

- The Policy will also be terminated under the following circumstances:
 - Death of the insured person; or
 - Total and Permanent Disablement of the insured person; or
 - there is a valid claim of 50% or more of the sum assured under Total and Permanent Dismemberment; or
 - a formal instruction is given to Aviva Ltd to terminate this insurance cover; or
 - the premium for this Policy is not paid upon the expiry of the grace period ;or
 - the premium for this Policy cannot be deducted due to the following reasons:
 - insufficient or no funds in your payroll or NS allowance, or
 - your bank account has insufficient or no funds; or
 - your bank account is closed; or
 - the insurance cover of the Dependant spouse of an insured person under this Policy will be terminated if he/she is divorced from that insured person.
- You may terminate this insurance at the end of the policy year. Policy year refers to 1 Oct of current year to 30 Sep of the following year. However, if you wish to terminate it prematurely within the policy year, Aviva Ltd reserves the right to impose short period premium rates where appropriate.

INQUIRIES & CLAIMS

For further inquiries and claim matters, please contact Aviva Ltd Customer Service Hotline at **6827 8000** from Monday to Friday (excluding Public Holidays), 9am to 5.30pm.

You may also email Aviva at saf_insurance@aviva-asia.com or visit www.aviva.com.sg.

Important Notes

- TPD refers to a state of disability such that there is neither at the time it is first sustained nor at any time after that, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain wages, compensation or profit.
- Total and Permanent Dismemberment refers to permanent, total and irrevocable loss of use or entire physical loss caused by physical separation and must be certified within 365 days from date of accident.

The policy is underwritten by Aviva Ltd. This is published for general information only and does not regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact on your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct at time of publishing.

This Insurance Scheme is underwritten by :



Aviva Ltd
 4 Shenton Way #01-01, SGX Centre 2, Singapore 068807
 Tel : 6827 8000
www.aviva.com.sg
 Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

Aug-09

GROUP PERSONAL ACCIDENT INSURANCE



SAF Group Insurance Scheme

GROUP PERSONAL ACCIDENT INSURANCE Group Policy 2000019 – 03

Life often takes unexpected turns, and not always for the better. How well-prepared are you to deal with emergency? Have you planned for adequate financial security for yourself and for your loved ones? Do you have sufficient savings in reserve for accidents and emergencies? All these questions can be easily answered with the right personal accident insurance policy. Even if most events in life are unpredictable, you can and should still plan for them to lessen the impact.

The SAF Group Personal Accident Insurance can help maximise your coverage in the event of an accident. So not only will you feel more protected, you can also rest assured that your family will be cared for when they need it most.

KEY FEATURES

- 24-hour a day, worldwide coverage.
- Provides protection against accidents arising from personal/social activities.
- Provides coverage against accidents during SAF training and operational duties which are hazardous in nature and usually not insurable elsewhere.

ELIGIBLE PERSONNEL

- SAF Regulars
- Full-time NSFs
- MINDEF DXOs
- Ops Ready NSmen
- Public officers posted to work in MINDEF
- DSTA staff working in SAF unit or MINDEF dept
- Spouse and children of the above

The Group Personal Accident Insurance is designed in addition to the SAF Group Term Life. You are advised to insure with the SAF Group Term Life Insurance first; then consider this personal accident insurance in multiples of S\$100,000, ranging from a minimum amount of S\$100,000 to a maximum amount of S\$300,000.

SUM ASSURED & PREMIUM RATES

No underwriting approval is required. Coverage and monthly premium rates are shown below.

Sum Assured (S\$)	Monthly Premium Rate* (S\$)
100,000	4.17
200,000	8.33
300,000	12.50

* The monthly premium rates excludes prevailing GST which is payable.

The prevailing premium rates listed in the table below are subject to change as negotiated by SAF/MINDEF.

INSURANCE BENEFITS

- Death due to accidental cause Sum Assured
- Total and Permanent Disablement (TPD¹) due to all forms of accident Sum Assured
- Accidental Permanent Dismemberment
If the insured person suffers Total and Permanent Dismemberment² within 365 days of an accident, Aviva Ltd will pay him / her according to the compensation schedule (% of sum assured), up to an amount not exceeding in total of the sum assured for any accident:

Loss of two limbs		100%
Loss of both hands, or all fingers and both thumbs		100%
Loss of sight in both eyes		100%
Loss of arm	– at shoulder – between shoulder and elbow – at elbow – between elbow and wrist	100% 100% 100% 100%
Loss of hand at wrist		100%
Loss of leg	– at hip – between knee and hip – at knee – between knee and ankle	100% 100% 100% 100%
Loss of	– whole eye – sight in one eye – sight in one eye, except perception of light – lens of one eye	100% 100% 50% 50%
Loss of	– right hand – left hand	60% 50%
Loss of	– right thumb – left thumb	20% 15%
Loss of one phalanx of	– right thumb – left thumb	15% 10%
Loss of one phalanx of	– right index finger – left index finger	12% 7.5%
Loss of any other finger on	– right hand – left hand	6% 5%
Loss of one phalanx of any other finger		4%

Loss of	– a big toe – any other toe	5% 3%
Loss of all toes on either foot		20%
Loss of hearing in	– both ears – one ear	75% 15%
Loss of speech		50%

No compensation is payable for a specific disability where such specific disability forms part of another disability for which a greater amount is payable or which qualifies for Total and Permanent Disablement (TPD) of this Policy.

EXCLUSIONS

No payment shall be made in the event of the following:

- Suicide or attempted suicide or self-inflicted injury while sane or insane.
- Participation in sports or competitive racing of any kind other than on foot.
- Pregnancy or childbirth or any illness or disease of any kind including, without limitation, venereal diseases, AIDS and all illnesses or diseases associated with the Human Immuno Deficiency Virus (HIV).
- In or entering into or descending from any aircraft other than as a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of trade or technical operation on the aircraft. However, all such activities as part of peacetime operational duties or military training in SAF shall be payable.
- Any pre-existing physical defect or infirmity.
- War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, military service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order, including UN Peacekeeping and Humanitarian Mission Overseas.
- Any act of terrorism.

RENEWAL & TERMINATION

- Insurance coverage for all insured persons will automatically be renewed every policy year (1 Oct to 30 Sep of the following year), until they/their spouse have/has attained age 65 and/or their children have attained age 18 (male) and 25 (female) at next birthday. If an insured person has attained the maximum age stated, the insurance cover will only be terminated at the end of the prevailing policy year.