

Tenet Insurance Company Ltd

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About Tenet Insurance

Tenet Insurance Company Ltd is a General Insurance Company wholly owned by Hwa Hong Corporation Limited - a diversified business group listed on the main board of the Stock Exchange of Singapore with assets exceeding S\$500 million.

Since its inception in 1957, Tenet has steadily and efficiently built a strong relationship with its customers based on credibility, trust and integrity.

As such, Tenet was assigned a financial strength rating of A- (Excellent) by A.M. Best Co in June 2007 based on its view that Tenet is a company with sound capitalization level, demonstrated by its conservative local capital adequacy ratio and net underwriting leverage .



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 3rd 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.



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

Personal Accident

(SGD)

BENEFITS per Insured Adult	SUM INSURED	PREMIUM (before GST)		
		CLASS 1	CLASS 2	CLASS 3
A Accidental Death (AD)	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"> • Class 1 \$500,000 • Class 2 \$300,000 • Class 3 \$100,000 • Retiree / Housewife / Full-time student above 21 years old \$200,000 • Persons age 16 to 21 years old \$50,000 				
B Permanent Disablement (PD)	} per \$10,000	\$2.25	\$3.50	\$5.25
- Scale 1 Benefit - Scale 2 Benefit		\$4.50	\$7.00	\$10.50
Sum insured should not exceed that of AD				
C Weekly Income Benefits due to	per \$100	\$23	\$29	\$38
- Temporary Total Disablement (TTD) per week up to 104 weeks - 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 \$52,000 per week or up to 80% of the Insured Person's basic weekly salary or 1% of AD or PD benefit, whichever is lesser.				
D Medical Expenses (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 \$50 (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
1 Total And Permanent Disablement	100%	100%
2 Total And Permanent Loss of All Sight in One or Both Eyes		
3 Total Loss By Physical Severance or Total Permanent Loss of Use of - Loss of one arm between or at shoulder to wrist - Loss of one leg between or at hip to ankle	NIL	50%
4. Total & Permanent Loss of - Sight in one eye except perception of light or lens on one eye		
5. Loss of Fingers or Toes or Phalanges		From 3% to 50%
6. Total Permanent Loss of Hearing in One or Both Ears		20% / 75%
7. Total Permanent Loss of Speech		50%
8. Third Degree Burns		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
Examples - CLASS 1 <ul style="list-style-type: none"> • Barber / Hairdresser • Beautician • Tailor • Nurse • Dentist / Doctor / Surgeon (Non-veterinary) • Indoor sales / Marketing (More than 50% in office) • Software Engineer • Management (Director, Manager, etc) with overseas travel less than 12 times a year • MINDEF Administrative Staff (No field training) • Home-maker • Retiree (More than 62 years old) • Full-Time Students (More than 16 years old) 	Examples - CLASS 2 <ul style="list-style-type: none"> • Chauffeur • Decorator (Managing) • Engineer (Excluding Software Engineer) • Foreman (Non-Construction) • Outdoor Sales / Marketing • Surveyor • Insurance Agent / Property Agent • Assembly Line Production Worker (Not using tools & machinery) • Unarmed Security Guard • Laboratory Assistant (In schools and colleges) • Management (Director, Manager, etc) with overseas travel 12 or more times a year • Fitness / Gym Instructor 	Examples - CLASS 3 <ul style="list-style-type: none"> • Baker / Chef • Carpenter (Not using woodworking machinery) • Contractor • Courier • Driver • Hawker / Market Stallholder • Motor Repairer • Painter (Not involving work at heights) • Plumber • Technician • Veterinary Surgeon

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.



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: _____

PARTICULARS OF PERSON(S) TO BE INSURED

INSURED PERSON/ RELATION (e.g.SELF/SPOUSE/CHILD)	NAME	NRIC / PASSPORT NO.	DATE OF BIRTH	SEX (M/F)	OCCUPATION	CLASS 1/2/3
1.						
2.						

⚠ 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.

PERIOD OF INSURANCE

From _____ to _____

BENEFITS	INSURED PERSON 1		INSURED PERSON 2	
	SUM INSURED (SGD)	PREMIUM (SGD)	SUM INSURED (SGD)	PREMIUM (SGD)
A Accidental Death				
B Permanent Disablement <input type="radio"/> Scale 1 <input type="radio"/> Scale 2				
C Weekly Income Benefits due to Temporary Total Disablement (TTD) Temporary Partial Disablement (TPD) is included at 50% of TTD benefit				
D Medical Expenses				
TOTAL PREMIUM (minimum premium per policy is S\$50)				
GST				
GRAND TOTAL (including GST)				

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

