

FWD Life PA

Guaranteed renewable personal accident insurance plan



If you need help, call our hotline: +65 6820 8888

**Life is unpredictable,
but your protection
doesn't have to be.**

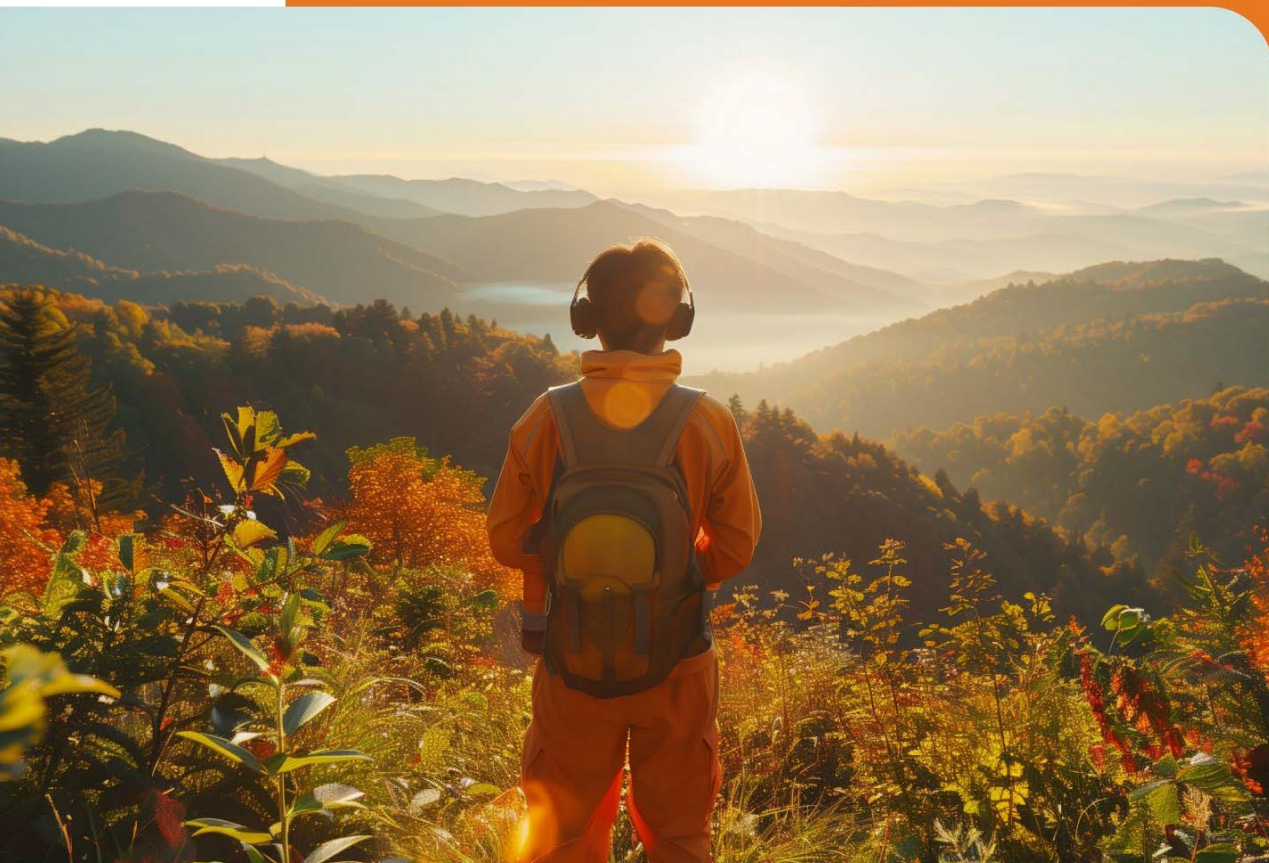
**FWD Life PA
Ready for emergencies.
Ready for life.**

Live life confidently.

Life is unpredictable - that's why you need an insurance plan that offers certainty.

FWD Life PA literally covers you for life, guaranteeing coverage up to age 100. Enjoy lifetime premium discounts and get covered up to 300% of the sum insured for travels on commercial flights, and much more.

**Be prepared for whatever comes your way.
Be ready with FWD Life PA.**



Personalise your plan

A plan crafted with you and your loved ones in mind. FWD Life PA offers 3 plan types with optional enhancing riders for you to create a personalised plan tailored to meet your needs and lifestyle, and those of your loved ones.

No.	Benefit	Sum insured		
1	Accidental Death and Disability Benefit (ADDB)	S\$100,000	S\$200,000	S\$500,000
1a	Accidental Death Benefit (ADB)	100% of ADDB sum insured		
1b	Accidental Permanent Disability Benefit (APDB)	Up to 150% of ADDB sum insured		
2	Double Indemnity on Accidental Death and Disability Benefit	200% of ADB / APDB sum insured		
3	Triple Indemnity on Accidental Death and Disability Benefit	300% of ADB / APDB sum insured		
4	Compassionate Grant Benefit	10% of ADDB sum insured		
5	Medical Expenses for Inpatient & Outpatient Treatment Benefit (per accident) *	S\$2,000	S\$3,000	S\$4,000
5a	Chinese physician, acupuncturist, bonesetter, and chiropractor expenses (per accident)	S\$500 S\$50/visit	S\$1,000 S\$100/visit	S\$1,500 S\$100/visit
5b	Physiotherapy expenses (per accident)	S\$500	S\$1,000	S\$1,500
6	No claim discount (NCD)	10% (on total premiums including riders, if applicable)		

*The Medical Expenses for Inpatient and Outpatient Treatment Benefit will expire when the person insured turns age 80.

	Income Support Rider	Plan A	Plan B	Plan C
7	Daily Hospital Income Benefit (up to 365 days per accident)	S\$100 For specific individuals**, S\$50	S\$150 For specific individuals**, S\$75	S\$300 For specific individuals**, S\$150
8	Weekly Income Benefit *** (up to 104 weeks per accident)	S\$100 For specific individuals***, S\$50	S\$200 For specific individuals***, S\$100	S\$350 For specific individuals***, S\$175
Catch-All Rider				
9	Catch-All Benefit	10% of ADDB sum insured		

**The limit for Daily Hospital Income Benefit will be halved as shown in the table above, for the following groups of persons insured: (i) Children (a child that is age 21 and under, as included in a family policy), (ii) unemployed persons, and (iii) persons aged 80 and over.

*** The Weekly Income Benefit will expire when the person insured turns age 75. The limit for the Weekly Income Benefit will also be halved as shown in the table above, for the following groups of persons insured: (i) Children (a child that is age 21 and under, as included in a family policy), and (ii) unemployed persons. Please refer to your policy schedule for the exact benefit amount you are entitled to at each policy renewal.

Note:
You may select separate plan types for your base plan and Income Support Rider. For example, you may attach plan C of the Income Support Rider to any sum insured selected for the base plan.

Key Features



Guaranteed renewability

FWD Life PA ensures peace of mind with guaranteed policy renewals¹ until the person insured reaches age 100. Your coverage remains active as long as premiums are paid on time, securing long-term protection for you and your family.



Lifetime 10% No Claim Discount

Enjoy a lifetime 10% No Claim Discount on your premiums after three consecutive claim-free years². This discount applies to the entire policy, including all optional riders. Once applied, this discount is perpetual, helping you save while staying protected.



Comprehensive medical coverage

FWD Life PA allows you to claim for both inpatient and outpatient medical expenses resulting from accidents³, covering hospital stays, outpatient treatments, visits to Chinese physicians, chiropractors and acupuncturists.



Unparalleled coverage

Get covered with 300% of sum insured when travelling as a fare-paying passenger on a commercial flight or cruise. Enjoy coverage of 200% of sum insured when you are a passenger on public or private transport or while you're using personal mobility devices (PMD)⁴.

Enhance your coverage with optional riders



Unique Catch-All Rider

Our Catch-All Rider⁵ adds an extra layer of financial security. If any injury occurs due to an accident that results in an Intensive Care Unit (ICU) stay of at least 120 consecutive hours with the use of invasive life support, you will receive an additional 10% of the sum insured under the Accidental Death and Disability Benefit.



Income Support Rider

Supplement your base plan with the Income Support Rider to receive daily hospital income or weekly income benefits in case of accident-related hospitalization or temporary total disability. This helps provide financial stability when you need it the most.

Why choose FWD Life PA



Flexible and customisable coverage

You can personalise your policy by selecting from 3 plan types and optional riders to tailor a coverage that suits your needs and lifestyle.



Worldwide protection

Our policy offers global coverage, so you're protected even when you're overseas for up to 180 consecutive days.



Long-term uninterrupted protection

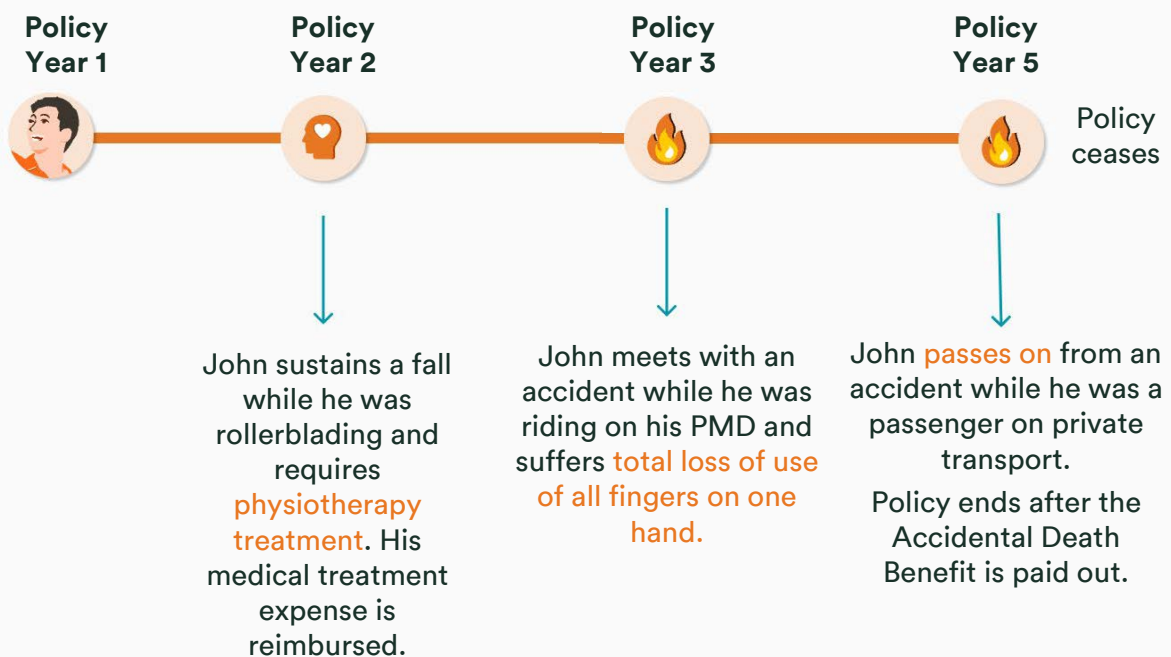
Secure peace of mind no matter how your circumstances change, knowing that you are covered well into your golden years, as long as the policy is kept active.



How FWD Life PA works



John buys an FWD Life PA policy with a sum insured of S\$500,000 for himself. In the following years, John meets with accidents and receive policy payouts. John would receive the maximum payout from his policy.



John receives reimbursement of S\$1,500

Medical Expenses for Inpatient & Outpatient Treatment Benefit

John receives S\$600,000

$(60\% \text{ of ADDB sum insured}) \times 2 = 120\% \text{ of ADDB sum insured}$

Accidental Permanent Disability Benefit (APDB)*

Double Indemnity on ADDB

Payout on John's accident: S\$1,050,000

200% of ADDB sum insured
Additional 10% of sum insured

Accidental Death Benefit

Double Indemnity on ADDB

Compassionate Grant

*Please refer to the Permanent Disability Schedule in the policy contract for details on the amount payable under the APDB.

Important notes

FWD Life PA is underwritten by FWD Singapore Pte. Ltd. (FWD), [Reg. No. 200501737H].

There are certain conditions such as pre-existing conditions and exclusions, whereby no benefits will be payable. If you aren't completely satisfied with your policy, and you haven't made a claim under it, you have 14 calendar days from the date you receive your policy to cancel it.

Please refer to the policy contract for more details on the product benefits.

1. Exceptions may apply. In compliance with laws, regulations and requests of relevant authorities in the areas of sanctions, anti-money laundering and counter-terrorism financing, we may take steps that include ending your policy and related cover, as well as treating premiums paid and amounts payable under your policy, in any manner we deem appropriate.
2. The NCD is applied on the premiums payable for each person insured, and not on the entire policy. If you and your children are insured under the same policy, each person must qualify separately for the NCD. Different persons insured under the policy may or may not qualify for the NCD.
3. We will reimburse reasonable and necessary medical expenses incurred for the person insured's inpatient and outpatient treatment as a result of an accident occurring in or outside of Singapore, up to the benefit limit payable for each accident. All medical expenses must be incurred within 12 months from the date of the accident.
4. 300% of sum insured pay out refers to the Triple Indemnity on Accidental Death and Disability Benefit (ADDDB). We will pay triple the benefit amount under the ADDDB if the accidental death or permanent disability was sustained while the person insured was travelling as a fare-paying passenger on a commercial plane or on a cruise ship (with at least a night's stay on board the cruise ship) operated by a licensed operator.
200% of sum insured cover refers to the Double Indemnity on ADDDB. We will pay double the benefit amount under the ADDDB if the accidental death or permanent disability was sustained while the person insured was:
 - a) a passenger on public transport;
 - b) a passenger or driver in a private transport;
 - c) a pedestrian where such loss is caused by public transport, private transport or a personal mobility device;
 - d) using a personal mobility device; or
 - e) a pedestrian (including as a passenger in a public lift, other than lifts in mines and construction sites); or
 - f) caught in a fire which started at home, in a theatre, hotel, public auditorium, school, hospital or shopping mall. Factories are not covered.For person(s) insured below the age of 18, we will also pay double the benefit amount under the ADDDB if the accidental death or permanent disability was sustained while the person insured was:
 - a) within school premises on a school day or participating in school activities organised and supervised by the school authorities;
 - b) participating in school activities organised and supervised by the school authorities outside of school premises; or
 - c) travelling as a passenger on a school bus, private bus or excursion bus to and from the school or a venue where the school activity(ies) is/are taking/took place.
5. We will pay an additional 10% of the ADDDB sum insured if the person insured had an accident that requires an Intensive Care Unit (ICU) Stay for 120 or more consecutive hours with the use of invasive life support, directly and solely as a result of that accident. This benefit will be paid once per life.

For more information

Please contact your financial adviser representative.



Call our hotline
+65 6820 8888

For the most up-to-date information regarding our operating hours, please visit our website @ fwd.com.sg.

About FWD

FWD Group is a pan-Asian life and health insurance business with more than 12 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. The company was established in 2013 and is focused on changing the way people feel about insurance. FWD's customer-led and digitally enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience.

This brochure contains only general information and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. All insurance applications are subject to FWD's underwriting and acceptance. This does not constitute an offer to buy or sell an insurance product or service. Please refer to the exact terms and conditions, specific details and exclusions applicable in the policy documents that can be obtained from our authorised product distributor.

As buying a life insurance policy is a long term commitment, an early termination of the policy usually involves high cost and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

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 LIA websites (www.lia.org.sg) or SDIC website (www.sdic.org.sg).

This material is issued by FWD Singapore Pte. Ltd. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 3 October 2024.