

TABLE OF BENEFITS		Percentages of The Sum Insured
Section 1	Accidental Death	100%
Section 2	Total Loss by Physical Severance or Total and Permanent Loss of Use Of	
	a) hand at wrist	100%
	b) arm at shoulder	100%
	c) arm between shoulder and elbow	100%
	d) arm at or below elbow	100%
	e) leg at hip	100%
	f) leg between knee and hip	100%
Section 3	g) leg at or below knee	100%
	Total Loss by Physical Severance or Total and Permanent Loss of Use Of	
	a) all fingers of one hand	50%
	b) 4 fingers of one hand	40%
	c) Thumb	- 2 phalanges 25%
		- 1 phalanx 10%
	d) index finger	- 3 phalanges 15%
		- 2 phalanges 10%
		- 1 phalanx 5%
	e) middle finger	- 3 phalanges 10%
		- 2 phalanges 7%
		- 1 phalanx 3%
	f) ring finger	- 3 phalanges 10%
		- 2 phalanges 7%
		- 1 phalanx 3%
	g) little finger	- 3 phalanges 10%
		- 2 phalanges 7%
		- 1 phalanx 3%
	h) all toes of one foot	18%
i) great toe	- 2 phalanges 6%	
	- 1 phalanx 3%	
j) any other toe	3% Total Loss by Physical Severance or Total and Permanent Loss of Use Of	
Section 4	Total and Permanent Loss of All Sight in Both Eyes	100%
Section 5	Total and Permanent Loss of Sight in One Eye, Except Perception of Light	50%
Section 6	Total and Permanent Loss of	
	a) hearing in both ear	75%
	b) hearing in one ear	20%
Section 7	Total and Permanent Loss of Speech	50%
Section 8	Third Degree Burns	
	a) Head	- Damage as a Percentage of Total Body Surface Area
	i)	equals to or greater than 2% but less than 5% 50%
	ii)	equals to or greater than 5% but less than 8% 75%
	iii)	equals to or greater than 8% 100%
	b) Body	- Damage as a Percentage of Total Body Surface Area
	i)	equals to or greater than 10% but less than 15% 50%
	ii)	equals to or greater than 15%, but less than 20% 75%
iii)	equals to or greater than 20% 100%	

Note:

1. Where the injury is not specified in the benefit scale above, we will adopt a percentage of disability based on the assessment by our appointed Doctor, which in our opinion is consistent with the benefit scale above.

2. If a claim is payable for loss of use of a whole part of the body, a claim for any component of that part will not be paid.

3. The total percentage payable under this Policy due to any one Accident shall not exceed 100% of the Sum Insured under Section 1 (Accidental Death / Permanent Disablement).

ABOUT EQ INSURANCE

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.

Call us today:

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reg no. 1978-00490-N

POLICY OWNERS’ PROTECTION SCHEME: This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Note:

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0% - 30% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

EQ

Protector

Stay protected while at work and at play

A Member of Citystate

BENEFITS AT A GLANCE

Plan and stay ahead of unexpected expenses due to unpleasant surprises that may happen at anytime and anywhere in the world.

EQ Protector provides an All-In-One protection for you and your family. Select one of the 4 tailored plans to best suit your needs and lifestyle.

Accidental Death/ Permanent Disablement:
Pays up to the insured amount in the event of accidental death or permanent disablement

Temporary Disablement:
Pays those who are gainfully employed up to the insured amount in the event of a temporary disablement, up to 104 weeks

Accidental Medical Expenses:
Reimburses up to the insured amount on the medical expenses incurred

Fractures Benefit:
Pays up to the insured amount based on the type of fracture resulted directly from an accident

Children's Education Benefit:
Pays a lump sum for each surviving insured child covered in the policy

CLASSIFICATION OF OCCUPATIONS		
Class I	Class II	Class III
Persons engaged in indoor and non-manual work in non-hazardous places.	Persons engaged in outdoor, supervisory nature or occasional manual work not involving the use of tools or machinery or exposure to any special hazards.	Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery.
Examples	Examples	Examples
<ul style="list-style-type: none">Accountant / Administrator / AuditorArchitect (Indoor)Bank TellerComputer Analysts / Consultant / ProgrammerDentist / DoctorEditor / WriterIndoor Marketing / Indoor SalesLecturer / Teacher	<ul style="list-style-type: none">Agent (Insurance / Property)Barber / HairdresserBeauticianForeman (Non-construction)GrocerGym InstructorNurseOutdoor Marketing / Outdoor SalesPhotographerSecurity Guard (Unarmed)StudentSurgeon (non-veterinary)Surveyor (onshore)	<ul style="list-style-type: none">Baker / Chef / CookButcher / Farmer / FishmongerBuilder / Carpenter (no woodworking machinery)ChauffeurCourierElectrical TechniciansHawker / Market StallholderPainter (not involving heights)PlumberVeterinary Surgeon

DECLINE RISKS
Including but not limited to, Industrial workers using heavy machinery; woodworking related occupation; any occupation involving aviation activities; armed services personnel, police force personnel and fire fighters; construction workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig and/or offshore work; occupation involving heights above 30 feet, underground, heat and handling of hazardous chemical or electricity; professional sports persons; professional divers and jockeys; welders and the like.

REFERRED RISKS
*If you are unsure of which class any proffesions and occupations it falls under, kindly refer to us.
Note: The above classification is for reference only. The exact occupational class type will be determined by us.*

SCHEDULE OF BENEFITS & PREMIUMS CHART

BENEFITS		Titanium	Platinum	Gold	Silver
Section 1	Accidental Death / Permanent Disablement	S\$500,000	S\$300,000	S\$200,000	S\$100,000
Section 2	Accidental Medical Expenses <ul style="list-style-type: none">due to accidentdue to Infectious Diseases¹	S\$10,000	S\$5,000	S\$4,000	S\$3,000
Section 3	Treatment by Licensed Chinese Physician and Chiropractors	S\$1,000	S\$500	S\$400	S\$300
Section 4	Daily Hospital Income (daily, up to 90 days)	S\$500	S\$300	S\$200	S\$100
Section 5	Weekly Benefit (Temporary Disablement) ² (weekly, up to 104 weeks)	S\$500	S\$300	S\$200	S\$100
Section 6	Mobility Aids Reimbursement (per policy year)	S\$10,000	S\$5,000	S\$4,000	S\$3,000
Section 7	Children's Education Benefit (for each insured child in the policy)	S\$10,000	S\$5,000	S\$4,000	S\$3,000
Section 8	Parent's Care Benefit (for each parent of the main insured person)	S\$10,000	S\$5,000	S\$4,000	S\$3,000
Section 9	Bereavement	S\$5,000	S\$3,000	S\$2,000	S\$1,000
Section 10	Emergency Medical Evacuation	S\$50,000 per insured, aggregate S\$100,000 per policy			
Section 11	Repatriation of Mortal Remains	S\$10,000	S\$10,000	S\$10,000	S\$10,000
Section 12	Fractures Benefit New!	S\$2,500	S\$2,000	S\$1,500	S\$1,000
Section 13	Ambulance Fee New!	S\$200	S\$200	S\$200	S\$200

INFECTIOUS DISEASES¹
Severe Acute Respiratory Syndrome (SARS); Dengue Fever or Dengue Haemorrhagic Fever; Variant Creutzfeld-Jakob Disease (VCJD) or 'Mad Cow Disease'; Nipah Virus Infection; Japanese Encephalitis; Malaria; Measles; Anthrax Infection; Yellow Fever; Plague; Rubella; Mumps; Melioidosis or 'Soil Disease'; Rabies; Legionnaires' Disease; Avian Influenza or 'Bird Flu' due to Influenza A Viral Strains H1N1, H5H1, H9H2, H7N7 or H7N9; Hand, Foot and Mouth Disease (HFMD); Zika Virus; Chikungunya Fever.

WEEKLY BENEFIT (TEMPORARY DISABLEMENT)²
Sum insured for Temporary Partial Disablement is 50% of Temporary Total Disablement.

Annual Premium (Inclusive of GST)		Titanium			Platinum		
		Class I	Class II	Class III	Class I	Class II	Class III
Self (Main Insured)		S\$749.92	S\$902.52	NA	S\$444.72	S\$542.82	S\$817.50
Spouse		S\$599.50	S\$721.58	NA	S\$353.16	S\$431.64	S\$651.82
Child(ren) - 20% of Benefits	1 st to 4 th Child	FREE (Applicable only if both parents are insured under this policy)					
	5 th Child onwards	S\$150.42			S\$89.38		

Annual Premium (Inclusive of GST)		Gold			Silver		
		Class I	Class II	Class III	Class I	Class II	Class III
Self (Main Insured)		S\$335.72	S\$379.32	S\$553.72	S\$196.20	S\$224.54	S\$335.72
Spouse		S\$265.96	S\$300.84	S\$441.45	S\$155.87	S\$175.49	S\$265.96
Child(ren) - 20% of Benefits	1 st to 4 th Child	FREE (Applicable only if both parents are insured under this policy)					
	5 th Child onwards	S\$83.93			S\$51.23		

ESSENTIAL DETAILS TO KNOW






ELIGIBILITY
Any Singaporean, Permanent Resident or foreigner with a valid Employment Pass, Work Permit, Student Pass, Long-term Visit Pass or Dependent Pass residing in Singapore and whose current age is between 18 to 65 years old.

Any legal child who is unmarried and unemployed between the current age 6 months to 17 years old, or up to 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.

RENEWAL LIMIT
Policy may be renewable up to current age 75 years old for adult, and for child, up to 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.

FREE LOOK PERIOD
In the event that you are not satisfied with the policy for any reason, you may cancel the policy within 14 days from the date of receipt via a written request. The premium will be refunded if no claim has been made.

MAJOR EXCLUSIONS
Includes but are not limited to,
• Act of war, nuclear energy, military, naval, air force services and operations
• Racing, aviation, mountaineering, bungee jumping, aerial activities, winter sports and white-water rafting
• Professional sports or games
• Childbirth or pregnancy
• AIDS, STD and any other Infectious diseases
• Suicide or self-inflicted injuries, whether sane or insane
• Provoked assault
• Mental and nervous disorders
• The effect or influence of alcohol, drugs or narcotics

FEATURES OF EQ PROTECTOR	
	Enjoy worldwide, 24-hour protection against unintended, sudden, fortuitous and unforeseen events
	Benefit from continuous income in the event of temporary disablement
	No medical examination is required for the purchase of this insurance
	Added Extensions including food poisoning; insect and animal bites; suffocation by smoke, gas, poisonous fumes and drowning; terrorism (excluding the use of nuclear, chemical and or biological substances); murder, assault, kidnapping and hijacking; strike, riot and civil commotion, disappearance; exposure; and reservist training
	Enjoy a no claim bonus of a 5% increase in sum insured for death and permanent disablement yearly for up to 5 years