



10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600  
Tel: (65) 6206 5588 Fax: (65) 6338 6951 Company Registration No: 198901301C

## **E-PA CARE**

### **PERSONAL ACCIDENT INSURANCE**

Enjoy up to \$600,000 living benefit coverage for less than a cup of coffee a day. With E-PA Care, You can be fully assured of living benefits in event of a serious accident resulting in permanent total disability. You can rest easy with ECICS comprehensive accident cover.

Get coverage for yourself with the option to include your spouse and/or children together under the same policy.

#### **Why E-PA Care?**

- Double living care benefits in event of an accident resulting in permanent total disablement
- Medical expense reimbursement, including TCM / Chiropractor treatment, and/or daily hospitalisation allowance payout in event of a minor or serious accident.
- Option to include Lump Sum Education Fund up to \$20,000 for your children's future education needs.
- 30% coverage for unlimited number of children
- No Claim Bonus of up to 25% increase in sum insured
- Worldwide 24/7 Protection

## Summary of E-PA Care Benefits

Benefits	Classic	Standard	Executive	Premier
<b>Section 1- Permanent Disablement</b>				
a. Permanent Total Disablement as specified in Table of Indemnity	\$150,000	\$300,000	\$400,000	\$600,000
b. Permanent Partial Disablement as specified in Table of Indemnity	up to \$75,000	up to \$150,000	up to \$200,000	up to \$300,000
Of each <b>Child</b> if covered	30%	30%	30%	30%
<b>Section 2 - Accidental Death</b>				
Of the <b>Insured Adult</b>	\$75,000	\$150,000	\$200,000	\$300,000
Of each <b>Child</b> if covered	30%	30%	30%	30%
<b>Section 3 - Temporary Total Disablement</b>				
Weekly benefit for Temporary Total Disablement of an <b>Insured Adult</b> , maximum 104 weeks	\$50	\$100	\$150	\$200
<b>Section 4 - Daily Hospitalisation Allowance</b>				
Per Day up to 90 days if <b>hospitalised</b> for more than 24 hours due to an <b>Accident</b>				
In the event of an <b>Accidental Injury</b> involving the <b>Insured Adult</b>	\$50	\$100	\$150	\$200
In the event of an <b>Accidental Injury</b> involving each <b>Child</b> if covered	30%	30%	30%	30%

<b>Section 5 - Accidental Medical Reimbursement (Limited Any One Accident)</b>				
In the event of an <b>Accidental Injury</b> involving the <b>Insured Adult</b>	\$1,500	\$3,000	\$5,000	\$6,000
In the event of an <b>Accidental Injury</b> involving each <b>Child</b> if covered	30%	30%	30%	30%
<b>Section 6 - Recuperation Benefit</b>				
- Hospitalisation for more than 14 consecutive days (Limited Any One Period)				
In the event of an <b>Accidental Injury</b> involving the <b>Insured Adult</b>	\$75	\$150	\$250	\$500
In the event of an <b>Accidental Injury</b> involving each <b>Child</b> if covered	30%	30%	30%	30%
<b>Section 7 - Traditional Chinese Medication and Chiropractor Treatment (Limited Any One Period)</b>				
In the event of an <b>Accidental Injury</b> (sub-limit: up to \$150 per visit)	\$300 (30% for Child)	\$500 (30% for Child)	\$1,000 (30% for Child)	\$1,000 (30% for Child)
<b>Section 8 - Mobility Aid &amp; Transport Services Reimbursement (Limited Any One Period)</b>				
In the event of an <b>Accidental Injury</b> involving the <b>Insured Adult</b> or each <b>Child</b> if covered	\$300 (30% for Child)	\$500 (30% for Child)	\$1,000 (30% for Child)	\$1,500 (30% for Child)

### Optional Cover

<b>Section 9 - Lump Sum Education Fund for Insured Child upon the Accidental Death of the Policyholder or Legal Spouse</b>				
In the event of <b>Accidental Death</b> of the <b>Insured Adult</b>	\$7,500	\$10,000	\$15,000	\$20,000

Annual Premium Rates						
		Insured Person	Classic	Standard	Executive	Premier
<b>Class 1 Occupation</b>	Professionals / Persons engaged in indoor & non-manual work in non-hazardous places.	Self	\$85	\$170	\$242	\$346
		Self & Spouse	\$162	\$322	\$460	\$658
		Self & Family	\$190	\$377	\$537	\$769
		Self & Children	\$121	\$241	\$344	\$492
<b>Class 2 Occupation</b>	Professionals / Persons engaged in work of an outdoor or supervisory nature or involved occasionally in manual work whose duties do not involve the use of tools or machinery or exposure to any special hazard.	Self	\$111	\$221	\$302	\$433
		Self & Spouse	\$211	\$419	\$574	\$823
		Self & Family	\$239	\$473	\$652	\$935
		Self & Children	\$147	\$292	\$404	\$579
<b>Class 3 Occupation</b>	Professionals / Persons engaged in manual work, involving the use of tools or machinery but not of a particularly hazardous nature.	Self	\$235	\$466	N/A	N/A
		Self & Spouse	\$446	\$886	N/A	N/A
		Self & Family	\$474	\$941	N/A	N/A
		Self & Children	\$271	\$538	N/A	N/A
* Annual Premium is inclusive of GST. If the Insured Persons occupation differs, the higher occupation class is to be selected.						

Annual Premium Rates with Optional Cover						
		Insured Person	Classic	Standard	Executive	Premier
<b>Class 1 Occupation</b>	Professionals / Persons engaged in indoor & non-manual work in non-hazardous places.	Self	\$98	\$194	\$283	\$395
		Self & Spouse	\$185	\$369	\$536	\$750
		Self & Family	\$228	\$444	\$647	\$903
		Self & Children	\$149	\$290	\$422	\$585
<b>Class 2 Occupation</b>	Professionals / Persons engaged in work of an outdoor or supervisory nature or involved occasionally in manual work whose duties do not involve the use of tools or machinery or exposure to any special hazard.	Self	\$127	\$253	\$353	\$493
		Self & Spouse	\$241	\$480	\$672	\$937
		Self & Family	\$283	\$555	\$782	\$1,090
		Self & Children	\$179	\$348	\$493	\$685
<b>Class 3 Occupation</b>	Professionals / Persons engaged in manual work, involving the use of tools or machinery but not of a particularly hazardous nature.	Self	\$268	\$534	N/A	N/A
		Self & Spouse	\$510	\$1,016	N/A	N/A
		Self & Family	\$552	\$1,090	N/A	N/A
		Self & Children	\$319	\$630	N/A	N/A

\* Annual Premium is inclusive of GST. If the Insured Persons occupation differs, the higher occupation class is to be selected.



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## Notes:

### Eligibility Requirements

To be eligible for cover, the **Insured Person(s)** must be Residents of Singapore who are Permanently Residing in Singapore.

**Policyholder & Legal Spouse of the Policyholder:** The Policyholder and his or her Legal Spouse must be of an Age of at least eighteen (18) but not more than sixty-five (65) years old as at the time of the application for the Policy

**Child:** The natural child, legal step-child, legally adopted child or ward of the Policyholder who is age above one (1) month old and under twenty-one (21) years as at the time of the application for the Policy if the Insured Person was not enrolled in a tertiary institution as at that time. If the Insured Person was enrolled in a tertiary institution as at the time of the application for the Policy, he or she must be of an Age under twenty-five (25) years as at that time. The Insured Person must be unmarried as at the time of the application for the Policy and remains unmarried throughout the Period of Insurance.

### About ECICS

<https://www.ecics.com.sg/ourcompany/>