

Group Personal Accident Insurance

(rider to Group Hospital & Surgical Insurance)

Product Summary – Student Enrich

Product Information

This insurance plan will pay a lump sum benefit when the Insured Member sustains accidental bodily injury listed in the attached Schedule of Benefits. Bodily injury must be injury caused solely and directly by accident only within 12 months from the date of such accident.

Key Product Provisions

The following are some key provisions found in the policy contract of this product. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult your Financial Services consultant should you require further explanation.

Members' Eligibility for Coverage

The entry age of the Insured Member must be from 7 to 65 years at next birthday.

Commencement of Coverage

The cover will commence on the date that we approve your insurance application.

Terms of Renewal

Coverage may be renewed on the policy anniversary date by payment of the full annual premium. Premium will not be billed on pro-rated basis.

Non-guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Insurance Company.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The following is a list of some of the exclusions for this plan. The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.

- **Self-inflicted Injury** – No benefits will be payable if the Insured Member deliberately causes his own injury while sane or insane.
- **War or Military Service** – No benefits will be payable for injuries arising directly or indirectly from war, declared or undeclared, or any warlike operation.
- **Participation in racing on wheels** – No benefits will be payable for injuries arising directly from participation in racing on wheels.
- **Direct participation in a riot, civil commotion or committing a criminal offence** - No benefits will be payable for injuries arising directly from participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment.
- **Crews of aircraft or air travel (other than as a passenger in a fully licensed passenger aircraft)** - No benefits will be payable for injuries arising directly or indirectly from travelling in any type of aircraft other than as a fare-paying passenger on a licensed commercial aircraft.

Free Look Period

There is no free look period.

Claim Procedure

To make a claim under the policy, the claimant making the claim must send us:

- a completed claim form;
- death certificate (if it is for death claim);
- a copy of police report;
- medical report from the doctors who treated the Insured Member at the claimant's own expense;
- a copy of the Insured Member's latest pay slip (if applicable).

Termination of Insured Member's Cover

Once a claim under the Insured Member's cover has been accepted and paid by the Insurance Company, the Insured Member's cover terminates. There are other circumstances whereby the Insurance Company may terminate the cover on the Insured Member. These are stated as termination provision found in the policy contract. The following is a list of some of these circumstances:

- declaration of war and such date shall be at the discretion of the Insurance Company;
- Insured Member ceases to be a student with the school.

Cover on the Insured Member automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract.

No premium refund for early termination of the Insured Member or Policy before the expiry date.

For more information:

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Schedule of Benefits

Schedule of Benefits	Percentage of Sum Insured
1. Accidental death	100%
2. *Permanent total disability	150%
3. Loss of or the permanent total loss of use of two limbs	150%
4. Loss of or the permanent total loss of one limb	125%
5. Permanent total loss of both eyes	150%
6. Permanent total loss of one eye	100%
7. Loss of or the permanent total loss of use of - one limb and loss of sight of one eye	150%
8. Loss of speech and hearing	150%
9. Permanent and incurable insanity	100%
10. Permanent total loss of hearing in - both ears - one ear	75% 25%
11. Loss of speech	50%
12. Permanent total loss of the lens of one eye	50%
13. Loss of or the permanent total loss of four fingers and thumb of - right hand - left hand	70% 50%
14. Loss of or the permanent total loss of four fingers of - right hand - left hand	40% 30%
15. Loss of or the permanent total loss of use of one thumb - both right phalanges - one right phalanx - both left phalanges - one left phalanx	30% 15% 20% 10%
16. Loss of or the permanent total loss of use of fingers of - three right phalanges - two right phalanges - one right phalanx - three left phalanges - two left phalanges - one left phalanx	10% 7.5% 5% 7.5% 5% 2%
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5cm	7.5%
19. Third Degree Burns Covering at least 25% of the body surface	100%

20.	Loss of or the permanent total loss of use of toes	
	- all-one-foot	15%
	- great toe-two phalanges	5%
	- Great toe-one phalanx	3%
	- Other than great toe, each toe	1%

*"Permanent Total Disability" means disability that is total and permanent and such that there is neither then nor at any time thereafter any work, occupation or profession that the Life Assured can ever sufficiently do or follow to earn or obtain any wages , compensation or profit. If death occurs within 6 months from the commencement of such disability, then no benefit will be payable for Permanent Total Disability.

If the Life Assured is left-handed, the percentage of Sum Assured payable for the various disabilities of right hand and left hand will be transposed.

For any one policy year, if an Insured Member shall sustain more than one of the losses in the Schedule as a result of one or more accident, the total amount payable on account of such losses shall be limited to not more than any one of the events 1,2,3,4,5,6,7,8,9 or 19.

HSBC Insurance (Singapore) Pte. Limited

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