PERSONAL ACCIDENT INSURANCE
SUMMARY OF COVER

Singlife with AVIVA

Policy Feature	Maximum amount payable per named insured adult		
Personal Accident Cover	**Lite**	**Standard**	**Plus**
Accidental Death and Permanent Disablement Pays in accordance with the schedule of compensation under Section 1 of the policy for any **Accidental Injury** leading directly to death or **Permanent Disablement** within 365 days of the **Accident.**	S$100,000	S$200,000	S$300,000
Medical Expenses for Accidental Injury Reimburses for treatment of **Your Accidental Injury** at a **Hospital** or by a **Doctor**. Includes cover for treatment by a registered Traditional Chinese physician or chiropractor at the following sub-limits and daily limits:	S$3,000 S$500 (S$50/day)	S$4,000 S$750 (S$75/day)	S$5,000 S$1,000 (S$100/day)
Physiotherapy Reimburses for physiotherapy treatment of **Your Accidental Injury** as referred by a **Doctor**.	S$1,000	S$2,000	S$3,000
Daily Hospital Allowance (up to 365 days) Pays for each complete 24-hour period that **You** are confined as an in-patient at a **Hospital** for the sole purpose of treatment of **Your Accidental Injury**.	S$50/day	S$100/day	S$200/day
Daily Hospital Allowance in ICU (up to 30 days) Pays for each complete 24-hour period that **You** are confined as an in-patient in the Intensive Care Unit (ICU) at a **Hospital** for the sole purpose of treatment of **Your Accidental Injury**.	S$100/day	S$200/day	S$400/day
Personal Liability Reimburses for any **Accidental** bodily injury or damage to **Third Party** property caused by **You**.	S$100,000	S$200,000	S$300,000
Child Support Fund Pays a lump sum in the event of **Your Accidental Death** within 365 days of the **Accident** if **You** have any surviving **Child(ren)**.	S$5,000	S$10,000	S$15,000
Loan Protector Covers **Your** remaining home mortgage loan, car loan and/or education loan in the event of **Your Accidental Death** within 365 days of the **Accident**.	S$10,000	S$20,000	S$30,000

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Free Policy Extensions	Lite	Standard	Plus
Worldwide Covers **You** while **You** are outside of **Singapore** for no more than 182 days in any one **Policy Year** and while **You** are in **Singapore**.	✓	✓	✓
Disappearance Pays for **Accidental Death** if the scheduled ship, aircraft or train **You** travel on is involved in an **Accident** causing it to sink, be wrecked or disappear and leading directly to **Your** disappearance within 90 days of the **Accident**.	✓	✓	✓
Terrorism Covers **You** for **Accidental Injury** caused by act of **Terrorism**.	✓	✓	✓
Drowning or suffocation by smoke, poisonous fumes or gas Covers **You** for **Accidental Death**, **Permanent Disablement** and **Accidental Injury** caused by drowning or inhalation of smoke, poisonous fumes or gas.	✓	✓	✓
Insect or animal bite[1] Reimburses **You** for medical expenses incurred to treat animal or insect bites at a **Hospital** or by a **Doctor**.	✓	✓	✓
Child Cover Covers **Your Children** automatically for up to 30% of the applicable limits detailed on **Your** summary of cover.	✓	✓	✓
Food and drink poisoning, Dengue and Zika viruses[1] Reimburses **You** for treatment of food and drink poisoning, Dengue or Zika viruses at a **Hospital** or by a **Doctor**.	✓	✓	✓
COVID-19 cover[1 & 2] Reimburses **You** for treatment of COVID-19 by a **Doctor** within **Singapore**.	✗	✓	✓

PERSONAL ACCIDENT INSURANCE SUMMARY OF COVER

Optional benefits (applicable if shown on Your Schedule)	Maximum amount payable per named insured adult
Weekly Temporary Disablement Benefit (up to 104 weeks) Pays for each complete 7-day period that **You** remain continuously disabled due solely and directly to **Your Accidental Injury** and unable to attend to more than 50% of the normal duties of **Your** gainful employment.	Up to S$200/week (as indicated on **Your** policy **Schedule**)
Mobility Aid/Ambulance Services Reimbursement/ Home Modification Reimburses for mobility aid prescribed by **Your Doctor**, any necessary ambulance services incurred and the necessary cost of modifying **Your Home** to aid **Your** mobility as a sole and direct result of **Your Accidental Injury.**	S$3,000

Footnote:
1. Applies to Personal Accident Cover – Medical Expenses for Accidental Injury only.
2. Subject to a 14-days waiting period from the policy inception date. This does not apply to renewal of the policy.

Please refer to the policy document for definitions of the words in bold and the detailed terms and conditions.

Policy Owners' Protection Scheme (PPF)

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 us or visit the GIA or SDIC web-sites (gia.org.sg or sdic.org.sg).

Jan 2022