

# SAPPHIRE ENHANCED PROPOSAL FORM

Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof, You are to disclose in this application, fully and faithfully, all the facts which you know or ought to know, otherwise the Policy issued may be void and you may receive nothing from the Policy.

Summary of Benefits	Sum Insured (S\$)			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>Basic Coverage</b>				
1. <b>Accidental Death &amp; Permanent Disablement</b> Pays a Lump Sum in the event of Accidental Death or Permanent Disablement.	100,000	200,000	300,000	500,000
2. <b>Accident Medical Reimbursement</b> Reimbursement for In-Hospital & Out-patient Treatment.	up to 4,000	up to 5,000	up to 6,000	up to 7,000
3. <b>Weekly Benefit for Temporary Total Disablement</b> Provides up to 104 weeks supplementary income upon temporary total disablement due to an accident.	100	200	300	500
4. <b>Traditional Chinese Medicine</b> Reimburses up to the sum insured for Traditional Chinese Medicine or Treatment due to an accident.	up to 750	up to 750	up to 750	up to 750
5. <b>Mobility Aid &amp; Ambulance Services Reimbursement</b> Reimburses for the cost of ambulance services and purchase of mobility aid equipment (eg. wheelchairs, crutches, etc.)	up to 2,000	up to 2,000	up to 2,000	up to 2,000
6. <b>FREE Cover for Children</b> Children enjoy free coverage of up to 10% of all benefits excluding Weekly Benefit on condition that both Parents are insured under a single policy upon inception. In the event that the parents are insured under different plans, the children will be covered for 10% of the benefits under the plan with lower sum insured.	10%	10%	10%	10%
<b>Basic Coverage (Benefits 1 to 6)</b>				
<b>ANNUAL PREMIUM – Class I &amp; II (Inclusive of 7% GST)</b>	<b>123</b>	<b>212</b>	<b>305</b>	<b>498</b>
<b>ANNUAL PREMIUM – Class III ONLY (Inclusive of 7% GST)</b>	<b>234</b>	<b>424</b>	<b>640</b>	<b>NA</b>

Comprehensive Coverage	Sum Insured (S\$)			
	Plan 1	Plan 2	Plan 3	Plan 4
7. <b>Daily Hospital Income</b> Pays a Daily Income for every complete day of Hospitalisation for up to 60 days due to an accident.	50	100	150	250
8. <b>Emergency Medical Evacuation</b> Covers Emergency Medical Evacuation expense following an accident overseas.	up to 10,000	up to 20,000	up to 30,000	up to 50,000
9. <b>Lifestyle Maintenance</b> Pays the Insured's family a monthly allowance over a period of 12 months if the insured suffers death as a result of an accident.	500	1,000	1,500	2,500
10. <b>Compassionate Allowance</b> Pays a lump sum upon the accidental death of the insured.	5,000	10,000	15,000	25,000
11. <b>FREE Cover for Child Support Fund</b> Pays a lump sum to the Insured Person's spouse or children's legal guardian upon the accidental death of the insured.	5,000	10,000	15,000	25,000
<b>Comprehensive Coverage (Benefits 1 to 11)</b>				
<b>ANNUAL PREMIUM – Class I &amp; II (Inclusive of 7% GST)</b>	<b>172</b>	<b>298</b>	<b>439</b>	<b>708</b>

Occupational Class		
Class I	Class II	Class III
<p><b>Most professional and persons engaged in executive, administrative or clerical duties.</b></p> <p>Example: Accountant, Agents (Financial products), Auditors, Auctioneers, Architects (Indoor), Artists (Commercial), Authors, Bankers, Brokers (Financial, Commodities Trading), Buyers (Merchandise only), Cashiers, Chemists (Excluding industrial), Chiropractors, Clerks, Dealers (Financial Products/Cars), Dentists/Doctors (General practitioners and surgeons), Draftspersons, Editors, Financial Analyst, Fashion Designer, Home-maker, IT Professionals, Jewelers (Retail only), Lawyers, Librarians, Management (Director, Manager etc), Marketing Personnel, MRT station assistant, Optician, Retiree, Student (more than 16 years old), Teachers</p>	<p><b>Persons engaged in skilled/semi-skilled occupation and not exposed to any special hazards.</b></p> <p>Example: Assembly Line Production Worker (Not using tools &amp; machinery), Barbers/ Hairdressers, Beauticians, Botanists, Caterers (Not cooking), Engineers (In-house only), Fitness/Gym Instructors, Foreman (Non-Construction), Hardware Merchants, Health Inspectors, Horticulturists, Insurance Agent/Property Agent, Laboratory/Research Assistants, Outdoor Sales/Marketing (in schools/colleges/hospitals), Pet Dealers, Physiotherapists, Pharmaceutical Researchers, Picture Framers, Seamstresses, Surveyors, Tailors, Theater Staff, Waiters</p>	<p><b>Most occupations which require manual labour but not related to offshore risk or great heights or depths nor jobs that require specially acquired skills.</b></p> <p>Example: Butchers, Carpenters (Not using woodworking machinery), Chefs, Contractors, Couriers, Domestic Helpers, Factory Production Workers, Farmers, Fishmongers, Foreman (construction), Furniture Movers, Hawkers/Market Stallholders, Household Cleaners, Motor Repairers, Painters (Not involving work at heights), Paramedics, Plumbers, Taxi Drivers, Technicians, Unarmed Security Guards, Veterinary Surgeons</p>

**DECLINED OCCUPATIONS** Ship Crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, oil-rig platform and/or offshore work; occupations involving the use of heavy machinery (cranes, forklifts, vehicles requiring a Class 4 or above driving license and the like)/woodworking related; construction/unskilled workers; occupations involving welding, work at heights exceeding 30 feet above ground or floor level), underground, handling of hazardous chemicals &/or explosive materials; occupations involving manual work in hazardous places (shipyard/dockyard/construction site/airplane hangar/oil refinery and the like).

For clarifications on Occupational Class not stated above, you may contact our call centre at 6419 – 3000.

