

# PA Protect



## Features

- Comprehensive personal accident coverage that protects you and/or your child in the event of an accident
- Additional compensation if accidental death or total permanent disablement occurs while on public transportation or due to certain natural disasters (limited to flood, earthquake, typhoon, cyclone and hurricane)
- Medical expenses benefit for your Child in the event of an accident, infectious diseases and animal bites
- Child Education Fund that pays a lump sum if the insured Child suffers total permanent disablement due to an accident
- Free Extension Benefit when Child enrolls with Adult

## Benefits for you and/or your child<sup>1</sup>

Coverage/Plan		ClassicWise		PremierWise	
		Adult	Child	Adult	Child
Section	Benefits	Sum Insured (Per Policy Year)		Sum Insured (Per Policy Year)	
1	Accidental Death	S\$150,000	S\$30,000	S\$250,000	S\$50,000
2	Total Permanent Disablement (TPD)	S\$150,000	S\$30,000	S\$250,000	S\$50,000
3	Additional Accidental Death or Total Permanent Disablement Benefit whilst in public conveyance or due to specified natural disasters limited to flood, earthquake, cyclone, hurricane & typhoon	S\$50,000	S\$10,000	S\$100,000	S\$20,000
4	Accidental Medical Expenses	S\$2,000	S\$1,000	S\$3,000	S\$1,500
	<b>Sub-limit of accidental medical expenses:</b>				
	a. Chinese Physician (inclusive of bonesetter), Chiropractor, Physiotherapist Expenses	S\$500	S\$250	S\$750	S\$375
	b. Mobility Aids & Ambulance Services Expenses	S\$500	S\$250	S\$750	S\$375
	c. Accidental Dental Expenses	S\$500	S\$250	S\$750	S\$375
d. Common Injuries Benefit: Fracture, dislocation & burns ( <i>injury must occur within 3 months from date of accident</i> )	S\$500	S\$250	S\$750	S\$375	
<b>FREE EXTENSION BENEFIT (WHEN CHILD ENROLS WITH ADULT)</b>					
5	Subsidy for Day Care: registered Infant Care, Child Care & Student Care Centre ( <i>per day limit \$100 with minimum hospitalisation of 3 days</i> )	S\$500		S\$1,000	
<b>CHILD RIDER</b>					
6	Child Rider	S\$12,000			
	a. Medical Expenses <ul style="list-style-type: none"> <li>• Due to Infectious Diseases: <i>Chicken Pox, Chikungunya Fever, Dengue Fever, Hand, Foot &amp; Mouth Disease, Kawasaki Disease, Measles</i></li> <li>• Due to Animal Bites</li> </ul>	S\$1,500			
	b. Education Fund ( <i>when child suffers TPD due to an accident within 12 months from date of accident</i> )	S\$10,000 per child ( <i>up to maximum of 3 children</i> )			
	c. Get Well Benefit ( <i>per day \$50 with minimum hospitalisation of 3 days</i> )	S\$500 ( <i>\$250 per accident</i> )			

## Premiums (inclusive of 7% GST)

Insured	Payment Frequency	ClassicWise	PremierWise
Adult	Monthly	S\$15.52	S\$19.80
Child	Monthly	S\$6.69	S\$8.83
Child Rider	Monthly	S\$4.82	S\$4.82

Premium rates are not guaranteed and may be adjusted based on future experience. Above rates do not include any promotional discounts.

### **OCBC CDA EXCLUSIVE**

**40% off** premiums when you purchase the following bundle<sup>2</sup>:

**ADULT plan + CHILD plan + CHILD RIDER**

## Speak to Us

Want to apply or interested to find out more? Call us at **(65) 6722 2293**.

**Terms & Conditions**

<sup>1</sup> A maximum of three children can be covered under your PA Protect plan.

<sup>2</sup> The promotion of 40% discount is only valid from 1 January 2018 to 31 December 2018 (both dates inclusive) when you purchase the adult plan plus child plan plus child rider altogether, and is applicable to the first 12 months of your PA Protect plan only.

**Important Notes**

The above is for general information only. It is not a contract of insurance. It does not constitute an offer to buy an insurance product or service. It is also not intended to provide any insurance or financial advice. This document does not take into account your particular investment and protection aims, financial situation or needs. Please ask a financial adviser for advice about whether the insurance product is suitable for you before you commit to buying the product. If you choose not to get advice from a financial adviser, you should consider whether the product is suitable for you. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy. The precise terms and conditions of the plans are specified in the insurance policy contract. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost. PA Protect is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and member of the OCBC Group. PA Protect is not a bank deposit or obligation of, or guaranteed by OCBC Bank.

No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any information (including without limitation any statement, figures, opinion, view or estimate) provided herein is given by OCBC Bank and it should not be relied upon as such. OCBC Bank does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. All information presented is subject to change without notice. OCBC Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on any information provided herein.

**Policy Owners' Protection Scheme**

This plan 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).