

# Group Personal Accident Product Summary



## **MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME (GROUP POLICY NO: G007500)**

The Group Personal Accident Insurance provides coverage in the event of an accident, and provides you and your family with greater assurance and peace of mind.

The coverage we offer is up to age next birthday (ANB) 70 and continues even after you have:

- Retired or left the employment of MINDEF or MHA
- Been released from NS liability
- Completed Operationally Ready National Service (ORNS) training cycle or reached statutory age for completion of ORNS
- Left volunteer service

### **Key Features**

- Be insured up to a maximum coverage of S\$600,000 at S\$0.20<sup>1</sup> per day
- Receive 150% of your coverage amount if Total and Permanent Disability<sup>2</sup> is due to an accident
- Pay the same premium rate up to age 70 (ANB)
- Coverage for simple fracture or other fracture due to accident
- Reimbursement of ambulance cost
- 24/7 worldwide coverage
- In the event that the main Insured Person passes away, the spouse can continue to receive coverage

### **Eligible Members**

- Full-Time National Servicemen (NSFs)
- Operationally Ready National Servicemen (NSmen)
- Regulars (Full-time, Part-time and Contract Service) servicemen in the:
  - MINDEF / SAF [including Defence Executive Officers (DXOs)]
  - Singapore Police Force (SPF)
  - Singapore Civil Defence Force (SCDF)
  - Singapore Prison Service (SPS)
  - Central Narcotics Bureau (CNB)
  - Immigration & Checkpoints Authority (ICA)
- Public Officers working with the Authority
- Volunteers:
  - SAF Volunteer Corps (SAF VC)
  - NS Volunteers (or equivalent)
  - Reservist On Voluntary Extended Reserve Service (ROVERS)
  - SPF Volunteer Special Constabulary (VSC)
  - SCDF Civil Defence Auxiliary Unit (CDAU)

### **Affiliate Members**

- Employee (Full-time, Part-time and Contract Service) of Authority-affiliated entities including:
  - Defence Science & Technology Agency (DSTA)/DSTA-affiliated entity
  - MINDEF-related Organisations (MROs)
  - MHA-related Organisations

### Eligible Dependants

A person who is related to an Eligible Member or Affiliate Member in any of the following ways:

- Spouse;
- Child(ren) (from birth), whether biological or legally adopted

### Age Limits

- Maximum entry age: 65 (ANB)
- For child(ren), the coverage will cease at age 25 (ANB) or when he/she get(s) married, whichever is earlier

### Protection Cover and Premium Rates

- You, your spouse/children may choose to take up any amount of protection cover from a minimum amount of S\$10,000 to a maximum amount of S\$600,000 in multiples of S\$10,000.

Coverage Amount (S\$)	Monthly Premium Rates (S\$)
100,000	1.00
150,000	1.50
200,000	2.00
250,000	2.50
300,000	3.00
350,000	3.50
400,000	4.00
450,000	4.50
500,000	5.00
550,000	5.50
600,000	6.00

*Note: The monthly premium rates exclude prevailing GST. This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.*

### Insurance Benefits

- Death due to Accident 100% of Sum Insured
- Total and Permanent Disablement<sup>2</sup> due to Accident 150% of Sum Insured
- Total and Permanent Dismemberment due to Accident  
If any Insured Person sustains bodily injury as a result of an Accident of which (except in the case of drowning or internal injury revealed by autopsy) there is evidence of a visible contusion or wound on the exterior of the body which within 365 days from the date of the Accident, directly and independently of all other causes, results in permanent dismemberment as provided in the Schedule of Indemnities below, Aviva will on receipt of satisfactory proof, pay the Insured Person the relevant percentage (%) of the Sum Insured as shown in the Schedule of Indemnities below:

<b>Schedule of Indemnities</b>	<b>Compensation (% of Sum Insured)</b>
1. Loss of or Permanent Total Loss of use of at least one limb	100%
2. Permanent Total Loss of (a) Sight in at least one eye (b) Whole eye (c) Sight in one eye, except perception of light (d) Lens of one eye	100% 100% 50% 50%
3. Permanent and Incurable Insanity	100%
4. Loss of arm (at shoulder, between shoulder and elbow, at elbow, between elbow and wrist)	100%
5. Loss of leg (at hip, between knee and hip, at knee, between knee and ankle)	100%
6. Loss of hand at wrist	100%
7. Loss of or Permanent Total Loss of both hands	100%
8. Loss of or Permanent Total Loss of use of four fingers and thumb (a) Both Hands (b) Right Hand (c) Left Hand	100% 70% 50%
9. Loss of or Permanent Total Loss of all fingers and both thumbs	100%
10. Loss of or Permanent Total Loss of use of four fingers of (a) Right Hand (b) Left Hand	40% 30%
11. Loss of or Permanent Total Loss of use of (a) Right Thumb (b) Left Thumb (c) One Phalanx of Right Thumb (d) One Phalanx of Left Thumb	30% 15% 20% 10%
12. Loss of or Permanent Total Loss of use of fingers (a) Three Right Phalanges (b) Two Right Phalanges (c) One Right Phalanx (d) Three Left Phalanges (e) Two Left Phalanges (f) One Left Phalanx	20% 15% 10% 15% 10% 5%
13. Loss of one phalanx of (a) Right index finger (b) Left index finger	12% 7.5%
14. Loss of or Permanent Total Loss of use of any other finger (a) Right hand (b) Left hand	6% 5%
15. Loss of or Permanent Total Loss of one phalanx of any other finger	4%
16. Loss of or Permanent Total Loss of use of a great toe	5%
17. Loss of or Permanent Total Loss of use of a great toe (a) Two Phalanges (b) One Phalanx	5% 3%
18. Loss of any toe other than great toe	3%
19. Loss of all toes on either foot	20%
20. Loss of or Permanent Total Loss of hearing in both ears	75%
21. Loss of or Permanent Total Loss of hearing one ear	25%
22. Loss of speech	50%
Note: If the Insured Person is left-handed, the percentage of the various disabilities of right hand and left hand shall be transposed.	

- Injury due to Accident

If while this policy is in force, an Insured Person sustains an Accidental bodily injury and suffers from any of the results described in the Schedule below, Aviva upon receipt and approval of satisfactory proof, indemnify the Insured Person according to the Schedule below:

<b>SCHEDULE</b>	<b>Compensation (% of Sum Insured)</b>
Fractured leg or patella with established non-union	20%
Shortening of leg by at least 5cm	10%
Third Degree Burns	
Area      Damage as a Percentage of Total Body Surface Area	
Head      - Equals to or greater than 2% but less than 5%	50%
- Equals to or greater than 5% but less than 8%	75%
- Equals to or greater than 8%	100%
Body      - Equals to or greater than 10% but less than 15%	50%
- Equals to or greater than 15% but less than 20%	75%
- Equals to or greater than 20%	100%
Second Degree Burns	
Area      Damage as a Percentage of Total Body Surface Area	
Head      - Equals to or greater than 10%	100%
Body      - Equals to or greater than 15% but less than 25%	30%
- Equals to or greater than 25% but less than 40%	40%
- Equals to or greater than 40%	50%

- Simple Fracture or Other Fracture due to Accident\*

If an Insured Person sustains bodily injury as a result of an Accident, which results in a Simple Fracture or Other Fracture of the nature mentioned in the table below, we will pay the relevant amount specified in the table below:

**Simple Fracture or Other Fracture Benefit Limit: S\$5,000**

<b>SCHEDULE</b>	<b>Compensation (% of S\$5,000)</b>
Neck, Skull or Spine (Full Break)	100%
Hip	75%
Jaw, Pelvis, Leg, Ankle or Knee (Other Fracture)	50%
Cheekbone, Shoulder or Hairline Fracture of Skull or Spine	30%
Arm, Elbow, Wrist or Ribs (Other Fracture)	25%

- Disappearance      100% of Sum Insured
- Ambulance Cost\*      Up to S\$500 per incident
- Mobility aid upon Accidental Total & Permanent Disablement\*      Up to S\$10,000
- Home Rehabilitation Renovation Expenses\*      Up to S\$10,000
- Accidental Hospital Recuperation Benefit\*      S\$250
- Child Education Fund Benefit\*      S\$5,000 per child (up to 2 children)
- Compassionate Death Allowance Benefit\*      Up to S\$2,000
- Comatose State Lump Sum Benefit      15% of Sum Insured  
or up to S\$50,000, whichever is lesser

- Death due to natural catastrophe 15% of Sum Insured  
or up to S\$50,000, whichever is lesser  
\*This Benefit can only be claimed either under the Core Scheme or Voluntary Scheme.

### Exclusions

No Benefit is payable in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by: -

- Suicide or any attempted suicide or self-inflicted injury while sane or insane;
- Participation in competitive racing on wheels except for those sanctioned by the Authority;
- Pregnancy or childbirth or any illness or disease of any kind relating to venereal diseases, AIDs and all illnesses or diseases associated with the Human Immuno Deficiency Virus (HIV) except for blood transfusion/occupationally acquired HIV; or
- The Insured Person being in or on 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 undertaking any trade or technical operation on the aircraft); except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority.

For the avoidance of doubt, the existence of any Pre-existing Condition shall not result in exclusion.

### Limitations to policy cover (Group Risk)

- In the event of claims arising from any number of Insured Persons as result of Acts of Terrorism, Aviva's maximum liability is subject to the sub-limit of 0.75% of the Aggregate Sum Insured per policy year.
- In the event of War resulting in claims from any number of Insured Persons, Aviva's maximum liability is subject to the sub-limit 0.75% of the Aggregate Sum Insured per policy year.
- Note: No limitations will apply to claims arising from Sea, Land and Air Conveyance.

### Renewal & Termination of Coverage

- Insurance coverage will automatically be renewed every policy year (at the prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse has attained age 70 (ANB) and/or their children have attained age 25 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible to be covered under this scheme. The Insured Member/Insured Affiliate Member will need to notify Aviva to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to the Aviva during a policy year stating that he wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him. The cover will terminate at the end of the same month upon Aviva's receipt of the notice.
- All insurance coverage in respect of an Insured Person will immediately cease in any of the following circumstances:
  - Upon expiry of the Grace Period of 30 days in if premium is not paid;
  - When the full Sum Insured is paid out in respect of that Insured Person;
  - The entire policy is terminated;
  - Where the entire insurance coverage of an Insured Member/Insured Affiliate Member is terminated under Group Term Life and Group Personal Accident policy, subject to all other terms and condition of the policy, the insurance coverage of an Insured Dependant who is a:
    - Spouse, will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided that payment of the prevailing premium rate of the Insured Member/Insured Affiliate Member continues to be made; and
    - Child, will continue at the prevailing premium rate applicable to the child; or

- (iii) The legal guardian in the absence of the Child's parents, will be able to continue cover for the Child at the prevailing premium rate applicable to the Child.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Aviva at its Registered Office within 14 days from the date you receive your policy.

### Claims

The Ministry of Defence ("MINDEF") and Ministry of Home Affairs ("MHA") are contractually "The Policyholder" for the Group Insurance Voluntary Scheme. The Group Insurance Voluntary Scheme does not come under the framework of nomination of beneficiaries under the Insurance Act (Cap. 142). All claims will be paid directly to the Insured Person, proper claimant and/or his legal representative, as applicable.

**For further enquiries or claims matters, please contact the Aviva Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8:45am to 5:30pm). You may also email us at [MINDEF\\_insurance@aviva-asia.com](mailto:MINDEF_insurance@aviva-asia.com) or [MHA\\_insurance@aviva-asia.com](mailto:MHA_insurance@aviva-asia.com).**

### Important Notes:

1. Premium shown is based on monthly rate (rounding off to the nearest cent) for an Insured Person, aged 65 and below at next birthday.
2. The disability referred to in this policy must be total and permanent, such that that either Part 1 or Part 2 is met:

Part 1: There is neither at the time it is first sustained nor at any time thereafter, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or

Part 2: The total and irrecoverable: -

- (i) loss of the sight of both eyes; or
- (ii) loss by severance of or total and permanent loss of use of both hands at or above the wrists; or
- (iii) loss by severance of or total and permanent loss of use of both feet at or above the ankles; or
- (iv) loss by severance of or total and permanent loss of use of one hand at or above the wrist and one foot at or above the ankle; or
- (v) loss of sight of one eye and loss by severance of or total and permanent loss of use of one hand at or above the wrist or one foot at or above the ankle.

If the sum payable in respect of a valid claim is above S\$200,000, the Company will first pay a lump sum of S\$200,000 and pay the balance in three (3) equal annual instalments. The first annual instalment will be paid on the 1st anniversary of the initial lump sum payment and the remaining two instalments will be paid on the 2nd and 3rd anniversary respectively. Please refer to [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA) for details.

The policy is underwritten by Aviva. This is published for general information only and does not have 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 representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, 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. Information is correct as at August 2016.

This policy is protected under the Policy Owners' Protection Scheme, and 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 Aviva or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

