



Singlife Personal Accident Insurance

A **personal accident plan** that sees you through expenses incurred due to an accidental injury, and covers your children for free.



Reassurance through life's uncertainties

Accidents happen when you least expect it. With the Singlife Personal Accident plan, go about your day with peace of mind knowing that we've got you covered against life's curveballs - from your daily activities, whether at work or play, and even on your commute and travels.

Am I eligible for Singlife Personal Accident Insurance?

Of course! As long as:



You hold a valid NRIC/FIN.



You are between 16 to 70 years old.



You have not previously been refused any accident, financial protection, health, life or medical insurance; nor had special conditions imposed for insurance coverage, or had your policy cancelled or terminated.



You are not engaged in duties involving heavy manual work with exposure to extraordinary health, accidental, or special hazards.



BENEFITS

These are the key benefits of **Singlife Personal Accident Insurance** :



Payout for Accidental Death or Permanent Disablement



Medical expenses

from accidental injury, including food poisoning, Dengue Fever or Zika virus



Daily Hospital Allowance

(up to 365 days)



Worldwide Personal Liability

OPTIONAL BENEFITS



Weekly Temporary Disablement Benefit

Get up to **S\$200/week*** for up to 104 weeks



Mobility Aid / Ambulance Services Reimbursement / Home Modification

Get up to **S\$3,000*** for mobility aids, ambulance services, or home modifications.

*Maximum amount payable

Keeping it in the Family

Married? **Get 10% off individual rates for you and your spouse.**

Ease those baby blues and protect your child for free, **up to 30%** of applicable limits.

10% OFF
individual rates
for married
couples.



Policy Feature	Maximum amount payable		
	Lite	Standard	Plus
Personal Accident Cover			
Accidental Death or Disablement	S\$100,000	S\$200,000	S\$300,000
Medical Expenses for Accidental Injury:			
Hospital treatment by a Doctor	S\$3,000	S\$4,000	S\$5,000
TCM or chiropractor therapy/treatment (as a sub-limit of the above)	S\$500 (S\$50/day)	S\$750 (S\$75/day)	S\$1,000 (S\$100/day)
Physiotherapy treatment for Accidental Injury	S\$1,000	S\$2,000	S\$3,000
Hospital Allowance due to an accident (up to 365 days)	S\$50/day	S\$100/day	S\$200/day
Hospital Allowance in ICU due to an accident (up to 30 days)	S\$100/day	S\$200/day	S\$400/day
Personal Liability	S\$100,000	S\$200,000	S\$300,000
Child Support Fund	S\$5,000	S\$10,000	S\$15,000
Loan Protector	S\$10,000	S\$20,000	S\$30,000

Free Policy Extensions

for our three levels of coverage - Lite, Standard or Plus.



Worldwide coverage



Disappearance due to an accident involving ship, aircraft or train travel



Insect or animal bite ¹



Food and drink poisoning, Dengue and Zika viruses ¹



Terrorism



Drowning or suffocation by smoke poisonous fumes or gas



Child cover



Covid-19 cover ^{1&2}
(Excluded for Lite Coverage)



A Quick Look at your Premiums

	PA Lite	PA Standard	PA Plus
<p>Occupation Class 1</p> <p>You are engaged in only indoor desk-bound administrative clerical, executive, managerial or professional duties on land of a non- manual nature.</p> <p>Examples: Accountant, Actuary, Clerk, Dentist, Doctor, Housewife, Retiree, Salesperson.</p>	S\$142.62	S\$211.79	S\$318.65
<p>Occupation Class 2</p> <p>You are not in Class 1 and are engaged in duties on land involving light manual work without any use or control of machinery and with no exposure to extraordinary health, accidental, or special hazards.</p> <p>Examples: Hairstylist, Nurse, Storeman, Surveyor, Waiter.</p>	S\$164.01	S\$243.55	S\$366.45
<p>Occupation Class 3</p> <p>You are not in Class 1 or Class 2 and are engaged in duties or activities on land involving manual work with the use of tools or machinery, and with no exposure to extraordinary health, accidental or special hazards.</p> <p>Examples: Chef, Driver, Fitness instructor, Plumber, Technician</p>	S\$285.23	S\$385.07	S\$554.17

Note: Above premiums include 9% GST.

A Quick Look at your Premiums

	Riders			
	Temporary disablement Weekly S\$50	Temporary disablement Weekly S\$100	Temporary disablement Weekly S\$200	Mobility Aid
Occupation Class 1	S\$6.39	S\$13.36	S\$26.13	S\$26.13
Occupation Class 2	S\$7.56	S\$15.68	S\$30.77	S\$30.77
Occupation Class 3	S\$12.77	S\$26.71	S\$52.26	S\$52.26

Note: Above premiums include 9% GST.



Speak to your preferred financial adviser representative today about **Singlife Personal Accident Insurance.**

Visit singlife.com/personal-accident to find out more.

Footnotes:

1. Applies to Personal Accident Cover – Medical Expenses for Accidental Injury only.
2. Subject to a 14-day waiting period from the policy inception date. This does not apply to renewal of the policy.

Important notes

1. Free-Look Period
You have 14 calendar days from the date of purchase of your policy to decide whether you wish to continue with your policy. If you do not want to continue with it, you may make a request to cancel your policy. As long as you have not made any claim under this policy within the 14 calendar days, we will cancel this policy from its commencement date and fully refund any premiums you paid. This free-look period does not apply to policy renewals.
2. Total Distribution Cost
The total distribution cost of this product is between 0% - 30% of the total amount of premiums. Such cost includes cash payments in the form of commissions and costs of benefits and services paid to the distribution channel. Please note that the total distribution cost is not an additional cost to you - it has already been factored in the calculation of your premiums.
3. Terms of Renewal
This is a short-term accident and health policy and the insurer shall not be required to renew this policy. We may cancel this policy at our sole discretion by giving you 7 days' notice in writing. If you have any existing medical condition at the policy renewal date and we agree to renew your policy, you may not be covered under your renewed policy for such existing medical condition.

This policy is underwritten by Singapore Life Ltd.

This 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.

You may get a copy of the Product Summary from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. The benefits of the policy will only be payable upon an accident occurring. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs.

This is not an insurance contract. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

This policy 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 Singlife or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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Singlife

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