

UNITED PERSONAL ACCIDENT INSURANCE

TABLE OF BENEFITS

Scope of Cover		Plan 1	Plan 2
1	(A) ACCIDENTAL DEATH	S\$100,000	S\$250,000
	(B) PERMANENT DISABLEMENT (subject to Scale I, up to, up to maximum respective sum insured) <i>It pays the following percentage of the amount of benefits</i>	Up to S\$100,000	Up to S\$250,000
Scale I - Permanent Disablement			
(a)	Permanent Total Disablement from gainful employment of any and every kind		100%
(b)	Loss of one or more Limbs		100%
(c)	Loss of one or both Eyes		100%
(d)	Loss of a lens of one eye or loss of sight of one eye except the perception of light		50%
(e)	Loss of hearing	Both Ears	75%
		One Ear	15%
(f)	Loss of speech		75%
(g)	Removal of lower jaw by surgical operation		50%
(h)	Loss of thumb	Both phalanges	25%
		One phalanx	10%
(i)	Loss of an index finger	Three phalanges	10%
		Two phalanges	8%
		One phalanx	4%
(j)	Loss of other fingers	Three phalanges	6%
		Two phalanges	4%
		One phalanx	2%
(k)	Loss of big toe	Both Phalanges	10%
		One phalanx	5%
(l)	Loss of each other toe		2%
(2)	MEDICAL EXPENSES (any one accident)	S\$5,000	S\$10,000
	ANNUAL PREMIUM (inclusive of 8% GST)	** S\$140.40	** S\$324.00

**** The above terms are applicable to Class I occupations only.**

That is, professional or administrative duties of a sedentary nature. For example, Accountant, Bank Official, Clerk, Doctor, Lawyer, Shopkeepers engaging in light work only and not using machinery.

If your occupation is not of this nature, you may wish to contact call United Overseas Insurance Limited ("UOI") or your Insurance Adviser at 6222 7733 for a quotation.

All insurance terms and conditions are stated in the Personal Accident Insurance standard policy.

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Geographical Limit: Worldwide

Brief Description of the Product Benefits

Depending on the Benefits you choose, this insurance policy provides:

- 1 (A) a lump sum benefit in the event of accidental death or
(B) a lump sum benefit in the event of permanent disablement due to an accident subject to Schedule of Benefits as stated in the policy;
- 2 a reimbursement on indemnity basis up to the amount stated in the policy for medical expenses necessarily incurred in the treatment due to an accident

Free Look Cover

For new policy issued to you, we will give you a "Free Look" period of fourteen (14) business days from the date you receive the policy document. Should you decide not to continue with the insurance purchased, you may return the original policy document to us or intermediary within this period and we will refund your premium in full, if you have not made a claim. The policy document is deemed to have been received by you three (3) days after we have dispatched it. The "Free Look" period will not apply to policies with a term of less than one (1) year. It will also not apply to policy renewals.

Major Exclusions

This Policy generally does not cover:

- (A) Pre-existing Conditions;
- (B) Any Benefits arising directly or indirectly from intentional self-inflicted injuries;
- (C) Any Benefits arising directly or indirectly from suicide or attempted suicide (while sane or insane);
- (D) Consequential loss of any kind or description whatsoever;
- (E) War and kindred risks;
- (F) Acts of terrorism.

For the full list of Exclusions, you may request for a copy of the specimen Policy from UOI

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Policy Owner's 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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by United Overseas Insurance Limited ("UOI").

You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.

***For more information, please call UOI at 6222 7733
or your Insurance Adviser.***