



## **MyAccidentGuard**

If only being careful was enough to prevent accidents.



# How much protection is really enough?

Studies show that the trade-off for human progress – including technological advancement and higher efficiency is increased stress levels leading to poor decision-making as well as accidents that could result in both injury or death.

## Accidents are one of the top reasons of hospitalisation in Singapore<sup>1</sup>

Number of road accidents:

- 7,003 – 7,566 cases yearly<sup>2</sup>
- 8.8% increase in accidents involving elderly victims<sup>3</sup>

Here's the thing: you can make up your mind to be more careful on the road – either while driving or as a commuter, cyclist or pedestrian.

But can you trust others around you to do the same? A touch of carelessness from someone else might result in you being the casualty.

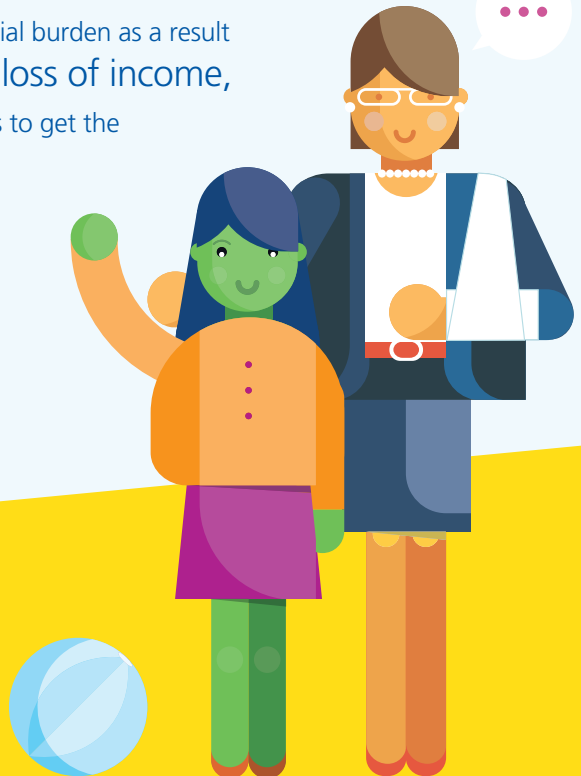
# Mishaps & misfortune

Bad things can happen to good people, unfortunately.

And they can happen at any time, but those who travel often or have an active and outgoing lifestyle are typically more prone to accidents.



An easy way to avoid financial burden as a result of an accident (for example, **loss of income**, **recuperation costs**) is to get the right insurance coverage.



# Introducing MyAccidentGuard

Aviva's **MyAccidentGuard** offers high and comprehensive protection in the event of an accident – **with worldwide cover**.

## Key benefits of **MyAccidentGuard**:



Covers **up to age 99**<sup>4</sup>



**Payout of up to 150% of Sum Assured**<sup>5</sup> in the event of death or dismemberment due to an accident



Get **3X payout of Sum Assured**<sup>6</sup> for accidents while travelling as a fare-paying passenger on a commercial plane or on a cruise ship



Get **2X payout of Sum Assured**<sup>7</sup> for accidents while travelling in a public transport, as a pedestrian or if you get caught in a fire at home or in a public place



**Renewable** on a yearly basis<sup>4</sup>



**Covers loss of organs, insanity and/or miscarriage** due to an accident<sup>8</sup>



Also **covers food poisoning and 21 infectious diseases** such as Hand Foot Mouth Disease (HFMD), Dengue (DHF), Zika (even if they are declared as epidemic or pandemic)<sup>8</sup>



Extended coverage for terrorist attacks and natural disasters<sup>8</sup>



Get **daily cash payout** for up to 365 days when you are hospitalised as a result of an accident

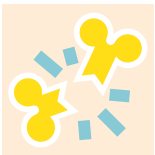


**Enjoy 10% premium discount when you purchase MyAccidentGuard for your children<sup>9</sup>**

Option to add more benefits<sup>10</sup> to enhance your coverage:



**Accident Reimbursement Cover**  
– reimbursement for necessary medical expenses incurred within twelve (12) months from the date of the Accident, home modification for mobility, treatment from TCM / Osteopathy / Chiropractic (up to S\$1,000) and overseas medical treatment (up to S\$16,000)



**Accidental Fracture Cover II** – get payout for bone fractures or dislocation or physiotherapy treatment



**Weekly Income Cover** – receive up to S\$500 per week if you're unable to work due to an accident or sickness<sup>11</sup>

Please refer to the respective Product Summaries for complete plans' details.

# Ready to guard yourself against accidents?

Choose the plan according to the amount of coverage you need.

MyAccidentGuard				
Benefits	Plan			
	Lite	Standard	Prime	Prestige
Accidental Death and Dismemberment Benefit (ADDB) (per Policy Year)	S\$250,000	S\$500,000	S\$750,000	S\$1,000,000
Double ADDB (per Policy Year)	S\$500,000	S\$1,000,000	S\$1,500,000	S\$2,000,000
Triple ADDB (per Policy Year)	S\$750,000	S\$1,500,000	S\$2,250,000	S\$3,000,000
Daily Accidental Hospital Income (daily cash payout up to 365 days per Accident)	S\$200	S\$300	S\$400	S\$500
Daily ICU Accidental Hospital Income (daily cash payout up to 30 days per Accident)	S\$200	S\$300	S\$400	S\$500
Ambulance Services Benefit (per Accident)	S\$300	S\$300	S\$300	S\$300

## Accident Reimbursement Cover

Benefits	Plan			
	1	2	3	4
Accidental Medical Reimbursement (per Accident)	S\$5,000	S\$6,000	S\$7,000	S\$8,000
Overseas Accidental Medical Reimbursement (per Accident)	S\$10,000	S\$12,000	S\$14,000	S\$16,000
Traditional Chinese Medicine / Osteopathy / Chiropractic Treatment (per Accident)	S\$700	S\$800	S\$900	S\$1,000
Mobility Aid Reimbursement (per Accident)	Up to S\$1,500	Up to S\$2,000	Up to S\$2,500	Up to S\$3,000
Home Modifications Reimbursement (per Lifetime)	Up to S\$7,000	Up to S\$10,000	Up to S\$15,000	Up to S\$20,000
Family Support Benefit (per Lifetime upon death or TPD*)	S\$25,000	S\$50,000	S\$75,000	S\$100,000
Double Family Support Benefit (per Lifetime upon death or TPD*)	S\$50,000	S\$100,000	S\$150,000	S\$200,000

## Accidental Fracture Cover II

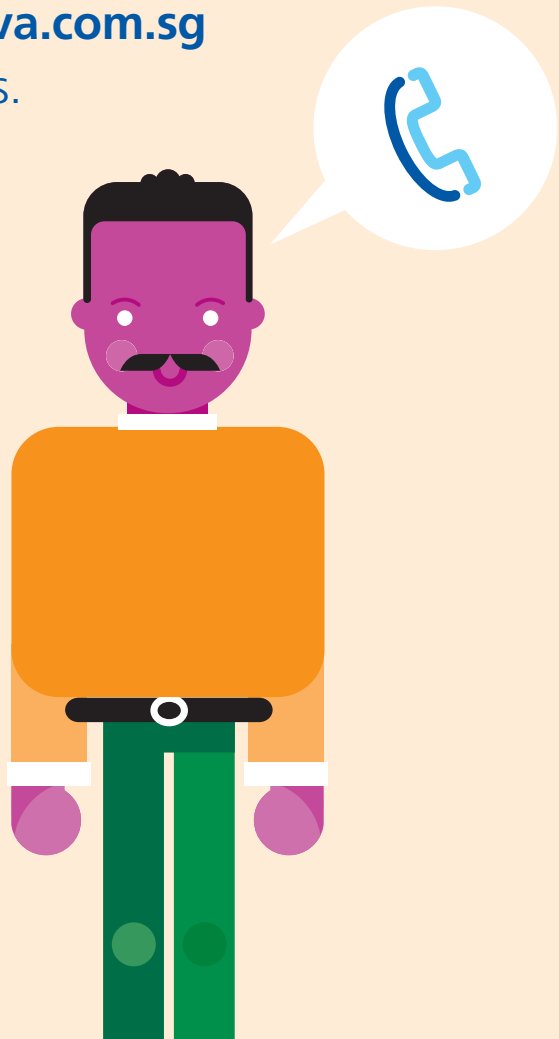
Benefits	Plan			
	1	2	3	4
Accidental Fracture or Dislocation Benefit (per Policy Year)	S\$25,000	S\$50,000	S\$75,000	S\$100,000
Physiotherapy Treatment (per Lifetime as a result of Fracture or Dislocation)	S\$1,000	S\$1,000	S\$1,000	S\$1,000

## Weekly Income Cover

Benefits	Plan			
	1	2	3	4
Weekly Income due to an Accident (up to 104 weeks)	S\$200	S\$300	S\$400	S\$500
Weekly Income due to Sickness (up to 52 weeks)	S\$200	S\$300	S\$400	S\$500

\* Total and Permanently Disability. Please refer to the Product Summary for more details.

Speak to your financial  
adviser representative or  
visit [www.aviva.com.sg](http://www.aviva.com.sg)  
for more details.





## Footnotes and Disclaimers

1. "Top 10 Conditions of Hospitalisation", Ministry of Health, updated on 2 Dec 2015.
2. "Causes of Road Accidents - Causes of Accidents by Severity of Injury Sustained - Year 2012-2015, Ministry of Home Affairs - Singapore Police Force", updated on 6 Feb 2017.
3. "152 people died in road accidents last year; more elderly pedestrians hurt", Today Online, published on 16 Feb 2016.
4. This plan is yearly renewable up to the Policy Anniversary before the Life Assured turns ninety-nine (99) years old age next birthday (ANB), at the policy level. We reserve the right to cancel this Policy, at any time without incurring any liability, in the event that We decide, at Our sole discretion, to withdraw:
  - (i) the entire portfolio of this insurance; and / or
  - (ii) a particular plan type of this insurance.
5. A percentage of the Sum Assured of the Basic Benefit will be payable as stated in the Accidental Death and Dismemberment Benefit (ADDB) Schedule. Please refer to the Product Summary for more details. Note: Policy will be terminated when 150% of the Sum Assured for ADDB is claimed in a Policy Year.
6. 3X payout refers to the Triple Accidental Death and Dismemberment Benefit (ADDB). The lump sum payment will be three hundred percent (300%) of the ADDB Sum Assured if the Accidental Death or Accidental Injury was caused while Life Assured 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.
7. 2X payout refers to the Double Accidental Death and Dismemberment Benefit (ADDB). The lump sum payment will be two hundred percent (200%) of the ADDB Sum Assured if the Accidental Death or Accidental Injury was sustained while the Life Assured was:
  - (a) in a public conveyance;
  - (b) a pedestrian (including the Life Assured as a passenger in a public lift or elevator other than lifts or elevators in mines and construction sites); or
  - (c) in a fire at Home, in a theatre, hotel, public auditorium, School, Hospital or shopping mall from the time the fire started. Workplaces (including offices and factories) are not covered.

For Life Assured sixteen (16) years old ANB and below, who sustains the Accidental Injury or Accidently Death while:

- (a) within the School premises on a School day or during School activities organised and supervised by the School authorities;
- (b) taking part in School activities organised and supervised by the School authorities outside the School premises; or
- (c) travelling as a passenger on a School Bus, Private Bus or Excursion Bus to and from School or place where the School activities take place.

Please refer to the Product Summary for complete details.

## **Footnotes and Disclaimers** *(continued)*

8. Please refer to Product Summary for complete coverage details including its definitions and exclusions.
9. Ten percent (10%) discount for MyAccidentGuard will be offered for the child's basic plan of the same coverage or lower until the child reaches twenty (20) years old ANB, if one of the parents of an eligible child purchases a Standard / Prime / Prestige plan of MyAccidentGuard. This benefit is limited to a maximum of four (4) child(ren) with insurable interest including legitimate child, stepchild or adopted child.
10. Terms and conditions apply. Please refer to the respective Supplementary Benefit Product Summaries for complete details.
11. Weekly Income due to Sickness Benefit is payable if the Life Assured is hospitalised for a minimum period of five (5) consecutive days and is diagnosed by a Registered Medical Practitioner with Temporary Total Disability / Temporary Partial disability due to Sickness for a continuous period of sixty (60) days after the date of discharge as an inpatient from a hospital (deferment period). Please refer to the Product Summary for complete details.

### **Important Notes**

The policy is underwritten by Aviva Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Aviva Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the policy. You may wish to seek advice from a qualified financial adviser representative before making a commitment to purchase the policy. If you find this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premium paid. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract. Buying health insurance that is not suitable for you may impact your ability to finance your future healthcare needs.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the 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 Aviva Ltd or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is accurate as at April 2017.

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