

SilverCare

Comprehensive protection for ageing well, for life.

GENERAL INSURANCE



Living and ageing well with peace of mind does not have to cost you much. From as little as \$0.70¹ a day, you can enjoy 24/7 worldwide comprehensive coverage for accidents and covered infectious diseases as you age. Designed for seniors, SilverCare lets you pursue new priorities and experiences during your silver years without being burdened by financial worries.

Key Benefits



Renewable for life² with entry age from 50 to 75 and **no medical check-up** is required.



Coverage against **25 infectious diseases³** such as Shingles, MPox, Dengue fever and more.



Payout of up to \$100,000⁴ for accidental permanent disability and if death occurs due to an accident or covered infectious disease, an amount of up to \$30,000⁵ will be paid to aid the final expenses.



Comprehensive coverage for recovery care in the event of an accident or covered infectious disease such as **home-care services and rehabilitation**. If you suffer a serious permanent disability⁶, receive coverage for **home modification expenses, home cleaning services and caregiver training expenses⁷**.



Get **up to \$12,000⁵ hospitalisation expenses coverage** due to an accident or covered infectious disease and **up to \$150⁸ per day** during your hospital stay so you can focus on recovering instead of worrying about hefty medical bills.

Other Benefits



Outpatient expenses coverage of up to \$2,500⁵ due to an accident or covered infectious disease.



Extra medical expenses of up to \$5,000⁵ for burns, broken bones and fractures.



Get **up to \$300⁹ per week of stay in community hospital** when you are directly discharged or transferred from a hospital for recuperation due to an accident or covered infectious disease.

Stay protected against 25 infectious diseases³

- Hand, foot and mouth disease (HFMD)
- Plague
- Dengue fever (DHF)
- Melioidosis or 'soil disease'
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
- Rabies
- Mumps
- Legionnaires' disease
- Rubella
- Chikungunya
- Tuberculosis
- Nipah viral encephalitis
- Measles
- Japanese viral encephalitis
- Malaria
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Anthrax infection
- Severe acute respiratory syndrome (SARS)
- Yellow fever
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Chicken pox
- Zika virus
- MPox
- Shingles
- Herpangina

Table of coverage

Benefits ¹⁰	Maximum benefits		
	Superior	Prestige	Platinum
Final expenses	\$15,000	\$20,000	\$30,000
Permanent disability (in each policy year)	\$50,000	\$60,000	\$100,000
Outpatient expenses due to accident (in each policy year)	\$1,000	\$1,500	\$2,500
Hospitalisation expenses due to accident (for each accident)	\$5,000	\$8,000	\$12,000
Extra medical expenses for burns, broken bones and fractures (in each policy year)	\$2,000	\$3,000	\$5,000
Daily hospital income (up to 60 days for each accident)	\$100 per day	\$125 per day	\$150 per day
Post hospitalisation get well benefit (per accident)	\$50	\$50	\$50
Weekly community hospital income (up to 4 weeks in each policy year)	\$150	\$250	\$300
Ambulance fee (for each accident)	\$200	\$300	\$500
Mobility aids (for each accident)	\$1,000	\$2,000	\$3,000
Rehabilitation and physiotherapy (up to \$100 per visit in each policy year)	\$500	\$1,000	\$1,500
Senior day-care, home-care or nursing-home service (in each policy year)	\$1,500	\$3,000	\$5,000

Table of coverage

Benefits ¹⁰	Maximum benefits		
	Superior	Prestige	Platinum
Additional benefits payable for 50% or more Permanent disability (based on the scale of compensation):			
Modifying your home (once a lifetime)	\$5,000	\$10,000	\$20,000
Home-cleaning services (for each accident)	\$500	\$1,000	\$1,500
Training your caregiver (once for each accident)	As charged		
Domestic helper insurance policy (once a lifetime)	\$500	\$1,000	\$1,500
Family support fund (once a lifetime)	\$2,000	\$3,000	\$4,000
Trauma counselling expenses (in each policy year)	\$5,000	\$5,000	\$5,000
Others			
Infectious disease cover extension (for 25 infectious diseases)	See limits of respective sections that apply		
Lifetime limit¹¹	\$200,000	\$400,000	\$600,000

Premium rates

Entry Age	Yearly Premium		
	Superior	Prestige	Platinum
Age 50 to 75 years old	\$258.88	\$411.86	\$573.10
Age 76 years old and above (For renewal only. The last entry age is 75.)	\$422.38	\$646.49	\$877.80

Entry Age	Monthly Premium		
	Superior	Prestige	Platinum
Age 50 to 75 years old	\$23.73	\$37.76	\$52.54
Age 76 years old and above (For renewal only. The last entry age is 75.)	\$38.72	\$59.26	\$80.46

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

Here is how SilverCare safeguards your silver years

**Age
60**



Jane, a 60-year-old retiree, signed up for **SilverCare Platinum Plan** with an annual premium of \$573.10 (including 9% GST).

Two months later, she experienced a painful and itchy rash on her neck. She decided to consult a GP at a nearby clinic where she was diagnosed with Shingles.

Cost incurred for GP consultation was \$200.

Total claimable amount: \$200

Six months later, Jane decided to pursue her passion in dancing and took up Salsa lessons. During the lesson, she fell and suffered a hip bone fracture which resulted in a 5-day hospitalisation.



Costs incurred	Total claimable amount
Private ambulance to the hospital: \$150	\$150 under ambulance fee benefit
Hospitalisation expenses: \$13,000	<ul style="list-style-type: none"> • \$12,000 under hospitalisation expenses due to accident benefit • \$1,000 under extra medical expenses for burns, broken bones and fractures benefit
Mobility aid for a wheelchair: \$200	\$200 under mobility aids benefit

In addition, she would be eligible to claim for the following to help with her expenses during her 5-day hospital stay:

- \$750 under **daily hospital income benefit** for 5 days of hospitalisation.
- \$50 under **post hospitalisation get well benefit**.

After being hospitalised, she went for 4 fortnightly sessions of rehabilitation and physiotherapy treatments.



Costs incurred	Total claimable amount
Rehabilitation and physiotherapy fees: \$320	\$320 under rehabilitation and physiotherapy benefit

Total claimable amount: \$14,470



With **SilverCare**, Jane is able to focus on her recovery without worrying about her medical expenses.

This example is for illustrative purposes only and assumes that the costs are not limited or excluded by policy terms and conditions.

IMPORTANT NOTES

- 1 This premium rate is rounded to the nearest ten-cents and is applicable to insured aged 50 to 75 under Superior Plan who pays on a yearly basis.
- 2 Your policy will be renewed as long as:
 - the eligibility requirements are met;
 - claims have not reached the lifetime limit allowed for the respective plans; and
 - the full sum insured under the final expenses or permanent disability benefits have not been claimed.
- 3 This plan does not cover infectious disease diagnosed within 14 days from the policy start date as well as any infectious disease which has been announced as:
 - (a) an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - (b) a pandemic by the World Health Organisation (WHO), in the affected countries, from the date of such announcement until the epidemic or pandemic ends.
- 4 This permanent disability benefit limit is applicable under Platinum Plan. This benefit is subject to the scale of compensation as shown in the Policy Contract.
- 5 This benefit limit is applicable under Platinum Plan.
- 6 Serious permanent disability means if you suffer 50% or more permanent disability (as shown in the scale of compensation for permanent disability benefit).
- 7 This plan will pay for the reasonable cost for the training of one caregiver and the training will be conducted by our appointed provider.
- 8 This plan pays up to \$150 for each complete 24-hour period of hospitalisation stay under Platinum Plan, up to a maximum of 60 days for each accident.
- 9 This plan pays up to \$300 per week of stay in community hospital under Platinum Plan, up to 4 weeks in each policy year.
- 10 This plan will pay you these benefits in the event of an accident or covered infectious diseases.
- 11 You can claim up to this amount in your lifetime. The lifetime limit will apply to claims made under sections 1 – Final expenses to section 19 – Infectious disease cover extension from the start date of the first policy you are insured under up to the time when the policyholder chooses to cancel the policy or up to the time when we have fully paid the benefits in sections 1 – Final expenses and Section 2 – Permanent disability.

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Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

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