

PA Fitness Protect Product Summary

Premium Rates Table

The premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience.

Basic Benefits

Yearly premiums (S\$)			Monthly premiums (S\$)		
Basic	Superior	Prestige	Basic	Superior	Prestige
\$212.55	\$381.50	\$468.70	\$19.62	\$35.97	\$43.60

Optional Benefit: Sports Equipment Rider

	Yearly premiums (S\$)			Monthly premiums (S\$)		
	Basic	Superior	Prestige	Basic	Superior	Prestige
Damage to the bicycle, personal mobility device or skates when insured person is injured in an accident	1.31% of sum insured, subject to a minimum premium of \$163.50			1.53% of the sum insured, subject to a minimum premium of \$13.62		
Accidental damage to your other sports equipment	0.98% of the sum insured, subject to a minimum premium of \$54.50			1.20% of the sum insured, subject to a minimum premium of \$4.54		

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

The Total Distribution Cost of this plan is between 30% - 40% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to the policyholder; it has already been allowed for in calculating the premium.

Product Information

PA Fitness Protect provides coverage for third party liability, sport equipment, and personal accident during the insured person's participation in an activity[^] and will protect him/her financially when the covered event happens during the policy period. The amount we will pay depends on the conditions and maximum benefit limits of the insured person's plan as set out in the Table of Cover below.

This policy is not a Medisave-approved policy, and the policyholder may not use Medisave to pay the premium for this policy.

[^]Activity means any sport or exercise requiring physical effort to sustain or improve fitness or health, or adventurous activity that the insured person participates in as a participant.

Adventurous activity means any recreational activity which:

- the insured person has undertaken while complying with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person, and
- where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider, and
- is not excluded under the general exclusions listed in part 2 of the general conditions of the policy.

Table of cover¹

Main Benefits		Maximum benefit (S\$) per insured person		
		Basic	Superior	Prestige
Section 1	Third Party Liability (per accident)	NA	500,000	1,000,000
Section 2	Accidental death	150,000	300,000	500,000
Section 3	Permanent disability (per policy year)	225,000	450,000	750,000
Section 4	Accidental medical expenses (per policy year)			
	Overall section limit	5,000	10,000	15,000
	Sub-limit for treatment by a Chinese medicine practitioner or a chiropractor	200	1,000	3,000
Section 5	Extra medical expenses for tears, dislocations and fractures (per policy year)			
	Overall section limit	5,000	10,000	15,000
	Sub-limit for physiotherapy following tears, dislocations and fractures	2,000	4,000	10,000
Section 6	Ambulance fee (per policy year)	300	500	700
Section 7	Accidental damage to rental equipment (per policy year)	500	1,000	2,000
Section 8	Unused activity fee (per policy year)	2,000	3,000	5,000
Optional Benefits – Sports Equipment Rider				
Section 9	Damage to the bicycle, personal mobility device or skates when insured person is injured in an accident (per policy year)	As per the schedule \$200 or 5% of each and every loss, whichever is higher		
	Overall limit			
	Co-payment			
Section 10	Accidental damage to your other sports equipment (per policy year)	As per the schedule \$50 or 5% of each and every loss, whichever is higher		
	Overall limit			
	Co-payment			

Note:

¹ Please refer to the Policy Conditions on details of policy coverage.

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary, and the policyholder is advised to refer to the actual terms and conditions in the contract. Please consult a qualified adviser should you require further explanation.

1. Eligibility

This policy is only available to the insured person if the insured person:

- Is you, your spouse or children;
- holds a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
- is living or working in Singapore, or away from Singapore for no more than 180 days at any one time;
- is between 7 years old and 65 years old (we may continue cover for the insured person up to 85 years old at a reduced sum insured and we may apply new terms; depending on our decision and if the policyholder pays an extra premium); and
- premium has been fully paid.

Additionally, the insured person's sports equipment is eligible to be covered under this policy only if:

- the age of the sports equipment is less than 4 years old from the date of purchase at the point of application for this policy; and
- the insured's sports equipment is purchased from an authorized retailer or distributor and not a marketplace platform or portal.

We may continue cover for the sports equipment beyond 5 years at a reduced sum insured or with new terms.

2. Free-Look Period

We will give the policyholder 14 days from the time he/she receive this policy to decide whether to continue with it. If the policyholder does not want to continue and there is no claim made under this policy, he/she may call or write to us to cancel this policy. The policyholder will get a full refund of the premium paid. We consider that this policy has been delivered (and received) on the same day we email it, or seven days after we post it. This condition does not apply to policy renewals.

3. Cancellation Clause

- a** For policy cancellation, we will not refund any premium if a claim has been made under this policy.
- b** If we cancel the policy
 - i) We can cancel this policy by giving the policyholder seven days' written notice. We will consider that he/she have received this cancellation notice on the same day if we deliver

the notice by hand or, mail at his/her last-known address, or by fax or email at his/her last known fax numbers or email address.

- ii) We will cancel this policy on the date the premium is due if we do not receive the premium due or we are not successful in taking the premium from the credit card or GIRO account the policyholder has chosen.

If we cancel this policy because the premium has not been paid, the insured person may apply for a new policy. However, we may request for new documentation before we accept the insured person's application.

c If there is no claim under this policy and the policyholder wishes to cancel the policy

i) Monthly recurring payment arrangement

- The policyholder may cancel this policy by calling us or writing to us and cancellation will be effective from the date we receive the notice of cancellation.
- For cancellation after the 14-day free-look period, we must receive the notice of cancellation no later than 21 days before the next monthly premium due date. The policy will then be cancelled on the day the monthly premium is due.
- But, if we receive the notice of cancellation less than 21 days before the next monthly premium due date, the policy will be cancelled on the following month when the premium is due.

Cancellation of policy with monthly premium – For example

Period of insurance	22 Sep 2020 to 21 Sep 2021
Monthly premium due date	22 (Sep, Oct, Nov, Dec, Jan, Feb and so on)
If we receive the notice of cancellation:	
On 1 Oct 2020	cancellation will take effect on 22 Oct 2020.
On 20 Oct 2020	cancellation will take effect on 22 Nov 2020.

ii) Yearly payment arrangement

- The policyholder may cancel this policy by calling us or writing to us and the cancellation will apply from the date we receive the notice of cancellation.
- For cancellation after the 14-day free look period and:
 - Before the start date of the policy; premium less \$10.90 (after GST).
 - After the start date of the policy, we will work out the premium refund as follows.

$\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of the policy}}$	×	85% of the premium paid
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- We will not refund any premium below \$38.15 (after GST).

If we refund premiums, we will do so to the policyholder.

4. Terms of Renewal

This is a short-term accident policy and we are not required to renew this policy. We may end this policy by giving the policyholder seven days' notice in writing.

If this policy is renewed, we will provide the new terms and conditions (if applicable) for the next policy year before the start date of the next policy year. We will review the sports equipment rider cover before the start date of the next policy year and may renew this policy without the sports equipment rider cover. If we do so, we will inform the policyholder in writing.

If we did not receive any request to cancel the policy, we will collect the premium using the last recurring payment arrangement chosen by the policyholder.

This policy will apply for as long as we can successfully take the premium before the premium due date.

5. Non-Guaranteed Premium

The premium that the policyholder pays for this policy is non-guaranteed and can change.

If we change the premium for this policy, we will write to the policyholder at their last known address or email address, at least 30 days before the change is to take place, to tell the policyholder what the new premium is.

6. Claims Conditions

- a The policyholder must tell us as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this policy.
- b If all or part of the medical expenses can be recovered from other sources, we will only pay the amount that cannot be recovered.
- c We pay all claims in Singapore dollars. If the insured person suffers a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the exchange rate which we will decide on the date of the loss.
- d The policyholder, insured person or anyone acting for the insured person must not:
 - i) misrepresent or misdescribe any circumstance which affects the insured person's health condition, country of residence or pursuits or any information which may affect our decision to accept the policyholder's application;
 - ii) make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
 - iii) make a statement to support a claim knowing the statement to be false in any way;
 - iv) send us a document to support a claim knowing the document to be forged or false in any way; or
 - v) make a claim for any loss or damage caused by the insured person's or the policyholder's deliberate act or with the policyholder's knowledge.
- e The policyholder, insured person or the insured person's legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language),

confirmed by oath if necessary, we may need before we assess each claim. We may refuse to refund any expense which the policyholder or insured person cannot provide original receipts or invoices for.

For further information, you can visit or contact Income Insurance via any of the following channels:

- (i) <https://www.income.com.sg/claims/health-and-personal-accident/personal-accident-claim>
- (ii) pcc@income.com.sg

7. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy conditions which can be found at www.income.com.sg/pa-fitness-protect-policy-conditions.pdf for the full list of exclusions.

We do not pay for any claim directly or indirectly caused by or arising from:

- a the **insured person** deliberately injuring himself/herself, committing suicide or attempting suicide while sane or insane, the **insured person's** criminal act, provoked assault, deliberate acts or putting himself/herself in danger (unless the **insured person** is trying to save human life);
- b the effect or influence of alcohol or drugs;
- c illness, disease, bacterial or viral infections even if contracted **accidentally**;
- d Treatment of an optional nature or not considered medically necessary by the **medical practitioner**, for example, cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment but, this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an **accident**;
 - it is done at a medically appropriate stage after the **accident**, whichever is applicable; and the cost of the treatment is approved by **us** in writing before it is done;
- e **pre-existing medical conditions** which the **insured person** has not fully recovered from or physical problems, or physical disabilities, which existed before the start of **your policy**;
- f any **known event**;
- g the **insured person** failing to take reasonable efforts to avoid **injury**, or to minimize claims under this **policy**;
- h breaking any laws, rules, regulations or guidelines set by any relevant authority in Singapore or where the **activity** is taking place;
- i any **accident** which arises in the course of the **insured person's** occupation or work;

8. Change in circumstance

If there is any change in circumstances affecting the insured person's risk, the policyholder must give us immediate written notice and pay any extra premium that we may ask for. In particular,



the policyholder must tell us about any change in the insured person's health condition or the country where the insured person is living in.

We can choose not to pay the claim if the policyholder has failed to inform us of any change in circumstances affecting the insured person's risk.

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.