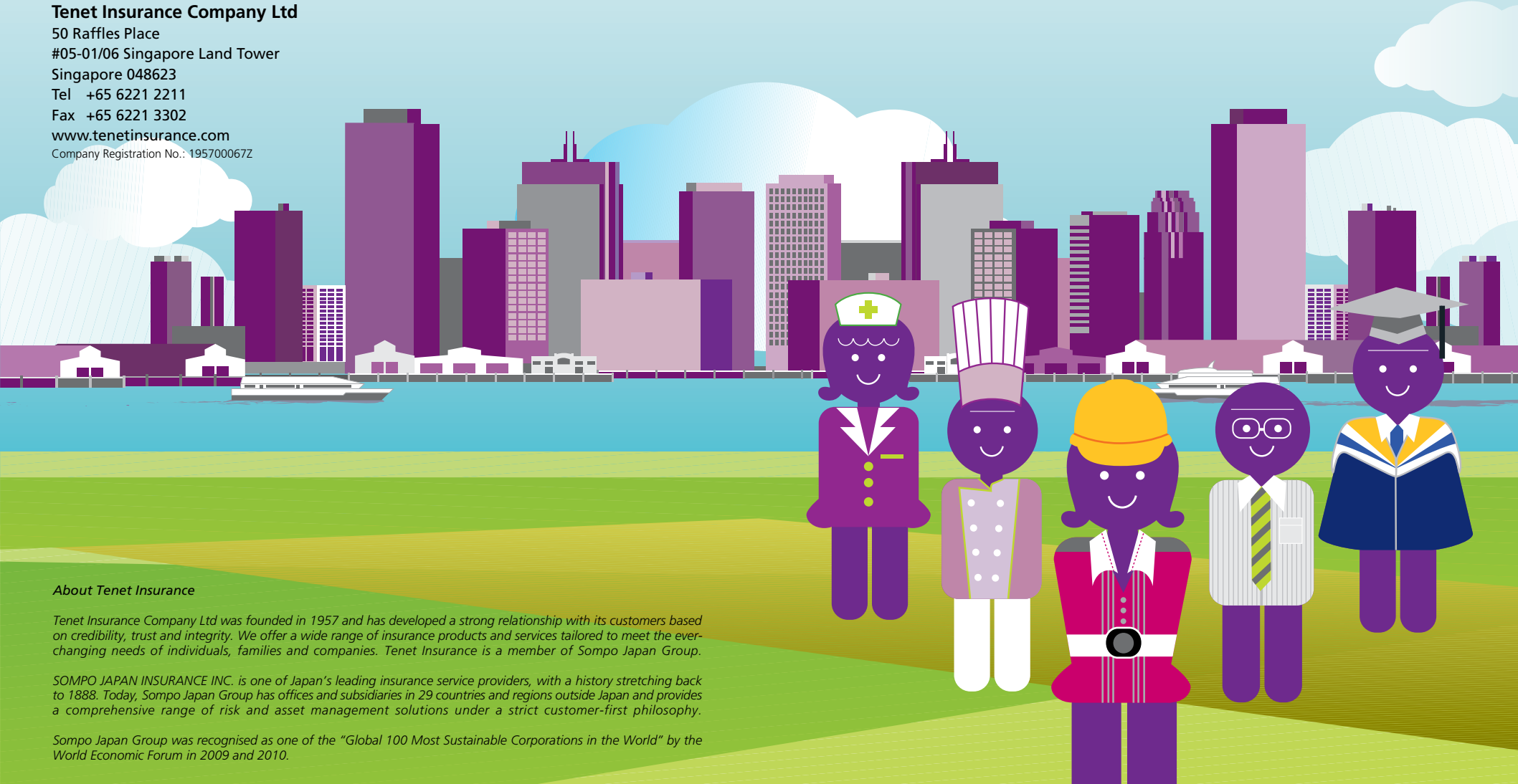


**Tenet Insurance Company Ltd**

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Singapore 048623  
Tel +65 6221 2211  
Fax +65 6221 3302  
[www.tenetinsurance.com](http://www.tenetinsurance.com)  
Company Registration No.: 195700067Z



**About Tenet Insurance**

Tenet Insurance Company Ltd was founded in 1957 and has developed a strong relationship with its customers based on credibility, trust and integrity. We offer a wide range of insurance products and services tailored to meet the ever-changing needs of individuals, families and companies. Tenet Insurance is a member of Sompo Japan Group.

SOMPO JAPAN INSURANCE INC. is one of Japan's leading insurance service providers, with a history stretching back to 1888. Today, Sompo Japan Group has offices and subsidiaries in 29 countries and regions outside Japan and provides a comprehensive range of risk and asset management solutions under a strict customer-first philosophy.

Sompo Japan Group was recognised as one of the "Global 100 Most Sustainable Corporations in the World" by the World Economic Forum in 2009 and 2010.



Tenet's **Personal Accident Insurance** is a hassle-free plan for every individual leading a fast-paced and dynamic lifestyle.

With this basic plan, you can rest assured to be well protected against any unexpected accidents.

Let **Personal Accident** Insurance provide you with a round-the-clock coverage, at home or abroad ensuring a fully protected dynamic life.

#### **NEW** Full Terrorism Cover

- Repatriation Expenses up to S\$2,000
- Dental Treatment due to an accident
- Food Poisoning
- Insect / Animal Bites
- Accidental Miscarriage
- Treatment expenses from licensed Chinese Physicians, Acupuncturists, Bonesetters up to S\$500
- Suffocation by smoke, poisonous fumes and drowning
- Murder & Assault
- Hijacking, Riot and Civil Commotion
- Peacetime Reservist
- Loss of limbs without actual physical severance
- Motorcycling

*Enjoy These Free Extended Benefits!*  
**PersonalACCIDENT**

#### **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 visit [www.tenetinsurance.com/FAQ](http://www.tenetinsurance.com/FAQ) or the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

## ENJOY THESE SPECIAL FEATURES WITH PERSONAL ACCIDENT INSURANCE PLAN

- **Worldwide 24-hour Protection** against sudden, unforeseen and unexpected events
- **Full Terrorism Cover**
- **Renewal up to age 75 years when taken up before age 60 years** and no lapse in cover after age 60 years
- **Benefits Payable Within 18 Months** from date of accident
- **14 Days Free Look Period** to see whether Personal Accident is indeed the plan that gives you peace of mind
- **Permanent Disablement Benefits for 3<sup>rd</sup> Degree Burns**

## QUESTIONS & ANSWERS

1. **Who can enrol in the policy?** Singaporeans, Permanent Residents or Foreigners with valid employment pass, work permit, dependent pass, student pass and long-term social visit pass between the age of 16 to 70 years old\*, and domiciled in Singapore can apply. However, if you need to leave home for temporary residence overseas ranging from a few months to a few years, please contact our office for separate quotation.
2. **Do I need to go for any medical examination?** No. You will be accepted based on your health declarations on the attached Application Form.
3. **What are the exclusions?** Some of the major exclusions under this policy are:
  - War, self destruction
  - Non prescribed use of drugs
  - Intoxication
  - Insanity
  - AIDS, venereal disease, childbirth
  - Professional sports, underwater and other hazardous activities
  - Private aviation
  - Full-time military duty
4. **Are all Personal Accident plans the same?** Most likely not. You will need to look out for differences in Definitions, Extensions, Table of Benefits for Permanent Disablement and Exclusions. For example, our 'Accident' definition is wider than many other policies as it does not require the accident to be violent, visible or external.
5. **What is this Free Look Benefit? Will I be entitled to premium refund if I need to cancel the policy?** Enjoy 14 days 'Free Look'\*\* from the day you receive your insurance policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claim has been made under the policy.

\* Age next birthday

\*\* This is not applicable to renewals

**IMPORTANT NOTE:** This product write-up is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of the policy wording. As benefits in personal accident packages differ, we encourage you to discuss your insurance requirements with us or your insurance advisor, before effecting a new personal accident coverage or switching from another personal accident policy.

## Personal Accident

(SGD)

BENEFITS per Insured Adult	SUM INSURED	PREMIUM (before GST)		
		CLASS 1	CLASS 2	CLASS 3
<b>A Accidental Death (AD)</b>	per \$10,000	\$4.50	\$7.00	\$10.50
Maximum sum insured (please refer to our office where amount exceed limits below) <ul style="list-style-type: none"> <li>• Class 1 \$500,000</li> <li>• Class 2 \$300,000</li> <li>• Class 3 \$100,000</li> <li>• Retiree / Housewife / Full-time student above 21 years old \$200,000</li> <li>• Persons age 16 to 21 years old \$50,000</li> </ul>				
<b>B Permanent Disablement (PD)</b>	} per \$10,000	\$2.25	\$3.50	\$5.25
- Scale 1 Benefit		\$4.50	\$7.00	\$10.50
- Scale 2 Benefit				
Sum insured should not exceed that of AD				
<b>C Weekly Income Benefits</b> due to				
- Temporary Total Disablement (TTD) per week up to 104 weeks	per \$100	\$23	\$29	\$38
- Temporary Partial Disablement (TPD) per week up to 104 weeks	50% of the above			
TTD is payable where the Insured Person is certified to be unfit for work. TPD is payable where the Insured Person can perform only part of his / her usual scope of work. TTD/TPD are only available for person who are gainfully employed. Maximum sum insured for TTD is \$2,000 per week or up to 80% of the Insured Person's basic weekly salary or 1% of AD or PD benefit, whichever is lesser.				
<b>D Medical Expenses</b> (Limit any 1 accident)				
	\$500	\$12	\$15	\$17
	\$1,000	\$15	\$18	\$25
	\$2,000	\$23	\$26	\$38
	\$3,000	\$29	\$35	\$47
	\$4,000	\$35	\$41	\$55
	\$5,000	\$40	\$48	\$62
	\$7,500	\$58	\$75	-
	\$10,000	\$86	\$98	-
Maximum sum insured is \$10,000 or 5% of AD or PD, whichever is lesser				

Minimum premium per policy is \$550 (before GST)

## PERMANENT DISABLEMENT TABLE OF BENEFITS

Description of Permanent Disablement (PD) (Please refer to our office or website for full PD Table of Benefits)	% of Capital Sum Insured Payable	
	Scale 1	Scale 2
<b>1 Total And Permanent Disablement</b>		
<b>2 Total And Permanent Loss of All Sight in One or Both Eyes</b>	100%	100%
<b>3 Total Loss By Physical Severance or Total Permanent Loss of Use of</b> - Loss of one arm between or at shoulder to wrist - Loss of one leg between or at hip to ankle		
<b>4. Total &amp; Permanent Loss of</b> - Sight in one eye except perception of light or lens on one eye		50%
<b>5. Loss of Fingers or Toes or Phalanges</b>		From 3% to 50%
<b>6. Total Permanent Loss of Hearing in One or Both Ears</b>	NIL	20% / 75%
<b>7. Total Permanent Loss of Speech</b>		50%
<b>8. Third Degree Burns</b>		From 50% to 100%

Where the injury is not specified, the Company will adopt a percentage of disablement, which in its opinion is not inconsistent with the provisions of the Table of Benefits. The aggregate of all percentages payable under Permanent Disablement benefit in respect of any one accident shall not exceed 100%.

## CLASSIFICATION OF OCCUPATION

CLASS 1 Persons engaged in indoor & non-manual work in non-hazardous places	CLASS 2 Persons engaged in work of an outdoor or supervisory nature or involve occasional manual work whose duties do not involve the use of tools or machinery or exposure to any special hazard	CLASS 3 Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery
<b>Examples - CLASS 1</b> <ul style="list-style-type: none"> <li>• Barber / Hairdresser</li> <li>• Beautician</li> <li>• Tailor</li> <li>• Nurse</li> <li>• Dentist / Doctor / Surgeon (Non-veterinary)</li> <li>• Indoor sales / Marketing (More than 50% in office)</li> <li>• Software Engineer</li> <li>• Management (Director, Manager, etc) with overseas travel less than 12 times a year</li> <li>• MINDEF Administrative Staff (No field training)</li> <li>• Home-maker</li> <li>• Retiree (More than 62 years old)</li> <li>• Full-Time Students (More than 16 years old)</li> </ul>	<b>Examples - CLASS 2</b> <ul style="list-style-type: none"> <li>• Chauffeur</li> <li>• Decorator (Managing)</li> <li>• Engineer (Excluding Software Engineer)</li> <li>• Foreman (Non-Construction)</li> <li>• Outdoor Sales / Marketing</li> <li>• Surveyor</li> <li>• Insurance Agent / Property Agent</li> <li>• Assembly Line Production Worker (Not using tools &amp; machinery)</li> <li>• Unarmed Security Guard</li> <li>• Laboratory Assistant (In schools and colleges)</li> <li>• Management (Director, Manager, etc) with overseas travel 12 or more times a year</li> <li>• Fitness / Gym Instructor</li> </ul>	<b>Examples - CLASS 3</b> <ul style="list-style-type: none"> <li>• Baker / Chef</li> <li>• Carpenter (Not using woodworking machinery)</li> <li>• Contractor</li> <li>• Courier</li> <li>• Driver</li> <li>• Hawker / Market Stallholder</li> <li>• Motor Repairer</li> <li>• Painter (Not involving work at heights)</li> <li>• Plumber</li> <li>• Technician</li> <li>• Veterinary Surgeon</li> </ul>

**REFERRED OCCUPATIONS FOR COVER DURING OFF-DUTY HOURS** (Please refer to our office for approval)

Commercial air crew and pilot, military personnel (excluding MINDEF administrative staff)

**DECLINED OCCUPATIONS:** Industrial workers using heavy machinery / woodworking related; any occupation involving aviation activities; police force personnel, fire fighters; construction / unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil & gas rig and/or offshore work; occupation involving work at heights / underground &/or handling of hazardous chemical / electricity; professional sports teams; professional divers and jockeys; welders and the like.



## Application Form

### Intermediary's Name & Code

#### Important Notice

- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

#### APPLICANT'S PARTICULARS

NAME:

ADDRESS: \_\_\_\_\_ NRIC / PASSPORT NO.: \_\_\_\_\_  
NATIONALITY: \_\_\_\_\_  
TEL NO.: \_\_\_\_\_ (HP) \_\_\_\_\_ (H) \_\_\_\_\_ (O)

EMAIL: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_

#### PERIOD OF INSURANCE

From \_\_\_\_\_ to \_\_\_\_\_

#### PARTICULARS OF PERSON(S) TO BE INSURED & BENEFITS SUM INSURED

(1) NAME:	SEX:	M/F	CLASS	1/2/3
DATE OF BIRTH:	NRIC/FIN:	OCCUPATION:		
BASIC WEEKLY SALARY: S\$	RELATIONSHIP TO APPLICANTS: SELF / SPOUSE / CHILD*			
BENEFITS		SUM INSURED		
A. ACCIDENTAL DEATH	S\$			
B. PERMANENT DISABLEMENT (Scale 1 / Scale 2)	S\$			
C. WEEKLY INCOME DUE TO TEMPORARY TOTAL DISBLEMENT	S\$			
D. MEDICAL EXPENSES	S\$			

(2) NAME:	SEX:	M/F	CLASS	1/2/3
DATE OF BIRTH:	NRIC/FIN:	OCCUPATION:		
BASIC WEEKLY SALARY: S\$	RELATIONSHIP TO APPLICANTS: SELF / SPOUSE / CHILD*			
BENEFITS		SUM INSURED		
A. ACCIDENTAL DEATH	S\$			
B. PERMANENT DISABLEMENT (Scale 1 / Scale 2)	S\$			
C. WEEKLY INCOME DUE TO TEMPORARY TOTAL DISBLEMENT	S\$			
D. MEDICAL EXPENSES	S\$			

\* Delete as appropriate

#### PREMIUM COMPUTATION

TOTAL PREMIUM (minimum premium per policy is S\$ 50) S\$ \_\_\_\_\_  
Plus GST S\$ \_\_\_\_\_  
Total Premium Payable S\$ \_\_\_\_\_

• Occupation - Please provide details on the nature / scope of work for general descriptions, e.g. civil servant, self-employed, etc. to determine the classifications of occupation.

## Application Form

#### Notes:

- Maximum sum insured for Accidental Death (please refer to our office where amount exceed limits below)
  - Class 1 S\$500,000
  - Class 2 S\$300,000
  - Class 3 S\$100,000
  - Retiree / Housewife / Full-time student above 21 years old S\$200,000
  - Persons age 16 to 21 years old S\$50,000
- Sum insured for Permanent Disablement should not exceed that of AD.
- TTD and TPD are only available for persons who are gainfully employed. Maximum sum insured for TTD is S\$2,000 per week or up to 80% of the insured person's basic weekly salary or 1% of AD or PD benefit, whichever is lesser.
- Maximum sum insured for Medical Expenses is S\$10,000 or 5% of AD or PD, whichever is lesser.
- For policies issued under corporate / company name to cover a group of individuals or family units, the compensation payable in respect of death or disablement of the Insured Persons travelling in the same conveyance at the same time shall be further subjected to a conveyance limit.

#### DECLARATION

I/We declare that I/We

- am/are in good health and free from physical impairment and am/are residing in Singapore.
- do not participate in any hazardous hobbies or activities.
- have neither made any claims against any insurer for bodily injury nor had any life or accident insurance applications / policies that are declined, cancelled, refused renewal or imposed with special terms.
- will give notice to Tenet Insurance Company Ltd of any change in health, occupation, activities or country of residence.
- understand and agree that benefits under this policy will only be payable upon an accident occurring.
- am/are aware that I/we can seek advice from a qualified advisor to ensure that this product is appropriate for my/our financial needs and insurance objectives before this application is submitted.
- confirm that the information given in this application is true and complete and shall be the basis of contract between me/us and Tenet Insurance Company Ltd.
- am/are not undischarged bankrupt(s).

I/We further declare details relating to Item no.(s) \_\_\_\_\_ : \_\_\_\_\_

PLEASE CHARGE S\$ \_\_\_\_\_ (Including GST) TO MY VISA / MASTERCARD\*  
(\*Delete As Appropriate)

CARD NO.: \_\_\_\_\_

EXPIRY DATE: \_\_\_\_\_

I ENCLOSE A CHEQUE FOR S\$ \_\_\_\_\_ (Including GST) PAYABLE TO  
TENET INSURANCE COMPANY LTD

BANK / CHEQUE NO.: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF APPLICANT  
on behalf of person(s) to be insured

\_\_\_\_\_  
DATE

#### FOR OFFICIAL USE

We confirm acceptance of this application in accordance to our policy terms, conditions and exceptions, effective \_\_\_\_\_

\_\_\_\_\_  
Name & Signature of Approving Officer / Date

