



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY

GROUP PERSONAL ACCIDENT INSURANCE

Policyholder : ADOBE SYSTEMS PTE LTD
Policy No. : 71558
Period of Insurance : 1 JULY 2021 TO 30 JUNE 2022

PRODUCT INFORMATION

Group Personal Accident provides coverage for death and disabilities due to **accidental causes only** (independent of any other cause) in accordance with the Schedule of Indemnities. This offers financial protection if the insured member is unable to continue working in the event of total and permanent disability. Upon death of the insured member, benefit is paid out to the next-of-kin to alleviate financial burden.

SCOPE OF COVERAGE

24/7 coverage on a worldwide basis

ELIGIBILITY

All actively at work full-time and permanent employees with entry age between age 16 and 69 last birthday, renewable up to age 74 last birthday. This is applicable to standard lives only.

BASIS OF COVER

All Employees Only – Sum assured 36 times last drawn basic monthly salary

Non-Medical Limit – S\$3,000,000 for entry below age 65 (Underwriting is required for sum assured exceeding the Non-Medical Limit and/or entry above age 69)

BENEFIT

Accidental Death and Disablement

A percentage of the principal sum assured shall be payable if an insured member sustained accidental injury and suffered any of the results described under the Schedule of Indemnities.

Permanent Total Disability

Benefit shall be payable in accordance with the Schedule of Indemnities (less any amount paid or payable as a result of the same injury) if an insured member is totally and permanently disabled (complete inability to engage in any gainful employment for the remainder of lifetime) as a result of accidental injury, provided such disability has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period.

Major Burns

The principal sum assured shall be payable (less any amount paid or payable as a result of the same injury) upon third degree burns (full thickness skin destruction) covering at least 25% of the body surface.

Compassionate Death Allowance

An additional benefit of S\$2,000 shall be payable in addition to any death benefit in the event of accidental death of an insured member.

Children Education Fund

Upon accidental death of an insured member, a one-time lump sum benefit of S\$5,000 shall be payable if the insured member had any dependent child at the date of accident (regardless of the number of children).

Mobility Aid Extension

If an Insured Member sustains accidental bodily Injury, which directly and independently of all other causes, resulted in Permanent Total Disability, provided the Insured Member needs and can operate:

- i. a self-powered, climbing wheelchair; and/or
- ii. his/her motor vehicle with the controls suitably adjusted; and/or
- iii. a lift, necessary ramps, railings and holds to usual place of residence

Up to S\$1,000 or 95% of the costs of such equipment and the installation thereof (whichever is lesser) shall be payable. If an insured member is entitled to a refund of all or part of such expenses from any other source, only the excess of the amount recoverable from other sources shall be payable.

Accidental Death due to Common Carrier

Upon accidental death occurring within 12 months from the date of accident due to accidental bodily injury whilst boarding, alighting or travelling in a duly licensed commercial aircraft as a fare-paying passenger, an additional 10% of the principal sum assured or maximum S\$10,000 (whichever is lesser) shall be payable in addition to any death benefit payable.

Comatose State due to Common Carrier

Upon hospital admission and comatose state occurring within 30 days from the date of accident due to accidental bodily injury whilst boarding, alighting or travelling in a duly licensed commercial aircraft as a fare-paying passenger, 20% of the principal sum assured or maximum S\$20,000 (whichever is lesser) shall be payable. (Comatose State means a state of unconsciousness with no reaction or response to external stimuli or internal needs, persisting continuously with the use of life support systems, for a continuous period of at least ninety-six (96) hours. Permanent neurological deficit, as certified by a consultant neurologist, must be present. Coma resulting directly from alcohol or drug abuse is excluded.)

| SCHEDULE OF INDEMNITIES | Percentage of Principal Sum Assured |
|----------------------------------------------------------------------------------------|-------------------------------------|
| 1. Loss of Life | 100 % |
| 2. Permanent Total disablement | 150 % |
| 3. Loss of or the permanent total loss of use of two limbs | 150 % |
| 4. Loss of or the permanent total loss of use of one limb | 125 % |
| 5. Permanent total loss of sight of both eyes | 150 % |
| 6. Permanent total loss of sight 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 | 75 % |
| one ear | 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 use of four fingers and thumb of right hand | 70 % |
| left hand | 50 % |
| 14. Total loss of or the permanent total loss of use of four fingers of right hand | 40 % |
| left hand | 30 % |
| 15. Loss of or the permanent total loss of use of one thumb both right phalanges | 30 % |
| one right phalanx | 15 % |
| both left phalanges | 20 % |
| one left phalanx | 10 % |
| 16. Loss of or the permanent total loss of use of fingers three right phalanges | 10 % |
| two right phalanges | 7.5 % |
| one right phalanx | 5 % |
| three left phalanges | 7.5 % |
| two left phalanges | 5 % |
| one left phalanx | 2 % |
| 17. 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 % |
| 18. Fractured leg or patella with established non-union | 10 % |
| 19. Shortening of leg by at least 5 cm | 7.5 % |

COMPENSATION

- a. The total compensation payable in respect for any disabilities due to the same Injury is arrived at by adding together the various percentages but shall not exceed 150% of the Principal Sum and there shall be no further liability under the Policy in respect of the same Insured Member for Injury sustained thereafter.
- b. The Company shall in its absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 19 inclusive.
- c. If the Insured Member is left-handed, the percentage for the various disabilities of right hand and left hand will be transposed.

KEY PRODUCT PROVISIONS

1) EXCLUSIONS

The following are some key provisions found in the policy contract. This is only a brief summary and you are advised to refer to the policy contract for actual terms and conditions and the full list of exclusions.

- i) self-destruction or any attempt thereat, while sane or insane;
- ii) war, declared or undeclared, revolution or any warlike operations;
- iii) participation in a riot, violation or attempted violation of the law or resistance to arrest;
- iv) Traveling or flying in, ascending or descending from any aerial device or aircraft, unless the Insured Member is traveling as a fare-paying passenger in a duly licensed commercial aircraft and the said aircraft was not engaged in any rescue, instructional or training purposes during such flight;
- v) racing on horse or wheels.

2) NON GUARANTEED PREMIUM

Premiums payable for this plan are not guaranteed and may be increased at Policy Renewal Date at the full discretion of the Company.

3) TERMS OF RENEWAL

This group policy contract may be renewed on the Policy Anniversary Date by payment of the total annual premium. We can vary the premium and any other terms, conditions or exclusions in this policy by giving written notice of such change to the Policyholder (employer).

4) CANCELLATION CLAUSE

We may terminate this group Policy on any Renewal Date by giving the Policyholder (employer) at least 31 days' prior written notice of termination. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination. There will be no refund of any unused premium.

5) WAITING PERIOD

Not applicable.

6) TERMINATION

The coverage of the dependents shall automatically cease if they do not meet the dependents eligibility criteria or if the employee's cover ceases based on the earliest of the following dates:

- (i) On the day the Policy is terminated; or
- (ii) On the expiry of the coverage for which the last premium payment was made on his account; or
- (iii) On the date he enters full-time military, naval or air service; or
- (iv) At the end of the Policy Year during which he attains the Maximum Age of Coverage as stated in the Policy Schedule; or
- (v) On such date as may be communicated to him by reason of war or an act of war – such date to be determined at the insurer's discretion; or
- (vi) On the date he ceases to be a Member due to cessation of Active Service

7) MISSTATEMENT

A. If the age or date of birth or other relevant facts relating to any Insured Member is found to have been misstated and if such misstatement affects the scale of benefits or the terms and conditions of the Policy, the true age and facts will be used by us in determining whether the coverage under the Policy continues to be in force and we will make adjustments to the premiums payable.

B. Where a misstatement causes an Insured Member to be insured under the Policy where he would be otherwise ineligible, or where such statement has caused an Insured Member to remain insured when he would otherwise be disqualified under the terms of the Policy, the coverage of the Insured Member shall be void and we will return the premiums paid in respect of the Insured, unless there is fraud on your part or on the part of the Insured Member.

8) FREE LOOK PERIOD

Not applicable.

IMPORTANT NOTICE

This product summary serves as a guide only. In the event of any dispute or clarification, the prevailing terms and conditions of the Group Insurance Policy Contract with your employer shall apply.