

Totalsafe

Prepare yourself for life's uncertainties

In this ever-changing world, the only certainty in life is uncertainty. Even when our lives are secure and life's events are within our control, accidents do happen and, more often than not, in the most unexpected circumstances.

How prepared are you for life's uncertainties? Will your family or loved one's life ever be the same, following an accident?

Your road to recovery is made less painful with Insurance from Allianz.

Coverage

- Death
- Permanent Disablement
- Temporary Disablement (Total and Partial)
- Medical Expenses
- Due to accidental means.



Benefits Scale

Benefits	Percentage of Sum Insured
• Death	100%
• Permanent Total Disablement from gainful employment	100%
• Loss of Sight of both Eyes	100%
• Loss of one or more Limbs	100%
• Loss of Speech	75%
• Loss of a Lens of one Eye or Loss of Sight of one Eye	50%
• Loss of Hearing – both ears.	75%
– one ear	15%
• Removal of lower jaw by surgical operation	50%
• Loss of Thumb – both phalanges	25%
– one phalanx	10%
• Loss of Index Finger – three phalanges	10%
– two phalanges	8%
– one phalanx	4%
• Loss of other Finger – three phalanges	6%
– two phalanges	4%
– one phalanx	2%
• Loss of big Toe – both phalanges	10%
– one phalanx	5%
• Loss of other Toe	2%
• Loss of Sense of Smell or Taste	2%

Note: Where the Bodily Injury is not indicated in the Benefits Scale, we will alter consulting our appointed Doctor, adopt a percentage of disablement without reference to Your occupation.

The total percentage of Sum Insured payable in respect of the Benefits Scale due to the same Accident resulting in more than one (1) Benefit cannot exceed 100% of the Sum Insured.

Eligibility

Singapore citizens, work permit or employment pass holders who are domiciled in the Republic of Singapore and who are aged between 16 and 65 on their next birthday. Renewable up to age 70 years old.

Comprehensive Plans and Premiums

Benefits	Bronze (S\$)	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Accidental Death / Permanent Disablement	50,000	100,000	200,000	300,000
Temporary Total Disablement (Per Week)	100	100	100	100
Temporary Partial Disablement (Per Week)	50	50	50	50
Medical Expenses	1,000	2,000	3,000	5,000
Reparation of Mortal Remains	5,000	5,000	5,000	5,000
Emergency Medical Evacuation	20,000	20,000	20,000	20,000
Hospital Cash – Up to 30 days (Per Day)	50	50	50	50
Bereavement Cash	1,000	1,000	1,000	1,000
Animal Bites	500	500	500	500
Mobility Aids	2,000	2,000	2,000	2,000
Annual premium	Bronze (S\$)	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Occupational Class I & Class II	\$S135.00	\$S173.00	\$S241.00	\$S316.00
Occupational Class III	\$S238.00	\$S324.00	\$S484.00	\$S656.00
Occupational Class IV	\$S288.00	\$S396.00	\$S598.00	\$S816.00

Note: Premium rates are non-guaranteed and the Company may, at its sole discretion, amend the premium rates from time to time depending on its claims experience.

Premiums subject to current GST

Special Extensions

Accidental loss of life or injury as a result of the following are covered:

- Strikes, riots, civil commotion
- Hijack, murder and assault
- Drowning, suffocation by smoke, poisonous fumes and gas
- Exposure to natural elements & disappearance as a result of an accident
- Animal bites
- Reservist training
- Motor cycling

Accident Medical Reimbursement & Emergency Evacuation

We provide reimbursement for medical expenses due to accidents. Furthermore, coverage is extended to include medical treatment by Registered Chinese Physicians (limit S\$100).

In the event of an emergency medical evacuation as advised by our emergency medical assistance provider Doctor(s), we will reimburse you on the costly expenses up to the benefits level stated.

Special Features

- 24-hrs Worldwide cover
- No medical examination required
- Hospital, Bereavement and Mobility Aids Cash
- Emergency Medical Evacuation
- Repatriation of Mortal Remains Expenses
- 24-hrs Worldwide Emergency Medical Assistance by Mondial Assistance Group
- Medical expenses payable in addition to main benefits
- Automatic increase in Accidental Death and Permanent Disablement Benefits (from 5% yearly on 1st year limit up to a maximum of 25% provided that there is no claim).