

Guard yourself today

AccidentGuard Guarding against the unexpected in life

For more information, please contact our Financial Planners. Alternatively, you may call our customer service hotline between 9am to 5pm, Monday to Friday for an appointment or email us at e-surance@hsbc.com.sg, you can also write to us at Robinson Road Post Office P.O. BOX 1538 Singapore 903038.

Your Financial Planner

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log on

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AccidentGuard

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Introduction

What would you do when the unexpected in life happens?

The only certainty in life is its uncertainty. Before we know it, life has its way of creeping up on us and dealing us with the unforeseen. While we don't look to lead our lives in fear and anticipation of accidents, what would we do when they do happen?

Are you ready for some staggering facts and figures?

5 shocking facts on accidents in Singapore:

- Accidents, poisoning and violence are the top causes of hospitalisation and the numbers have been steadily increasing since 2006.*
- Illness is not the cause of death.
- With 2.4 deaths per 10,000 vehicles, **Singapore has one of the worst road fatality records** among developed countries. †
- More than **eight in 10 people** who go into the emergency rooms with head trauma suffer significant brain damage; and many of these patients are in the prime of their lives. ‡
- Singaporeans on average have an insurance **shortfall of S\$339,223** †.

Benefits

Guarding against the unexpected in life with AccidentGuard

When the unexpected in life happens, you would want to be prepared for the repercussions it may have on your life. AccidentGuard is a specially designed comprehensive personal accident plan. It will assist you with the costs you incur from an unexpected accident.

Schedule of Benefits

| Coverage | Sum Insured (S\$) | | | |
|---|--|--|--|--|
| | Plan A | Plan B | Plan C | Plan D |
| Death (Sum Insured) | 200,000 | 100,000 | 50,000 | 25,000 |
| Medical Reimbursement (per Accident) | 7,000 | 6,000 | 5,000 | 2,500 |
| Traditional Chinese Medicine Treatment (per Accident) | 500 | 500 | 500 | 500 |
| Mobility Aid and Ambulance Services Reimbursement (per Accident) | 2,000 | 2,000 | 2000 | 2000 |
| Weekly Benefits (per Accident up to 104 weeks) | 200 | 100 | 50 | 25 |
| Daily Hospital Income Benefit (up to 60 days per Period of Insurance) | 100 | 50 | 25 | 15 |
| Emergency Evacuation & Repatriation | 20,000 | 10,000 | 8,000 | 5,000 |
| Hardship Benefit | 10,000 | 5,000 | 2,500 | 1,500 |
| Compassionate Allowance | 10,000 | 5,000 | 2,500 | 1,500 |
| Free Cover for Child Education Fund | 10,000 | 5,000 | 2,500 | 1,500 |
| Free Cover for Child(ren) If You and legal spouse enrol | 10% for all Coverage except Weekly Benefits which does not apply | 10% for all Coverage except Weekly Benefits which does not apply | 10% for all Coverage except Weekly Benefits which does not apply | 10% for all Coverage except Weekly Benefits which does not apply |
| If You enrol only | 5% for all Coverage except Weekly Benefits which does not apply | 5% for all Coverage except Weekly Benefits which does not apply | 5% for all Coverage except Weekly Benefits which does not apply | 5% for all Coverage except Weekly Benefits which does not apply |
| Automatic Indexation Benefit (for Adult Insured Person only) | 5% increase in the Sum Insured for Death at the end of each year, up to a maximum of 125% of the Sum Insured for Death in Year 6 | | | |
| | Plan E | Plan F | Plan G | Plan H |
| Death (Sum Insured) | 200,000 | 100,000 | 50,000 | 25,000 |
| Medical Reimbursement (per Accident) | 7,000 | 6,000 | 5,000 | 2,500 |
| Traditional Chinese Medicine Treatment (per Accident) | 500 | 500 | 500 | 500 |
| Free Cover for Child(ren) If You and legal spouse enrol | 10% for all Coverage | 10% for all Coverage | 10% for all Coverage | 10% for all Coverage |
| If You enrol only | 5% for all Coverage | 5% for all Coverage | 5% for all Coverage | 5% for all Coverage |
| Automatic Indexation Benefit (for Adult Insured Person only) | 5% increase in the Sum Insured for Death at the end of each year, up to a maximum of 125% of the Sum Insured for Death in Year 6 | | | |

Footnotes:

* Source: <http://www.moh.gov.sg/mohcorp/statistics.aspx?id=5528> (accessed March 25, 2010)

† Source: "Who's Responsible for keeping our roads safe" - ST701 (<http://cars.st701.com/articles/view/4145> (accessed March 25, 2010))

‡ Source: "Most head trauma victims below age 40" The Straits Times, May 27 2009

† Source: "S'poreans grossly under-insured: Study" Straits Times 21 August 2009

Protect yourself from the uncertainties of life, especially if an accident may leave you living, yet a burden to your family.

With less than S\$0.50 cents a day**, safeguard yourself and your loved ones from accidents.

Footnote:

** Based on occupation class 1 or 2, AccidentGuard Plan H, S\$12.59 per month over 30 days.