



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY FOR GROUP PERSONAL ACCIDENT INSURANCE

Policyholder	:	ADOBE SYSTEMS PTE LTD
Policy No.	:	71558
Period of Insurance	:	1 st July 2019 to 30 th June 2020

PRODUCT INFORMATION

The primary purpose of this insurance cover is to ensure that if an insured member sustains injuries due to an accident and as a result is disabled permanently, or suffers the loss of certain limbs, he is duly compensated for his plight. This compensation will certainly come in very useful if he is no longer able to continue working. In addition, if the injury results in death, the deceased employee's next of kin will receive a lump sum payment that should help alleviate some financial burdens.

SCOPE OF COVERAGE

It provides coverage against all accidental causes of the results specified below, on 24-hour worldwide basis. This means that even if an employee is overseas for business or vacation, the plan will still be effective. The benefit of this plan will only be payable upon an accident occurring.

The following Schedule of Indemnities would show the benefits payable.

SCHEDULE OF INDEMNITIES

Description	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 %

Extensions:

1. Compassionate Death Allowance benefit up to \$2,000
2. Children Education Fund benefit up to \$5,000
3. Mobility Aid Extension benefit up to \$1,000 or 95% of the costs of the equipment and the installation thereof whichever is lesser.
4. Accidental Death occurring within 12 months from the date of the accident due to Common Carrier benefit payable up to 10% of the sum assured or maximum S\$10,000, whichever is lesser, in addition to any death benefit paid for the insured member under this supplementary contract.
5. Comatose State occurring within 30 days from the date of the accident due to Common Carrier benefit payable up to 20% of the sum assured or maximum S\$20,000, whichever is lesser.

Compensation:-

- a. **The total compensation payable in respect for any disabilities due to the same Injury is arrived at by adding together the various percentage 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.**

ELIGIBILITY

- All permanent full time active employees. Entry age 16 – 69, renewable to 74 (Age Last Birthday).

BASIS OF COVER

Plan 1	36 x Last Drawn Basic Monthly Salary
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KEY PRODUCT PROVISIONS

1) EXCLUSIONS

The following are the key provisions found in the policy contract of this plan.

- a. Self-destruction or any attempt threat, while sane or insane;
- b. War, declared or undeclared, revolution or any warlike operations;
- c. Participation in a riot, violation or attempted violation of the law or resistance to arrest;
- d. Entering, operating or servicing, riding in or on, ascending or descending from or with any device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- e. Participating in competitive racing of any kind other than on foot.

(You are advised to read the policy contract for the full list of exclusions)

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.

UNDERWRITING

Underwriting is required.

IMPORTANT NOTICE

This is only product information provided and designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance Policy Contract with your employer shall apply.