

**PERSONAL ACCIDENT INSURANCE
Product Summary**

Scope of Cover

This is a Personal Accident insurance policy which provides compensation for the following as a result of an Accident occurring Overseas whilst the Insured is driving or mounting onto or dismounting from a Motor Vehicle.

a) Accidental death

If the Insured shall sustain Injury which results, solely and independently of any other causes, in death within twelve (12) calendar months from the date of Accident, the Company will pay for the amount for Accidental death as stated in this Certificate of Insurance

b) Permanent Disablement

If the Insured shall sustain Injury which results in Permanent Disablement falling within one of the categories listed in the Permanent Disablement (Scale of Benefits Table) within twelve (12) calendar months from date of Accident, the Company will pay the percentage of Sum Insured as stated in this Certificate of Insurance.

SCALE OF BENEFITS TABLE

<u>Item No. / Description</u>	<u>Compensation (Percentages of Sum Insured)</u>
1 Accidental Death	100%
2 Permanent Disablement resulting in :-	
• Loss of two limbs	100%
• Loss of both hands or of all fingers and both thumbs	100%
• Total loss of sight of one eye or both eyes	100%
• Total paralysis	100%
• Injuries resulting in being permanently bedridden	100%
• Any other Injury causing Permanent Total Disablement	100%
• Loss of one arm between or at shoulder to wrist	100%
• Loss of one leg between or at hip to ankle	100%

Provided always that the Company shall not be liable to pay in respect of Item nos. 1 and 2 together more than 100% of the limit under the Sum Insured stated in this Certificate of Insurance in respect of the same accident or in any one period of insurance.

Eligibility

Insured Person must be :

- (a) Singapore Citizens, Singapore Permanent Residents or Foreigners holding valid Singapore employment pass/S-pass/work permit, holding valid Singapore Driving Licence and permanently residing in Singapore; and
- (b) of age range between 18 to 65 years old

Main Definitions

- (a) **Accident/Accidental** : A sudden, unforeseen and fortuitous event that results in the Insured Person suffering death or disablement
- (b) **Company** : Liberty Insurance Pte Ltd
- (c) **Gainful Employment** : Work by the Insured Person where he/she derives an income, remuneration or profit
- (d) **Home Country** : The country of citizenship. In the event of dual nationality, the Insured shall select one nationality
- (e) **Injury** : Bodily injury caused by accidental means and within twelve (12) months from the date of Accident solely and independently of any other causes resulting in the Insured's death or disablement
- (f) **Motor Vehicle** : A mechanically propelled vehicle intended or adapted for use on public roads. Excludes two-wheeler and All-Terrain Vehicle (ATV).
- (g) **Overseas** : Any country outside of Singapore and Insured's Home Country
- (h) **Permanent** : Lasting 104 weeks from the date of Accident and at the expiry of that period being beyond hope of improvement
- (i) **Permanent Disablement** : Injury which :-
 - i) falls into one of the categories listed in the Permanent Disablement (Scale of Benefits Table) and
 - ii) having lasted for a continuous period of twelve (12) calendar months from the date of Accident and at the end of that period, beyond hope of improvement
- (j) **Permanent Total Disablement** : Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of the Accident and entirely prevents the Insured Person from engaging in Gainful Employment of any and every kind and from which there is no hope of improvement

Main Exclusions

We will not pay claims arising from any loss, Injury, damage or legal liability arising directly or indirectly from:

- (a) participating in any sports or activities in a professional capacity and/or from which the Insured could earn an income or remuneration
- (b) Extreme / Hazardous Sports
- (c) motor rallies
- (d) racing other than on foot, swimming or yacht racing within territorial waters
- (e) pregnancy, childbirth or abortion
- (f) sickness or disease
- (g) suicide, intentional self injury or insanity
- (h) injury sustained whilst under the influence of or disablement due wholly or partly to the effects of alcohol or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered Medical Practitioner but not for the treatment of drug addiction
- (i) any consequence whether direct or indirect of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war strike riot civil commotion rebellion revolution insurrection mutiny or military or usurped power nuclear weapon material ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission
- (j) any illegal or unlawful act by the Insured, or his/her willful exposure to danger (other than in an attempt to save human life)
- (k) full-time military air force or naval services with any Armed Forces of any country or international authority
- (l) Pre-Existing Conditions

Important Notice :

This is only a summary. Kindly refer to the policy terms and conditions by scanning the QR code:

* Download QR Code Reader (TW mobile for Android / Tap Media Ltd for iPhone)

* Scan QR Code

