

FWD Personal Accident insurance

Product summary

Product information

The product summary is meant for general information only. The full terms and conditions of the policy are provided in the policy wording. A sample copy of the policy wording is available on the FWD website.

This is only product information provided by us and you will not receive any professional financial advice. As such, you should seek advice from a qualified advisor if in doubt. It is important you read all of the information that we provide through our website and during your application process (including your product summary) as buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Please do not hesitate to call us at **+65 6820 8888** or email us at **contact.sg@fwd.com** if you have any questions.

Summary of benefits

FWD Personal Accident insurance provides financial protection to the insured person and his/her family in the event of accidental death or injury during the period of insurance. The amount we will pay depends on the conditions and maximum benefit limits of the insured person's plan as set out in the Table of Benefits below.

The following amounts are the maximum benefit limits payable per accident under this policy.

	Plan name				
	100k	200k	300k	500k	1000k
Benefits across all plans					
Emergency medical evacuation	Unlimited				
Emergency phone charges	S\$300				
Ambulance fee	S\$500				
Child benefits (if applicable)					
▪ Emergency medical evacuation	100% of the parent's sum insured				
▪ Ambulance fee					
▪ Daily transport allowance					
Child benefits (if applicable)					
▪ All other benefits (not applicable for guardian angel, weekly income for temporary total disability and enhanced permanent and total disability)	50% of the parent's sum insured				

	Plan name				
	100k	200k	300k	500k	1000k
Accidental death and disability benefits					
Accidental death	S\$100,000	S\$200,000	S\$300,000	S\$500,000	S\$1,000,000
Permanent disability (per policy year)	S\$100,000	S\$200,000	S\$300,000	S\$500,000	S\$1,000,000
Guardian angel (per policy year)	S\$100,000	S\$200,000	S\$300,000	S\$400,000	S\$500,000
Funeral grant for accidental death	S\$10,000	S\$10,000	S\$10,000	S\$10,000	S\$10,000
Weekly income for temporary total disability (up to 104 weeks)	×	×	×	S\$300	S\$500
Medical expenses benefits					
Medical expenses for inpatient and outpatient	S\$2,000	S\$4,000	S\$6,000	S\$10,000	S\$15,000
Chinese medicine practitioner and chiropractor expenses (per policy year)	S\$500 (sub-limit S\$50 per visit)	S\$600 (sub-limit S\$50 per visit)	S\$700 (sub-limit S\$100 per visit)	S\$1,000 (sub-limit S\$100 per visit)	S\$1,500 (sub-limit S\$100 per visit)
Physiotherapy expenses	S\$1,000	S\$1,500	S\$2,000	S\$3,000	S\$5,000
Daily hospital income (up to 365 days)	×	×	×	S\$300	S\$500
Lifestyle benefits					
Mobility aids and prosthetic aids	S\$2,000	S\$3,000	S\$5,000	S\$7,000	S\$10,000
Home modifications	S\$15,000	S\$20,000	S\$25,000	S\$35,000	S\$55,000
Daily transport allowance (up to 2 weeks)	S\$40	S\$60	S\$80	S\$100	S\$120
Other benefits					
Personal liability	S\$100,000	S\$200,000	S\$300,000	S\$400,000	S\$500,000
Ticketed event cancellations	S\$100	S\$200	S\$300	S\$500	S\$1,000

	Plan name				
	100k	200k	300k	500k	1000k
Optional benefits					
Daily hospital income (up to 365 days)	S\$50	S\$100	S\$200	Included in base cover	Included in base cover
Weekly income for temporary total disability (up to 104 weeks)	S\$50	S\$100	S\$200	Included in base cover	Included in base cover
Damage of personal electronic devices	S\$500	S\$1,000	S\$1,500	S\$2,000	S\$3,000
Additional permanent disability (per policy year)	S\$50,000	S\$100,000	S\$150,000	S\$250,000	S\$500,000
Medical expenses overseas for inpatient and outpatient	S\$4,000	S\$8,000	S\$12,000	S\$20,000	S\$30,000
Enhanced permanent and total disability (per policy year)	S\$100,000	S\$200,000	S\$300,000	S\$500,000	S\$1,000,000

Your policy provides insurance coverage for one year; and may be renewed annually up to age 75 subject to terms and conditions at the point of renewal.

The plan also provides optional benefits such as daily hospital income, weekly income benefit for temporary total disability, damage of personal electronic devices, additional permanent disability, medical expenses overseas for inpatient and outpatient and enhanced permanent and total disability. We will pay the benefit according to the limits of compensation set out in the Table of Benefits as defined in the insurance summary, depending on the plan you have chosen.

Premiums

This is an annual policy and the coverage may be renewed at the end of the period of insurance. Premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience. The premium payable is based on you and/or your spouse's occupation which you are required to declare at the point of purchase.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Free-look period

You have 14 calendar days to review the policy and decide if it is suitable for your needs. If unsuitable, you may inform us within 14 calendar days after you receive it and we will refund any premiums you have paid for the policy. We consider the policy delivered on the date your policy contract is issued via email.

Key product provisions

The following are some key provisions found in the policy wording of this policy. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy wording.

Cancellation clause

We reserve the right to terminate coverage at any time by giving seven calendar days' notice in writing to the policyholder. Whenever such cancellation occurs, we shall return the portion of premiums paid that were not utilised and we will continue paying for any claims arising prior to the date of termination.

Terms of renewal

At the end of each policy year, we may notify you of the renewal terms of your policy and your policy can be renewed based on these terms. Any renewal offer to you shall be made at least 30 days prior to your policy expiration. If offered renewal, you can choose not to renew by informing us at least seven days before the end of the period of insurance.

As this is a short-term accident and health policy, we are not required to renew this policy. We may terminate this policy by giving you seven days' notice in writing.

Waiting period

Within 90 days of the policy issue date (as shown in the insurance summary) or endorsement of the policy, whichever is later, no benefits will be payable for claims related to:

- Infectious diseases
- Food poisoning

Change of country of residence

In the event of a change in your and/or the insured person's country of residence, you and/or the insured person shall notify us in writing of the new country of residence. We shall advise if the coverage can be offered in the new country of residence and adjust the premium rates accordingly. It is advisable that you inform us prior to changing the country of residence to ensure your coverage is not interrupted.

Change of occupation

In the event of a change in your and/or the insured person's occupation, you and/or the insured person shall notify us in writing of the new occupation. We shall advise if the existing coverage can be maintained and/or if premium rates are required to be adjusted. It is advisable that you inform us as soon as reasonably possible to ensure your coverage is not interrupted.

Exclusions

Under certain conditions, insurance policy benefits are not payable. These conditions are known as “General exclusions” in the policy wording. The following is a list of some of the exclusions for this policy. You are advised to read the policy wording for the full list of exclusions.

We are not legally responsible for claims that are directly or indirectly caused by or result from the following:

- Wilful participation by you or a family member in any acts that are illegal and/or unlawful in Singapore and/or the country you are in;
- If any loss caused by infectious disease which results in any way from an accident then no other benefit will be payable than the benefit payable under the policy extensions;
- Suicide or intentional self-injury;
- Acts by you or a family member that are considered negligent, reckless, careless, or deliberate and put you, your belongings, and/or others and their belongings in danger. This includes riding a motorcycle without a crash helmet and/or driving a motorcycle without a valid license for that class of motorcycle. The only exception is if you are trying to save a human life;
- Failure to take reasonable precautions to protect property, avoid injury and minimise claims under this policy;
- Intoxication by alcohol or drugs not prescribed by a medical practitioner;
- Failure to take reasonable precautions to avoid any serious public event following warnings through general mass media, including news channel and social media sites;
- Claims resulting from pre-existing medical conditions (including mental, psychological or psychiatric disorders);
- Pregnancy, childbirth, miscarriage, abortion or any complications arising from these conditions, unless otherwise stated;
- Mental problems or insanity;
- Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this no matter how they are caused;
- Medical or surgical treatment except where such treatment is rendered medically necessary by the accident in the policy; or
- Any accident to an insured person which arises in the course of his or her occupation if his or her occupation falls within the following categories or involves the following activities: air crew, ship crew, professional sportspersons, diving, oil-rig platform and/or offshore work, fire-fighting, police, naval, military, air force service or operations (other than as a serviceman in the Singapore national service undergoing reservist training) and any hazardous occupations.

Policy Owners' 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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg) or (www.sdic.org.sg).