIRIES & CLAIMS

For further inquiries or claim matters, please contact Aviva Customer Service Hotline at **6827 8000** from Monday to Friday (excluding Public Holidays), 8.45am to 5.30pm.

You may also email Aviva at saf_insurance@aviva-asia.com or visit Aviva website at www.aviva.com.sg.

Important Notes

1. TPD refers to a state of disability such that there is neither at the time it is first sustained nor at any time after that, any work, occupation or profession that the policyholder can ever sufficiently undertake or follow to earn or obtain wages, compensation or profit.
2. Total and Permanent Dismemberment refers to permanent, total and irrevocable loss of use or entire physical loss caused by physical separation and must be certified within 365 days from date of accident.

The policy is underwritten by Aviva Ltd. This is published for general information only and does not regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable, if any, may be less than the total premium paid. Buying health insurance products that are not suitable for you may impact on your ability to finance your future healthcare needs. This is not a contract

of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct at time of publishing.