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Esteem Personal Accident

Accidents often catch one unawares. As such, there is a need to provide a safety net for your employees should an unfortunate event occur. Our Group Personal Accident Plan offers affordable comprehensive protection which includes Child Education Fund, Post Hospitalization medication and consultation follow-up plus weekly income benefit as a result of accidents,

Sign up Criteria:

- Minimum group size is 5 employees
- Maximum group size is 50 employees
- Minimum annual premium is S\$300
- Choice of multiple plans under one policy
- Risk occupation under Class 1, 2 & 3** are accepted
- Entry Age is between 16 and 65 years, renewable up to age 70

****Eligible Occupational Classes:**

- Class 1: Mostly professionals and persons engaged in executive, administrative or clerical duties
- Class 2: Persons engaged in skilled/semi-skilled occupations and not exposed to any special hazards
- Class 3: Most occupations which require manual labour

Key General Exclusions

- War, declared or undeclared
- Occupational duties with the Armed Forces, Navy, Police, Fire Service, Civil Defence Forces, with the exception of peace time reservist duty
- Any underground work or off-shore work or operations
- Pregnancy, drug or alcohol abuse, mental illness, suicide, self-inflicted injury
- All illness, disease or bacterial infection or injury arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), however this syndrome has been acquired or may be named
- All pre-existing physical impairment, injuries or disabilities due to illnesses



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Esteem Personal Accident

Accidental Death & Permanent Disablement

This plan covers loss of life or permanent disablement arising from an accident, including a benefit for Burns.

Additional 50% Payout for Specified Major Permanent Disablement

Yes, an additional 50% of the sum insured will be payable in the event of specified major permanent disablement.

Additional 25% Payout for Accidental Death whilst Overseas

An additional 25% of the sum insured will be payable in the event an employee meets with a fatal accident whilst overseas.

Accident Medical Reimbursement

This plan reimburses the costs of medical treatment in the event of an accident, including in-patient and out-patient treatment. The benefit is extended to cover medical treatment by a registered Chinese Physician.

Post-Hospitalization Benefit

Upon discharge from the hospital, we provide coverage for follow-up consultation and medication, up to 3 visits.

Weekly Indemnity

Accidents may result in work disruption and lead to loss of income. To relieve potential financial stress on employees and their families, this plan assures a weekly income supplement in the event of Temporary Total Disablement or Temporary Partial Disablement up to a period of 104 weeks based on the chosen grade of coverage.

Compassionate Death Allowance

The compassionate allowance is a lump sum payment to cover unforeseen costs that the employee's family may need to incur in the unfortunate event of death.

Child Education Fund

In the event of accidental death of an employee, a lump sum education benefit for each child will be paid, up to a maximum of 3 children.

Optional Emergency Medical Evacuation & Repatriation

This plan covers emergency medical evacuation and repatriation whilst overseas. Our Free 24 hour travel assistance services are available to assist your employees should they require emergency assistance.

Make A Wise Decision

Show your employees that you are a caring and responsible employer through Esteem Personal Accident Plan!

Table of Benefits	Coverage (S\$)				
	Main Cover	Standard	Preferred	Elite	Supreme
Accidental Death	50,000	100,000	150,000	300,000	
Permanent Disablement	50,000	100,000	150,000	300,000	
Accidental Death Overseas 25% Bonus Payout	12,500	25,000	37,500	75,000	
Accident Medical Reimbursement	2,000	3,000	5,000	6,000	
Post-Hospitalization Follow-Up Consultation & Medication (up to 3 visits)	50 per visit	75 per visit	100 per visit	150 per visit	
Weekly Indemnity Temporary Total Disablement (up to 104 weeks)	100 per week	150 per week	200 per week	300 per week	
Temporary Partial Disablement (up to 104 weeks)	50 per week	75 per week	100 per week	150 per week	
Compassionate Death Allowance	2,000	3,000	5,000	5,000	
Child Education Fund Upon Accidental Death of insured employee	2,000 per child (max. 3 children)	3,000 per child (max. 3 children)	5,000 per child (max. 3 children)	5,000 per child (max. 3 children)	

Optional Cover

Emergency Medical Evacuation & Repatriation of Mortal Remains As Incurred

Main Cover	Annual Premium Per Person (S\$) (inclusive of 7% GST)			
Class 1	72.76	126.26	190.46	324.21
Class 2	94.16	169.06	243.96	420.51
Class 3	115.56	201.16	308.16	NA
Optional Cover		160.50		

Frequently Asked Questions

Q: Is Group Fact Find required for Esteem PA?

A: No, it is not mandatory.

Q: Can the employees be insured under different plan type?

A: Yes, it is allowed and will be administered on named basis.

Q: Is each employee eligible for protection under more than 1 plan type or in multiples of a plan type?

A: No, each employee is allowed to be covered under 1 plan type as per specified sum insured only.

Q: Does Esteem PA cover illness?

A: No, it does not cover illnesses. This is a personal accident plan which covers loss as a result of injury due to accidental causes.

Q: Is Esteem PA suitable for employers with more than 50 employees?

A: We would like to discuss further. Kindly contact our call centre 6419-3000.

Policy Features & Extensions

- Acts of Terrorism covered, in addition to strike, riot, civil commotion
- Unprovoked murder and assault
- Natural perils covered
- Reservist training covered
- Emergency medical evacuation & repatriation indemnity as an added option