



Personal Accident “Happy 45+”

Policy Coverage and Premiums – Happy 45 +				
Coverage	Plan 1	Plan 2	Plan 3	Plan 4
1. Loss of life from the following:				
- General accident	200,000	300,000	500,000	700,000
- Murder or physical assault	100,000	150,000	250,000	350,000
- Riding or travelling on motorcycles	100,000	150,000	250,000	350,000
2. Dismemberment, loss of sight or permanent disability				
- General accident	400,000	600,000	1,000,000	1,400,000
- Murder or physical assault	200,000	300,000	500,000	700,000
- Riding or travelling on motorcycles	200,000	300,000	500,000	700,000
3. Medical expenses per accident and in aggregate	100,000	100,000	200,000	200,000
- Hospital room expense (per day)	2,000	2,000	4,000	4,000
- ICU or CCU room expense (per day)	4,000	4,000	8,000	8,000
(The above room expenses are included as part of the total medical expenses following any one accident)				
4. Wheel Chair fee (per policy)	10,000	10,000	10,000	10,000
Annual Premium	3,180	3,500	6,440	7,070

Remarks :

1. The above premiums already include VAT and stamp duty.
2. The Insured's age ranges from 45 to 80 years old and continuous Renewal is allowed throughout the life of the Insured
3. The following occupations are excluded under this package: messengers on motorcycles, motorcycle taxi riders, fishing boat crews, marine-based careers, construction workers, fire fighters, soldiers and police on duty and other high-risk occupations.