

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 expense benefit for your Child in the event of an accident infectious diseases, animal bites and diseases
- 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 child¹

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
	Sub-limit of accidental medical expenses:				
	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: Fractures, dislocation & burns (<i>injury must occur within 3 months from date of accident</i>)	S\$500	S\$250	S\$750	S\$375	
FREE EXTENSION BENEFIT (WHEN CHILD ENROLS WITH ADULT)					
5	Subsidy for Day Care: registered Infant Care, Child Care & Student Care Centre (<i>per day limit S\$100 with minimum hospitalisation of 3 days</i>)	S\$500		S\$1,000	
CHILD RIDER					
6	Child Rider	S\$12,000			
	a. Medical Expenses	S\$1,500			
	• Due to Infectious Diseases: <i>Chicken Pox, Chikungunya Fever, Dengue Fever, Hand, Foot & Mouth Disease, Kawasaki Disease, Measles</i>				
	• Due to Animal Bites				
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 S\$50 with minimum hospitalisation of 3 days</i>)	S\$500 (<i>S\$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.

Speak to Us

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

OCBC CDA EXCLUSIVE

40% off premiums when you purchase the following bundle²:

ADULT plan + CHILD plan + CHILD RIDER

Terms & Conditions

¹ A maximum of three children can be covered under your PA Protect plan.

² The promotion of 40% discount is only valid 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

PA Protect is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group, and is not a deposit or obligation of, or guaranteed by OCBC Bank. You may wish to seek advice from a financial adviser before making a commitment to purchase an insurance policy. In the event that you choose not to seek advice from a financial adviser, you should consider whether the insurance policy in question is suitable for you.

This material 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. The specific terms and conditions of the plan are set out in the policy documents. This policy is subject to the Payment Before Cover Warranty Clause which requires the payment to be paid and received on or before the inception date of the policy and endorsement.

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.

No representation or warranty whatsoever in respect of any information 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 or www.sdic.org.sg).