

ADDITIONAL BENEFITS

Schroder Singapore Trust & Schroder Pan Asia Fund

Personal Accident Insurance

As an additional benefit at no extra cost, unitholders of the Schroder Singapore Trust & Schroder Pan Asia Fund will be provided with a 24-hour worldwide FREE personal accident protection plan. This is underwritten by American International Assurance Co. Ltd. Coverage is for a capital sum of three times the value of the unitholder's investment on the date of accident, subject to a maximum of S\$200,000.

Schedule of Benefits

	% of Capital Sum Insured
Loss of life	100%
Permanent and total disability	100%
Loss of both limbs	100%
Loss of sight of both eyes	100%
Loss of one limb and sight of one eye	100%
Loss of one limb or sight of one eye	50%

65 Years and Above

If the unitholder is 65 years and above at the time of accident, the sum insured shall be reduced to 25% of benefits payable, subject to a maximum of S\$50,000.

Exclusions

The plan does not cover injuries caused by war, suicide, pregnancy or childbirth, diseases, unlawful acts, drugs and alcohol abuse, full-time military and naval service, rioting, flying as a crew member on an air-plane, private aviation, professional sports, racing, parachuting, mountaineering and water skiing.

Notice of Claims

The unitholder or his legal representative must give written notice of claim to the insurer within 30 days from the date of accident.