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PROFESSIONAL INVESTMENT ADVISORY SERVICES

## **Personal Accident Placemat**

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(NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)**




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Source: This information is from all providers of PIAS and is accurate as of **26 Feb 2024**

Disclaimer: All references made are based on PIAS suite of products in this category only.

Company	Plan name	What we like about the plan
Singlife	Singlife Accident Guard (formerly known as MyAccidentGuard)	<ul style="list-style-type: none"> <li>- Competitive premiums for Sum Assured \$500K &amp; \$1Million for basic plan without riders</li> <li>- Offers 4 plan options for Accidental Death Coverage (minimum SA \$250k to \$1 Million)</li> <li>- Embedded daily hospitalisation cash benefit</li> <li>- Guaranteed yearly renewal on individual life till ANB99 for basic plan</li> <li>- Offers wide range of optional riders to enhance the coverage of the plan</li> <li>- Only plan in the market that covers hazardous leisure activities at a reduced sum assured by 50% and includes third-party car sharing in the Double-Indemnity Benefits.</li> <li>- Allows flexibility to attach rider of different plan type (mix and match between basic policy and rider)</li> <li>- Triple Accidental Death and Dismemberment benefit that covers fare paying passenger on a commercial plane or on a cruise ship by a licensed operator with at least a night's stay on board the cruise ship</li> </ul>
China Life	Accident Guardian	<ul style="list-style-type: none"> <li>- Provides the most plan options ranging from as low as \$10K sum assured to \$500K sum assured (total 6 plan options).</li> <li>- Offers easy entry with a low premium basic coverage plan (plan 0), which costs only \$15 per year with no additional premiums required for the higher occupation class.</li> <li>- Minimum entry age for life assured is 15 days after birth or discharge from hospital (whichever later)</li> <li>- It also offers embedded coverage for 2nd-degree burns, which is not covered by the rest of the plans in the comparison</li> <li>- Offers Triple Indemnity on Accidental Death and Major Permanent Disablement for commercial aircraft</li> <li>- Positioned as an all-in-one plan with embedded benefits</li> </ul>
China Life	Personal Accident Cashback	<ul style="list-style-type: none"> <li>- Offers 5-year renewable term up to age 59 (coverage is up to age 64).</li> <li>- Offers cashback benefit upon the expiry of every 5-year period (50% of 5 yearly premiums) which is unique to the plan.</li> <li>- Embedded daily hospitalisation cash benefit</li> <li>- There is no occupation classification for premium charge</li> </ul>
Manulife	ReadyProtect	<ul style="list-style-type: none"> <li>- Offers 5 plan options to choose from for Accidental Death Coverage (minimum SA \$50K to \$1 Million)</li> <li>- Guaranteed renewal for the first 5 policy year till ALB99 for basic plan</li> <li>- Offers wide range of optional benefits for comprehensive cover</li> <li>- Wide range of cover (21 infectious diseases)</li> <li>- Minimum entry age is 15 days old</li> <li>- Accident Medical Reimbursement (Overseas) is an embedded benefit in basic plan</li> </ul>
Tokio Marine	TM PA	<ul style="list-style-type: none"> <li>- Only PA plan in suite that provides death coverage</li> <li>- Medical Reimbursement benefit of up to \$10,000 (Western Medicine or Traditional Chinese Medicine)</li> <li>- Competitive Home Modifications Reimbursement accross all plan options</li> <li>- Offers 4 plan types with different sums assureds (minimum SA \$100k to \$1 Million)</li> <li>- Offers Free Child Cover up to 4 children under 18 years old</li> </ul>

Features and Comparison Strictly for PIAS' FA Representatives reference only (Not for circulation to Prospects or Clients)					
Plan Provider	Singlife	China Life	China Life	Manulife	Tokio Marine
Plan Name	Singlife Accident Guard (formerly known as MyAccidentGuard)	Accident Guardian	Personal Accident Cashback Plan	ReadyProtect	TM PA
ANB/ALB	ANB	ALB	ALB	ALB	ANB
Minimum Entry Age	1st party policy Policyowner - 17 (ANB) Life Insured - 17 (ANB)  3rd party policy Policyowner - 17 (ANB) Life Insured - 1 (ANB) Weekly Income Cover - 17 (ANB)	1st and 3rd party policy Policyowner - 18 (ALB) Life Insured - 15 days after birth or discharge from hospital (whichever later)	1st and 3rd party policy Policyowner - 21 (ALB) Life Insured - 21 (ALB)	1st and 3rd party policy Policyowner - 16 (ALB) Life Insured - 0 (15 days) Income Support Benefit - 17 (ALB)	1st and 3rd party policy Policyowner - 1 (ANB) Life Insured - 16 (ANB)
Maximum Entry Age	1st party policy Policyowner - 65 (ANB) Life Insured - 65 (ANB)  3rd party policy Policyowner - 99 (ANB) Life Insured - 65 (ANB)	1st and 3rd party policy Policyowner - NA Life Insured - 65	1st and 3rd party policy Policyowner - 59 (ALB) Life Insured - 59 (ALB)	1st and 3rd party policy Policyowner - 99 (ALB) Life Insured - 65 (ALB) Child Care Benefit - 16 (ALB)	1st and 3rd party policy Policyowner - NA Life Insured - 60 (ANB)
Accidental Death and Dismemberment Coverage (Plan Options)	Lite: \$250,000 Standard: \$500,000 Prime: \$750,000 Prestige: \$1,000,000	Plan 0: \$10,000 Plan 1: \$50,000 Plan 2: \$100,000 Plan 3: \$200,000 Plan 4: \$300,000 Plan 5: \$500,000	Plan 1: \$100,000 Plan 2: \$150,000	Head Start: \$50,000 Accelerate: \$100,000 Advantage: \$200,000 Ultimate: \$500,000 Signature: \$1,000,000	Plan A: \$100,000 Plan B: \$200,000 Plan C: \$500,000 Plan D: \$1,000,000
Death Coverage	X	X	X	X	✓
Accidental Death and Dismemberment (ADDB)	✓	✓	✓	✓	✓
Double Indemnity for ABBD	✓	✓	X	✓	✓
Triple Indemnity for ABBD	✓	✓	X	X	X
Daily hospital Cash	✓	✓	✓	✓ (Optional)	✓ (Optional)
Daily Intensive Critical Unit (ICU)	✓ (Optional)	X	X	✓ (Optional)	✓ (Optional)
Hospital Income Benefit	✓ (Optional)	✓	X	✓ (Optional)	X
Total Disability (Weekly)	✓ (Optional)	✓	X	✓ (Optional)	X
Partial Disability (Weekly)	✓ (Optional)	✓	X	✓ (Optional)	X
Recuperation Cash Benefit (Weekly)	X	X	X	X	✓ (Optional)
Weekly Income due to Sickness Benefit	✓ (Optional)	X	X	X	X
Traditional Chinese Medicine	✓ (Optional)	✓	X	✓	✓
Ambulance Services Reimbursement	✓	✓	X	✓	✓ (Optional)
Fractures / Dislocation / Burns	✓ (3rd degree burns, fractures, and dislocation)	✓ (2nd and 3rd degree burns, fractures, and dislocation)	X	✓ (3rd degree burns, fractures, and dislocation)	✓ (3rd degree burns)
Mobile Aid Reimbursement	✓ (Optional)	✓	X	✓	✓ (Optional)
Medical Expense Reimbursement	✓ (Optional)	✓	X	✓	✓
Overseas Medical Expense Reimbursement	✓ (Optional)	X	X	✓ (Optional)	✓ (Optional for Ambulance Service Reimbursement and Mobility Aids Reimbursement only)
Home Modifications Reimbursement	✓ (Optional)	X	X	✓ (Optional)	✓ (Optional)
Hazardous Leisure Activities	✓ (Covered at a reduced sum assured by 50%)	X	X	X	X
Cashback Benefit	X	X	✓ (50% of 5 Yearly Premiums at the end of every 5-year period)	X	X
Other Base Benefits	-	-	-	-	Free Child Cover
Occupation Class	Class 1 to 4	Class 1 to 4	NA	Class 1 to 4	Class 1 to 4
Renewability / Coverage Term	- Guaranteed yearly renewal on individual life, non-guaranteed at portfolio / particular plan type basis  Basic Plan Yearly renewable till 99 ANB Rider Accidental Reimbursement Cover - up till 75 ANB Accidental Fracture Cover II - up till 85 ANB Weekly Income Cover - up till 75 ANB	- Guranteed renewable yearly until the life assured is age 75	5-year renewable term  Coverage up to age of 64 years with maximum renewable age up to age of 59 years.	- Guaranteed renewal for first 5 policy year - Subsequent renewals are not guaranteed where Manulife can end the policy by giving 30 days' notice  Basic Plan up till age 99 Optional Benefit Income Support Benefit - up till age 75 Hospital Cash Benefit - up till age 99 Child Care Benefit - up till age 25	- Guaranteed renewable yearly until the life assured is age 75
Riders					
Riders	- Accidental Reimbursement Cover - Accidental Fracture Cover II - Weekly Income Cover	-	-	- Income Support Benefit - Hospital Cash Benefit - Child Care Benefit	- Hospital Care Benefits - Lifestyle Care Benefits
Underwriting	SIO	SIO	SIO	SIO	SIO
USP	- Covers hazardous leisure activities and includes third party car sharing in the double indemnity benefits - Allows flexibility to attach rider of different plan type (mix and match between basic policy and rider) - Triple Accidental Death and Dismemberment benefit that covers fare paying passenger on a commercial plane or on a cruise ship by a licensed operator with at least a night's stay on board the cruise ship	- Low entry of \$10K SA - Coverage for 2nd degree burn	- Provides cashback benefit upon the expiry of every 5-year period (50% of 5 yearly premiums) - There is no occupation classification for premium charge	- Affordable Premiums and wider range of plan options to choose from. - Wide range of cover (21 infectious diseases) - Accidental cover applies to events such as act of terrorism, riots, hijacking, natural disasters, food poisoning etc	- Medical Reimbursement benefit of up to \$10,000 (Western Medicine or Traditional Chinese Medicine) - Free Child Cover (up to 4 children under 18 years old get free cover at no additional cost)

Sum Assured: \$100,000

Company	China Life	China Life	Manulife	Tokio Marine
Plan Name	Accident Guardian	Personal Accident Cashback Plan	ReadyProtect	TM PA
Plan Type	Plan 2	Plan 1	Accelerate	Plan A
Death Benefit	-	-	-	\$3,000
Accidental Death and Dismemberment (ADDB)	\$100,000	\$100,000	\$100,000	Accidental Death - \$100,000 Accident Dismemberment and burns - \$150,000
Double Indemnity for ABBD	\$200,000	-	\$200,000	\$200,000
Triple Indemnity for ABBD	\$300,000	-	-	-
Daily hospital Cash	\$50 - up to 180 days per accident	\$100 - up to 180 days per year	\$100 (Hospital cash benefit) - up to 365 days per accident	\$100 (Hospital Care Benefits) - up to 180 days per accident
Daily Intensive Critical Unit (ICU) Hospital Income Benefit	-	-	\$200 (Hospital cash benefit) - up to 30 days per accident	\$200 (Hospital Care Benefits) - up to 180 days per accident
Total Disability (Weekly)	\$100 - up to 104 weeks per Accident	-	\$100 (Income support benefit) - up to 104 weeks per Accident	-
Partial Disability (Weekly)	\$50 - up to 104 weeks per Accident	-	\$25 (Income support benefit) - up to 104 weeks per Accident	-
Recuperation Cash Benefit (Weekly)	-	-	-	\$100 (Hospital Care Benefits) - up to 28 days per accident
Traditional Chinese Medicine (per accident)	\$500	-	\$500	\$500
Ambulance Services Reimbursement	\$1,000	-	\$200 per accident	\$200 (Hospital Care Benefits)
Fractures / Dislocation / Burns	\$2,500	-	\$5,000 (Hospital cash benefit)	\$100,000
Mobile Aid Reimbursement (per accident)	\$500	-	\$1,200	\$1,000 (Lifestyle Care Benefits)
Medical Expense Reimbursement (per accident)	\$1,000	-	\$2,000	\$2,500
Overseas Medical Expense Reimbursement (per accident)	-	-	\$4,000	-
Home Modifications Reimbursement	-	-	\$5,000 per lifetime (Income support benefit)	\$5,000 per accident (Lifestyle Care Benefits)

lowest premium

Annual premiums				
Below Age 56 (Basic Plan)	Accident Guardian (plan 2)	Personal Accident Cashback Plan (plan 1)	ReadyProtect (accelerate)	TM PA (plan a)
Occupational Class 1	\$228	\$300.00	\$173	\$198
Occupational Class 2	\$288	\$300.00	\$173	\$198
Occupational Class 3	\$388	\$300.00	\$295	\$347
Occupational Class 4	\$508	\$300.00	\$381	\$446
Below Age 56 (Basic plan with rider)	Accident Guardian (plan 2)	Personal Accident Cashback Plan (plan 1)	ReadyProtect (accelerate) + Income support benefit (A) + Hospital cash benefit (B)	TM PA (plan a) + Hospital Care Benefits (plan c) + Lifestyle Care Benefits (plan c)
Occupational Class 1	\$228	\$300.00	\$280	\$259
Occupational Class 2	\$288	\$300.00	\$280	\$259
Occupational Class 3	\$388	\$300.00	\$478	\$454
Occupational Class 4	\$508	\$300.00	\$617	\$584
Age 56 and above (Basic Plan)	Accident Guardian (plan 2)	Personal Accident Cashback Plan (plan 1)	ReadyProtect (accelerate)	TM PA (plan a)
Occupational Class 1	\$228	\$300.00	\$260	\$198
Occupational Class 2	\$288	\$300.00	\$260	\$198
Occupational Class 3	\$388	\$300.00	\$442	\$347
Occupational Class 4	\$508	\$300.00	\$572	\$446
Age 56 and above (Basic plan with rider)	Accident Guardian (plan 2)	Personal Accident Cashback Plan (plan 1)	ReadyProtect (accelerate) + Income support benefit (A) + Hospital cash benefit (B)	TM PA (plan a) + Hospital Care Benefits (plan c) + Lifestyle Care Benefits (plan c)
Occupational Class 1	\$228	\$300.00	\$421	\$259
Occupational Class 2	\$288	\$300.00	\$421	\$259
Occupational Class 3	\$388	\$300.00	\$717	\$454
Occupational Class 4	\$508	\$300.00	\$927	\$584

#### Notes

- All plans are based on sum assured \$100,000
- **Singlife Accident Guard (formerly known as MyAccidentGuard)** is not included in the comparison as the lowest Accidental Death and Dismemberment Benefit is \$250,000.
- Both **China Life Accident Guardian** and **China Life Personal Accident Cashback Plan** do not have optional riders. All benefits are embedded.
- For **China Life Accident Guardian**, **China Life Personal Accident Cashback Plan** and **Tokio Marine TM PA**, premiums rates are the same for all ages.
- **China Life Personal Accident Cashback Plan** is the only PA plan in our product suite which offers Cashback benefit upon the expiry of every 5-year period (50% of 5 yearly premiums) & does not have occupation classification

#### Fact Find Requirements

- China Life Accident Guardian (**Required**)
- China Life Personal Accident Cashback Plan (Not required)
- Manulife ReadyProtect (**Required**)
- Tokio Marine PA (**Required**)

Sum Assured: \$500,000

Company	Singlife	China Life	Manulife	Tokio Marine
Plan Name	Accident Guard (formerly known as MyAccidentGuard)	Accident Guardian	ReadyProtect	TM PA
Plan Type	Standard	Plan 5	Ultimate	Plan C
Death Benefit	-	-	-	\$3,000
Accidental Death and Dismemberment (ADDB)	\$500,000	\$500,000	\$500,000	Accidental Death - \$500,000 Accident Dismemberment and burns - \$750,000
Double Indemnity for ABBD	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Triple Indemnity for ABBD	\$1,500,000	\$1,500,000	-	-
Daily hospital Cash	\$300 - up to 365 days per accident	\$250 - up to 180 days per accident	\$300 (Hospital cash benefit) - up to 365 days per accident \$600 (Hospital cash benefit) - up to 30 days per accident	\$250 (Hospital Care Benefits) - up to 180 days per accident \$500 (Hospital Care Benefits) - up to 180 days per accident
Daily Intensive Critical Unit (ICU) Hospital Income Benefit	\$300 - up to 365 days per accident	-	\$350 (Income support benefit) - up to 104 weeks per accident	-
Total Disability (Weekly)	\$300 (Weekly Income Cover) - up to 104 weeks per accident	\$500 - up to 104 weeks per accident	\$175 (Income support benefit) - up to 104 weeks per Accident	-
Partial Disability (Weekly)	\$75 (Weekly Income Cover) - up to 104 weeks per accident	\$250 - up to 104 weeks per accident	-	\$250 (Hospital Care Benefits) - up to 28 days per accident
Recuperation Cash Benefit (Weekly)	-	-	-	-
Weekly Income due to Sickness Benefit	\$300 (Weekly Income Cover) - up to 52 weeks	-	-	-
Traditional Chinese Medicine (per accident)	\$800 (Accident Reimbursement Cover)	\$500	\$1,000	\$1,000
Ambulance Services Reimbursement	\$300 per accident	\$5,000	\$2,200 per accident	\$200 (Hospital Care Benefits)
Fractures / Dislocation / Burns (per policy year)	\$50,000 (Accidental Fracture Cover II)	\$25,000	\$15,000 (Hospital cash benefit)	\$500,000
Mobile Aid Reimbursement (per accident)	\$2,000 (Accident Reimbursement Cover)	\$2,500	\$2,200	\$2,000 (Lifestyle Care Benefits)
Medical Expense Reimbursement (per accident)	\$6,000 (Accident Reimbursement Cover)	\$5,000	\$4,000	\$7,500
Overseas Medical Expense Reimbursement (per accident)	\$12,000 (Accident Reimbursement Cover)	-	\$8,000	-
Home Modifications Reimbursement	\$10,000 per lifetime (Accident Reimbursement Cover)	-	\$15,000 per lifetime (Income support benefit)	\$15,000 per accident (Lifestyle Care Benefits)

lowest premium

Annual premiums				
Below Age 56 (Basic Plan)	Singlife Accident Guard (standard)	Accident Guardian (plan 5)	ReadyProtect (ultimate)	TM PA (plan c)
Occupational Class 1	346.68	\$978	\$468	\$535
Occupational Class 2	346.68	\$1,248	\$468	\$535
Occupational Class 3	606.69	\$1,668	\$796	\$937
Occupational Class 4	953.37	\$2,158	\$1,030	\$1,204
Below Age 56 (Basic plan with rider)	Singlife Accident Guard (standard) + Accident Reimbursement Cover (plan 2) + Accidental Fracture Cover II (plan 2) + Weekly Income Cover (plan 2)	Accident Guardian (plan 5)	ReadyProtect (ultimate) + Income support benefit (A) + Hospital cash benefit (B)	TM PA (plan c) + Hospital Care Benefits (plan c) + Lifestyle Care Benefits (plan c)
Occupational Class 1	950.16	\$978	\$1,008	\$669
Occupational Class 2	950.16	\$1,248	\$1,008	\$669
Occupational Class 3	1627.47	\$1,668	\$1,336	\$1,173
Occupational Class 4	2590.47	\$2,158	\$1,728	\$1,506
Age 56 and above (Basic Plan)	Singlife Accident Guard (standard)	Accident Guardian (plan 5)	ReadyProtect (ultimate)	TM PA (plan c)
Occupational Class 1	462.24	\$978	\$702	\$535
Occupational Class 2	462.24	\$1,248	\$702	\$535
Occupational Class 3	808.92	\$1,668	\$1,194	\$937
Occupational Class 4	1271.16	\$2,158	\$1,545	\$1,204
Age 56 and above (Basic plan with rider)	Singlife Accident Guard (standard) + Accident Reimbursement Cover (plan 2) + Accidental Fracture Cover II (plan 2) + Weekly Income Cover (plan 2)	Accident Guardian (plan 5)	ReadyProtect (ultimate) + Income support benefit (A) + Hospital cash benefit (B)	TM PA (plan c) + Hospital Care Benefits (plan c) + Lifestyle Care Benefits (plan c)
Occupational Class 1	1245.48	\$978	\$1,178	\$669
Occupational Class 2	1245.48	\$1,248	\$1,178	\$669
Occupational Class 3	2112.18	\$1,668	\$2,005	\$1,173
Occupational Class 4	3357.66	\$2,158	\$2,593	\$1,506

#### Notes

- All plans are based on sum assured \$500,000
- China Life Personal Accident Cashback Plan is not included in the comparison as the highest Accidental Death and Dismemberment Benefit is \$150,000.
- China Life Accident Guardian does not have optional riders. All benefits are embedded.
- For China Life Accident Guardian and Tokio Marine TM PA, premiums rates are the same for all ages.

#### Fact Find Requirements

- China Life Accident Guardian (Required)
- China Life Personal Accident Cashback Plan (Not required)
- Manulife ReadyProtect (Required)
- Singlife Accident Guard (Not required) but Weekly Income Rider is Required.
- Tokio Marine PA (Required)

Sum Assured: \$1,000,000

Company	Singlife	Manulife	Tokio Marine
Plan Name	Accident Guard (formerly known as MyAccidentGuard)	ReadyProtect	TM PA
Plan Type	Prestige	Signature	Plan D
Death Benefit	-	-	\$3,000
Accidental Death and Dismemberment (ADDB)	\$1,000,000	\$1,000,000	Accidental Death - \$1,000,000 Accident Dismemberment and burns - \$1,500,000
Double Indemnity for ABBD	\$2,000,000	\$2,000,000	\$2,000,000
Triple Indemnity for ABBD	\$3,000,000	-	-
Daily hospital Cash	\$500 - up to 365 days per accident	\$500 (Hospital cash benefit) - up to 365 days per accident	\$500 (Hospital Care Benefits) - up to 180 days per accident
Daily Intensive Critical Unit (ICU) Hospital Income Benefit	\$500 - up to 365 days per accident	\$1,000 (Hospital cash benefit) - up to 30 days per accident	\$1,000 (Hospital Care Benefits) - up to 180 days per accident
Total Disability (Weekly)	\$500 (Weekly Income Cover) - up to 104 weeks per accident	\$500 (Income support benefit) - up to 104 weeks per accident	-
Partial Disability (Weekly)	\$125 (Weekly Income Cover) - up to 104 weeks per accident	\$250 (Income support benefit) - up to 104 weeks per Accident	-
Recuperation Cash Benefit (Weekly)	-	-	\$500 (Hospital Care Benefits) - up to 28 days per accident
Weekly Income due to Sickness Benefit	\$500 (Weekly Income Cover) - up to 52 weeks	-	-
Traditional Chinese Medicine (per accident)	\$1,000 (Accident Reimbursement Cover)	\$1,500	\$1,500
Ambulance Services Reimbursement	\$300 per accident	\$3,200 per accident	\$200 (Hospital Care Benefits)
Fractures / Dislocation / Burns (per policy year)	\$100,000 (Accidental Fracture Cover II)	\$20,000 (Hospital cash benefit)	\$1,000,000
Mobile Aid Reimbursement (per accident)	\$3,000 (Accident Reimbursement Cover)	\$3,200	\$3,000 (Lifestyle Care Benefits)
Medical Expense Reimbursement (per accident)	\$8,000 (Accident Reimbursement Cover)	\$10,000	\$10,000
Overseas Medical Expense Reimbursement (per accident)	\$16,000 (Accident Reimbursement Cover)	\$8,000	-
Home Modifications Reimbursement	\$20,000 per lifetime (Accident Reimbursement Cover)	\$20,000 per lifetime (Income support benefit)	\$25,000 per accident (Lifestyle Care Benefits)

lowest premium

Annual premiums				
Below Age 56 (Basic Plan)	Singlife Accident Guard (prestige)	ReadyProtect (signature)	TM PA (plan d)	
Occupational Class 1	616.32	\$924		\$1,020
Occupational Class 2	616.32	\$924		\$1,020
Occupational Class 3	1078.56	\$1,571		\$1,785
Occupational Class 4	1694.88	\$2,033		\$2,295
Below Age 56 (Basic plan with rider)	Singlife Accident Guard (prestige) + Accident Reimbursement Cover (plan 4) + Accidental Fracture Cover II (plan 4) + Weekly Income Cover (plan 4)	ReadyProtect (signature) + Income support benefit (A) + Hospital cash benefit (B)	TM PA (plan c) + Hospital Care Benefits (plan d) + Lifestyle Care Benefits (plan d)	
Occupational Class 1	1515.13	\$1,454		\$1,267
Occupational Class 2	1515.13	\$1,454		\$1,267
Occupational Class 3	2600.1	\$2,472		\$2,218
Occupational Class 4	4140.9	\$3,199		\$2,851
Age 56 and above (Basic Plan)	Singlife Accident Guard (prestige)	ReadyProtect (signature)	TM PA (plan c)	
Occupational Class 1	821.76	\$1,386		\$1,020
Occupational Class 2	821.76	\$1,386		\$1,020
Occupational Class 3	1438.08	\$2,357		\$1,785
Occupational Class 4	2259.84	\$3,050		\$2,295
Age 56 and above (Basic plan with rider)	Singlife Accident Guard (prestige) + Accident Reimbursement Cover (plan 4) + Accidental Fracture Cover II (plan 4) + Weekly Income Cover (plan 4)	ReadyProtect (signature) + Income support benefit (A) + Hospital cash benefit (B)	TM PA (plan c) + Hospital Care Benefits (plan d) + Lifestyle Care Benefits (plan d)	
Occupational Class 1	1990.2	\$2,181		\$1,267
Occupational Class 2	1990.2	\$2,181		\$1,267
Occupational Class 3	3392.97	\$3,709		\$2,218
Occupational Class 4	5402.43	\$4,799		\$2,851

#### Notes

- All plans are based on sum assured \$1,000,000.
- China Life Personal Accident Cashback Plan is not included in the comparison as the highest Accidental Death and Dismemberment Benefit is \$150,000.
- China Life Accident Guardian does not have optional riders. All benefits are embedded.
- For China Life Accident Guardian and Tokio Marine TM PA, premiums rates are the same for all ages.

#### Fact Find Requirements

- China Life Accident Guardian (Required)
- China Life Personal Accident Cashback Plan (Not required)
- Manulife ReadyProtect (Required)
- Singlife Accident Guard (Not required) but Weekly Income Rider is Required.
- Tokio Marine PA (Required)

Company	Singlife	Manulife	Tokio Marine		
Plan name	Accident Guard (formerly known as MyAccidentGuard)	ReadyProtect	TM PA		
Plan Type	Lite	Head Start	Plan A		
Rider	Accident Reimbursement Cover Plan 1	Income Support Benefit	Hospital Care Benefits		
Coverage					
Accidental medical reimbursement (per accident)	\$5,000	Weekly income (per accident up to 104 weeks)	\$50	Ambulance services reimbursement benefit	\$200
Overseas accidental medical reimbursement benefit (per accident)	\$10,000	Disability support allowance (per lifetime)	\$50,000	-Daily hospitalisation cash benefit - Weekly recuperation cash benefit	\$100 \$100
Traditional chinese medicine/ Osteopathy/ Chiropractic treatment benefit (per accident)	\$700	Home modification (per lifetime)	up to \$5,000	- Daily intensive care unit cash benefit (up to 180 days) - Weekly recuperation cash benefit	\$200 \$100
Mobility Aid Reimbursement benefit (per accident)	up to \$1,500				
Home modifications reimbursement benefit (per lifetime)	up to \$7,000				
Family support benefit (per lifetime)	\$25,000				
Double family support benefit (per lifetime)	\$50,000				
Annual Premiums					
Below Age 56					
Occupational Class 1	\$154	\$42	\$33		
Occupational Class 2	\$154	\$42	\$33		
Occupational Class 3	\$193	\$72	\$58		
Occupational Class 4	\$270	\$93	\$75		
Age 56 and above					
Occupational Class 1	\$205	\$63	\$33		
Occupational Class 2	\$205	\$63	\$33		
Occupational Class 3	\$257	\$108	\$58		
Occupational Class 4	\$360	\$139	\$75		

Company	Singlife	Manulife	Tokio Marine		
Plan name	Accident Guard (formerly known as MyAccidentGuard)	ReadyProtect	TM PA		
Plan Type	Lite	Head Start	Plan A		
Rider	Accident Fracture Cover II Plan 1	Hospital Cash Benefit	Lifestyle Care Benefits		
Coverage					
Accidental fracture or dislocation benefit (per policy year)	\$25,000	Daily hospitilization cash (per accident up to 365 days)	\$50	Mobility aids reimbursement benefit	\$1,000
Physiotherapy benefit (per lifetime)	\$1,000	Daily hospitilization cash if in ICU (per accident up to 30 days)	\$100	Home modifications reimbursement benefit	\$5,000
		Broken bones and fractures (per policy year)	up to \$5,000	Nursing care reimbursement benefit	\$2,000
		Reconstructive surgery (per accident)	up to \$5,000		

Annual Premiums				
Below Age 56				
Occupational Class 1	\$141	\$20	\$28	
Occupational Class 2	\$141	\$20	\$28	
Occupational Class 3	\$318	\$34	\$49	
Occupational Class 4	\$530	\$44	\$63	
Age 56 and above				
Occupational Class 1	\$180	\$30	\$28	
Occupational Class 2	\$180	\$30	\$28	
Occupational Class 3	\$404	\$51	\$49	
Occupational Class 4	\$674	\$66	\$63	

Company	Singlife	Manulife	
Plan name	Accident Guard (formerly known as MyAccidentGuard)	ReadyProtect	
Plan Type	Lite	Head Start	
Rider	Weekly Income Cover Plan 1	Child Care Benefit	
Coverage			
Weekly income due to accident benefit (up to 104 weeks per accident)	\$200	Education assurance fund	\$50,000
Weekly income due to sickness benefit (up to 52 weeks per accident)	\$200	Payor waiver benefit	Yes
		Accidental medical reimbursement booster	up to \$1,000
		Accidental medical reimbursement booster while overseas	up to \$2,000
		Child disability support allowance (per lifetime)	\$100,000

Annual Premiums			
Below Age 56			
Occupational Class 1	\$154	\$108	
Occupational Class 2	\$154	\$108	
Occupational Class 3	\$231	Does not apply	
Occupational Class 4	\$385	Does not apply	
Age 56 and above			
Occupational Class 1	\$218	Does not apply	
Occupational Class 2	\$218	Does not apply	
Occupational Class 3	\$327	Does not apply	
Occupational Class 4	\$546	Does not apply	