

# PA Prestige

The enhanced Personal Accident Insurance

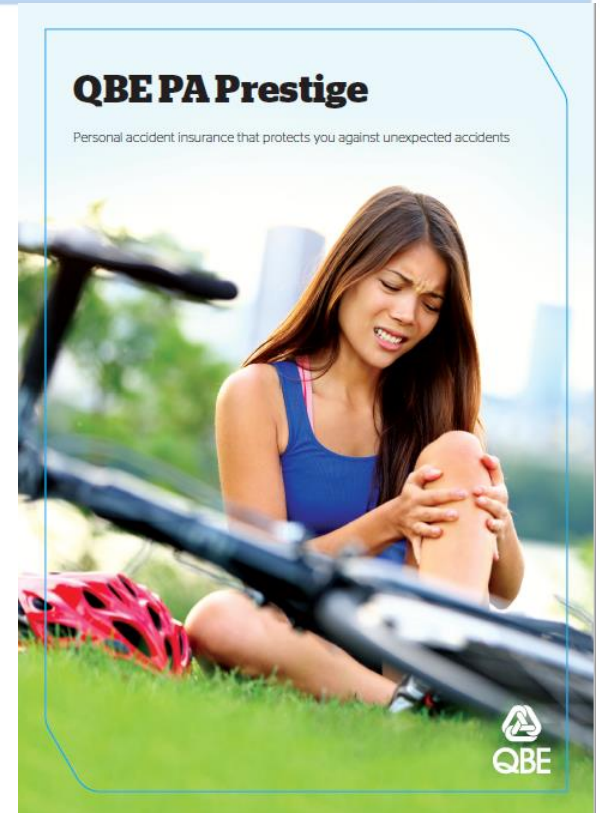
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# Agenda

- **PA Prestige**
  - Benefits
  - Extensions
- **PA Extra VS PA Prestige**
- **Eligibility**
- **Classification of Occupation**
- **Exclusions**
- **Others**
- **Q&A**



# PA Prestige

Benefits	
Death and/or Disablement	<ul style="list-style-type: none"><li>• Accidental Death</li><li>• Accidental Permanent Disablement</li><li>• Double Indemnity Benefit whilst on Public Conveyance</li><li>• Funeral Expenses</li><li>• Lifestyle Maintenance</li><li>• Weekly Indemnity</li></ul>
Medical Expenses Reimbursement	<ul style="list-style-type: none"><li>• Accidental Medical Expenses</li><li>• Chinese Physician / Chiropractor Treatment Expenses</li></ul>
Others	<ul style="list-style-type: none"><li>• Accidental Hospital Income</li><li>• Loss of and/or Damage to Personal Belongings</li><li>• Mobility Aid Reimbursement</li><li>• Simple and other Fractures</li><li>• Third Degree Burns</li></ul>

*Refer to Brochure and Policy Wording for more details*

# PA Prestige

## Extensions

Death and/or Disablement	<ul style="list-style-type: none"><li>• Accidental Death due to Natural Disaster</li><li>• Automobile Extension</li><li>• Credit Card Indemnity</li><li>• Disappearance</li><li>• Drowning or Suffocation by Gas, Poisonous Fumes or Smoke</li><li>• Exposure</li><li>• Motorcycling</li><li>• Peacetime Reservist Training</li><li>• Terrorism Cover</li><li>• Unscheduled Flight</li></ul>
Medical Expenses Reimbursement	<ul style="list-style-type: none"><li>• Accidental Food Poisoning</li><li>• Dengue Fever and Zika Virus</li><li>• Insects and Animal Bites</li><li>• Triple Indemnity for Medical Expenses due to Robbery</li></ul>
Others	<ul style="list-style-type: none"><li>• Comatose State Lump Sum Benefit</li><li>• Domestic Assistance</li><li>• Hijacking of Public Conveyance</li><li>• Personal Liability</li><li>• Strike, Riot and Civil Commotion</li></ul>

# PA Extra VS PA Prestige

## Overview

S/No.		PA Extra	PA Prestige
1	No. of Plans	6	3
2	No. of Benefits	6	13
3	No. of Extensions	8	19

*Refer to Brochure and Policy Wording for more details*

# PA Extra VS PA Prestige

## Benefits

S/No.	Benefits	PA Extra	PA Prestige
1	Accidental Death and Permanent Disablement	✓	✓
2	Double Indemnity for Accidental Death or Permanent Disablement whilst on Public Conveyance	x	✓
3	Third Degree Burns	x	✓
4	Accidental Medical Expenses	✓	✓
5	Traditional Chinese Medicine	✓	✓
6	Weekly Indemnity	✓	✓
7	Accidental Hospital Income	✓	✓

*Refer to Brochures and Policy Wording for more details.*

# PA Extra VS PA Prestige

## Benefits

S/No.	Benefits	PA Extra	PA Prestige
8	Child Support Fund	x	✓
9	Funeral Expenses	✓	✓
10	Lifestyle Maintenance	x	✓
11	Mobility Aid	x	✓
12	Personal Effects	x	✓
13	Simple and Other Fractures	x	✓

*Refer to Brochures and Policy Wording for more details.*

# PA Extra VS PA Prestige

## Extensions

S/No.	Extensions	PA Extra	PA Prestige
1	Accidental Death due to Natural Disaster	x	✓
2	Automobile Extension - Death or Permanent Disablement whilst driving or travelling as a passenger	x	✓
3	Comatose State Lump Sum Benefit	x	✓
4	Credit Card Indemnity - Outstanding credit card expenses in the event of Death or Permanent Disablement	x	✓

*Refer to Brochures and Policy Wording for more details.*



# PA Extra VS PA Prestige

## Extensions

S/No.	Extensions	PA Extra	PA Prestige
5	Disappearance	✓	✓
6	Domestic Assistance	x	✓
7	Drowning or Suffocation by Gas, Poisonous Fumes or Smoke	✓	✓
8	Exposure - Death or Permanent Disablement due to exposure to elements	✓	✓
9	Hijack of Aircraft	✓	✓

*Refer to Brochures and Policy Wording for more details.*

# PA Extra VS PA Prestige

## Extensions

S/No.	Extensions	PA Extra	PA Prestige
10	Medical Expenses due to		
	- Accidental Food Poisoning	✓	✓
	- Dengue Fever and Zika Virus	x	✓
	- Insects and Animal Bites	x	✓
	- Robbery	x	✓
14	Motorcycling	✓	✓
	- Death or Permanent Disablement whilst riding or travelling as a pillion-rider		
15	Peacetime Reservist Training	✓	✓
	- Accidental Death		

*Refer to Brochures and Policy Wording for more details.*

# PA Extra VS PA Prestige

## Extensions

S/No.	Extensions	PA Extra	PA Prestige
16	Personal Liability	x	✓
17	Unscheduled Flight - Death or Permanent Disablement whilst travelling as a passenger in a properly licensed private aircraft and/or helicopter	x	✓
18	Strikes, Riots and Civil Commotion	✓	✓
19	Terrorism - Death or Permanent Disablement	x	✓

*Refer to Brochures and Policy Wording for more details.*

# Eligibility

Insured Person	Entry age from 16 to 65 years old, renewable up to 75 years old Must be Singapore Resident
Dependent Children	<p>Age : Between 6 months to 18 years old or up to 25 years old if studying full time in a recognised institution. Must be Singapore Resident</p> <p>Covered Benefits : a) Death and Permanent Disablement b) Accidental Medical Expenses c) Chinese Physician / Chiropractor Treatment Expenses d) Funeral Expenses</p> <p>*Cover is complimentary for up to 3 children if both parents are insured under the same policy*</p>

*Refer to Brochure and Policy Wording for more details*

# Classification of Occupation

Class 1	<p>Professions and occupations involving indoor work, mainly of a sedentary (requiring much sitting) nature.</p> <p>Examples :</p> <p>Accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeon (not veterinary) teachers.</p>
Class 2	<p>Professions and occupations involving outdoor or site work or occasional manual work (only when supervising workmen).</p> <p>Examples :</p> <p>Builders (superintending), civil engineers, commercial travellers, decorators (superintending), chauffeurs, foreman, grocers, hairdressers, pharmacists, plumbers (superintending), outdoor salesmen, surveyors, tailors.</p>
Class 3	<p>Professions and occupations involving manual work without machinery.</p> <p>Examples :</p> <p>Bakers, builders (not using woodworking machinery), butchers, carpenters (not using woodworking machinery), electrical engineers, farmers, fishmongers, motor or mechanical engineers, painters, plumbers, veterinary surgeons.</p>

*List of occupations is not exhaustive. Please consult your Account Servicing Manager for occupations not found on this list.*

# Exclusions

Hang gliding, parachuting, bungee jumping or other aerial activities.

Intoxication by alcohol or drugs.

Ionizing, radiations from or contamination by radioactivity.

Military service (other than on peacetime reservist training).

Pre-existing conditions.

Pregnancy or childbirth or miscarriage/abortion.

Racing (other than on foot), speed-testing and/or stunts.

Sanctions.

Suicide or self-inflicted injuries.

Underwater activities involving the use of underwater breathing apparatus.

War, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection of military or usurped power.

*List is not exhaustive. Refer to Brochure and Policy Wording for more details*

## Others

No Claim Bonus	5% additional capital sum insured on each renewal year, up to 5 consecutive years, if no claims
Free-Look Period	Within 14 days from date policy is received (for New Biz only)
Commission	25%

*Refer to Brochure and Policy Wording for more details*

# Questions?



# Thank you

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