

Why is AXA everybody's preference?

- Loan Protector covers your financial liabilities
- Parent's Shield provides for their needs
- Children's Education Fund ensures that their future is taken care of
- Free incremental Sum Insured up to 25%
- Double Indemnity against natural disasters
- Enjoy up to 10% family discount
- Full terrorism cover
- 24-hour worldwide coverage

Eligibility

- Adults from 18 to 65 years old (age next birthday). Policy renewable up to 75 years old
- Children from 15 days to 18 years old (age next birthday), who are unmarried and unemployed. Policy renewable up to 25 years old if studying full-time in a recognized institution of higher learning
- Singapore citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Pass Holders
- Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Pass Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore
- Proposal for children must include at least one parent

Main Exclusions

- War, warlike perils and nuclear risks
- Suicide or self-inflicted injury
- Participation in any professional sports or dangerous activities such as parachuting, sky diving and bungee jumping (except hiking, trekking, rock climbing, winter sports or leisure scuba diving under the supervision of a qualified diving instructor)
- Any kind of competitive racing (other than on foot)
- Air crew, ship crew, professional sportsperson, occupations involved in diving, oil-rig platform; on-board vessel or offshore work, fire-fighting, police or military operations or occupations of hazardous nature such as involving height, depth or heat

AXA : A World Leader in Financial Protection

AXA Group in 2015

- 99 billion Euros in consolidated revenues
- 166,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 64 countries have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 7th year running
- Over 170 years of local experience in Asia

AXA Insurance Pte Ltd in 2015

- Leading General Insurer in Singapore
- Business ranking
 - No. 1 in Work Injury Compensation
 - No. 2 in Motor, Health, Engineering and Cargo

motor
property
leisure & travel
healthcare

personal accident
business packages
liability
marine

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Co. Reg. No.: 199903512M



Deposit Insurance
Policyowners' Protection
scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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 us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

personal accident

you can't avoid accidents /

but you can share your life's uncertainties with us



SmartCare Prime

redefining / insurance



redefining / insurance



AX/SCP BR00C/JAN 2017

With only \$0.51 a day, you can protect yourself and your loved ones with the SmartCare Prime's unique benefits such as Loan Protector, Income Protection, Children's Education Fund, Parent's Shield and more!

More from SmartCare Prime

- AXA covers your outstanding revolving line of credit liabilities, renovation loan and education loan should the unfortunate happen. With our unique Loan Protector benefit, you can rest assured that your family will not have to grapple with debts.
- Enjoy incremental Sum Insured for Death & Total Permanent Disablement by 5% every year up to a maximum of 25% of the original Sum Insured, provided no claim has been made during the preceding period(s) of insurance.
- Enjoy up to 10% family discount when you sign up with your spouse and your children; alternatively enjoy FREE cover¹ for your children.

¹ Applicable to Death, Permanent Disablement, Double Indemnity for Death/Permanent Disablement, Medical Expenses, Compassionate Cash Relief and Hospital Allowance Benefits. Coverage is at 10% of the Main Insured's benefits.



This brochure is not a contract of insurance. Please refer to the Policy which is the operative document for full terms and conditions. AXA reserves the right to amend any of the information shown without prior notice. Benefits of the policy will only be payable upon an accident occurring. You may wish to seek advice from our AXA Financial Consultants before making a commitment to purchase this product. In the event that you choose not to seek advice from our AXA Financial Consultants, you should consider whether the product in question is suitable for you.

Peace of mind...

A Unique Policy That Protects 3 Generations

SmartCare Prime is more than a conventional Personal Accident insurance policy. Protect your loved ones should you meet with any mishaps. Enjoy peace of mind with our comprehensive range of life essential benefits. Your children and parents are also well taken care of with our Children's Education Fund and Parent's Shield benefits.

Double the Benefit, Twice the Coverage

SmartCare Prime pays a lump-sum cash of up to \$300,000 in the event of Death or Total Permanent Disablement. This benefit doubles if the accident occurs while you are travelling in any public conveyance or as a result of earthquake, cyclone, typhoon, hurricane and flood.

Free additional covers

- Accidental dental treatment, insect / animal bites, dengue fever, food & drinks poisoning
- Amateur sports and activities
- Disappearance
- Hijack, riot, strike, civil commotion, murder and assault
- Motorcycling

Classification of Risks

- Class I – Persons engaged in professional, administrative, managerial, clerical and non-manual work solely in office or similar non-hazardous places
- Class II – Persons engaged in work of a supervisory nature and others not in Class I whose duties do not involve the use of tools or machinery or expose them to any special hazard
- Class III – Persons engaged in manual work not particularly of hazardous nature but involving the use of tools or machinery
- Referred risks – Persons working in Security Organisations, Construction Industries, Entertainment Industries, Drivers and Carpenters and Class III risks

The annual premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and we may, at our sole discretion, increase the premium rates from time to time depending on our claims experience.

Benefits (\$)	Platinum	Gold	Silver
Life's Essential			
Accidental Death	\$300,000	\$200,000	\$100,000
Permanent Disablement (Total & Partial)	Up to \$300,000	Up to \$200,000	Up to \$100,000
Double Indemnity for Death / Permanent Disablement due to: (i) Accident whilst travelling as a passenger in any public conveyance (ii) Earthquake, typhoon, cyclone, hurricane & flood	Up to \$600,000	Up to \$400,000	Up to \$200,000
Temporary Total Disablement (up to 104 weeks)	\$300 per week	\$200 per week	\$100 per week
Temporary Partial Disablement (up to 104 weeks)	\$150 per week	\$100 per week	\$50 per week
Compassionate Cash Relief	\$3,000	\$2,000	\$1,000
Health Maintenance			
Accidental Medical Expenses	\$5,000 per year	\$3,000 per year	\$1,000 per year
• Chinese Physician Expenses	Up to \$300* per accident		
• Accidental Dental Treatment, Insect / Animal Bites, Dengue Fever, Food and Drinks Poisoning	Up to \$800* per occurrence		
	*Sub-limit of accidental medical expenses		
Daily Hospital Allowance (up to 50 days per year)	\$300 per day	\$200 per day	\$100 per day
Lifestyle Maintenance			
Income Protection	6 months salary, up to \$30,000		
Loan Protector	Up to \$3,000		
Children's Education Fund	\$10,000 per child, up to 3 children		
Parent's Shield	\$8,000 per parent, up to 2 parents		
Annual Premium (\$)			
Insured	Platinum	Gold	Silver
	\$468	\$328	\$186
Spouse	\$418	\$288	\$168
Each Child	\$188	\$128	\$68

Up to 10% Family Discount Insured and Spouse or Children: 5% Insured and Spouse and Children: 10%

Premiums quoted above are inclusive of 7% GST and may be subject to change without prior notice. The above premium is applicable for Class I and Class II risks. Benefit per child is 50% of Main Insured's benefits.

Please note that this is an Accident Policy. The Benefit will only be payable upon death or injury as a result of an Accident occurring

This is not a Medisave-approved Policy and you may not use Medisave to pay the premium for this Policy.