

Chartis is one of the world's leading property-casualty and general insurance organizations. Serving more than 45 million commercial and personal clients in more than 160 countries and jurisdictions, Chartis has a 90-year history, one of the industry's most extensive ranges of products and services, and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property – casualty and general insurance operations of Chartis Inc.

Always at your Service

Agent's / Broker's stamp

AA Insurance Services Pte Ltd
336 River Valley Road
#01-00 AA Centre
Singapore 238366
Phone: 6389 4241
Email: enquiry@aa-insurance.com.sg
www.aa-insurance.com.sg



Chartis Singapore Insurance Pte. Ltd.

CHARTIS Building
78 Shenton Way
#07-16
Singapore 079120
www.chartisinsurance.com.sg
Co. Reg. No. 201009404M

This insurance is underwritten by Chartis Singapore Insurance Pte.Ltd.
This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this proposal form is accepted by the company in accordance to its policy, terms and conditions.

AHIP508-01/11

© Chartis Singapore Insurance Pte. Ltd.

CHARTIS 

INDIVIDUAL PERSONAL ACCIDENT
Sapphire Enhanced



A comprehensive Personal Accident Plan to suit your needs.

You have unique needs, so a flexible accident protection plan offering multiple coverage options is the ideal solution. Accidents can't be predicted, but with SAPPHIRE ENHANCED you can rest in the knowledge that you and your loved ones are fully covered should the unforeseen happen.

SAPPHIRE ENHANCED is a Personal Accident Plan that gives you four different coverage options with comprehensive benefits you can choose to add on! Make SAPPHIRE ENHANCED your choice.

4 Choices of Plan Options with up to \$500,000 Personal Accident Coverage

With 4 plans to choose from, you can pick the plan that best suits your needs. You don't have to pay more than necessary to cover you and your family!

Additional 50% Payout for Permanent Total Disablement

An additional 50% of the Principle Sum Insured will be payable in the event of a permanent total disability.

Accident Medical Reimbursement

Medical costs can burn a sizeable hole in your pocket. SAPPHIRE ENHANCED not only reimburses your hospital fees, but pays for out-patient medical treatment, including Traditional Chinese Medicine. It also covers the cost of purchasing mobility aids should you need them following an accident.

Weekly Benefit

Loss of income while you are off work due to an accident can be a severe financial burden. SAPPHIRE ENHANCED pays you a weekly benefit so that you can concentrate on your recovery.

FREE 10% Coverage for Unlimited Number of Children

Adding family members to a protection policy can be costly, especially with a growing family. Not with SAPPHIRE ENHANCED! All your children are covered for 10% of your chosen plan absolutely FREE!

Even More Choice with ADDITIONAL COVERAGE!

It is worth considering the additional security SAPPHIRE ENHANCED can bring to your family should the unforeseen happen to you...

Daily In-Hospital Income

With an added daily income for each day you are hospitalised due to an accident, you can focus on a full recovery.

Emergency Medical Evacuation

The tremendous expense of medical evacuation is something to protect against, especially if you travel often.

Lifestyle Maintenance Benefit

Invaluable additional monthly income to help your family maintain their current lifestyle in the event of accidental death.

Compassionate Allowance

A one-time payment upon accidental death to help your family manage immediate financial concerns.

Child Support Fund

To ensure that your dependent children are taken care of financially should you not be around to provide for them in the event of accidental death.

Special Highlights

- 24-hour worldwide coverage
- No medical examination required
- No health questionnaire
- Guaranteed Issue
- Comprehensive benefits available

Exclusive Extensions

- Covers Insect & Animal Bites – Extended to cover Dengue Fever.
- Covers Food Poisoning
- No Claim Bonus – Accidental Death & Permanent Disablement Sum Insured will increase upon renewal by 5% for the first 5 years up to 25%.

SAPPHIRE ENHANCED allows you to choose a plan and the amount of coverage that best suits your present needs. With such a comprehensive range, it won't take long to pick your choice of benefits and sign up today!

*All payouts are subject to the applicable benefit limit.

Sapphire Enhanced APPLICATION 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.

Age Eligibility :

- Adult : from 16-65 years old, renewable up to age 75 years old.
- Child : from 15 days to 18 years old (extended to 25 years of age for full-time students studying in a recognized tertiary institution)

Details of Applicant

Name (Mr/Mrs/Ms) _____

Passport/NRIC No. _____

Nationality _____ Marital Status _____

Occupation _____

Job Description _____

Address _____

_____ Postal Code _____

Tel (h/o) _____ (hp) _____

Date of Birth _____ (dd) _____ (mm) _____ (yy)

Email Address _____

Details of Spouse (if enrolling)

Name (Mr/Mrs/Ms) _____

Passport/NRIC No. _____

Nationality _____

Occupation _____

Job Description _____

Tel (h/o) _____ (hp) _____

Date of Birth _____ (dd) _____ (mm) _____ (yy)

Email Address _____

For Official Use

Producer Name **AA Insurance Services Pte Ltd**

Producer Code **503487** Agency **AAIS**

Address **336 River Valley Road #01-00 Singapore 238366**

Tel (o) **6389 4241** (pgr/hp) _____

Fax **6734 6704** Email **enquiry@aa-insurance.com.sg**

Plans & Mode of Payment (All premiums inclusive of 7% GST)

Applicants who are of Class III Occupational Risk may enroll for Plans 1, 2 or 3 of the Basic Coverage only.

Applicant	Occupational Class	Benefits	Plan 1	Plan 2	Plan 3	Plan 4
<input type="checkbox"/> Main Applicant	<input type="checkbox"/> I & II	Basic	<input type="checkbox"/> 123	<input type="checkbox"/> 212	<input type="checkbox"/> 305	<input type="checkbox"/> 498
		Comprehensive	<input type="checkbox"/> 172	<input type="checkbox"/> 298	<input type="checkbox"/> 439	<input type="checkbox"/> 708
	<input type="checkbox"/> III	Basic	<input type="checkbox"/> 234	<input type="checkbox"/> 424	<input type="checkbox"/> 640	<input type="checkbox"/> NA
<input type="checkbox"/> Spouse (if enrolling)	<input type="checkbox"/> I & II	Basic	<input type="checkbox"/> 123	<input type="checkbox"/> 212	<input type="checkbox"/> 305	<input type="checkbox"/> 498
		Comprehensive	<input type="checkbox"/> 172	<input type="checkbox"/> 298	<input type="checkbox"/> 439	<input type="checkbox"/> 708
	<input type="checkbox"/> III	Basic	<input type="checkbox"/> 234	<input type="checkbox"/> 424	<input type="checkbox"/> 640	<input type="checkbox"/> NA
Total Premium						

Credit Card: VISA MasterCard Amex Diners

*Please tick accordingly

One Time Payment Only* OR

One Time & Recurring Payment*

Cardholder's Name: _____

Credit Card No.:

NB: Policy will be issued upon receipt of approval from the respective credit card company.

Expiry Date (mm-yy) -

I/We agree to pay the premiums according to the plan chosen and I/We hereby authorise Chartis Singapore Insurance Pte. Ltd. to charge the stated annual premium to the following credit card. Where a third party credit card is used, I/We declare that the cardholder has authorised and consented to its use.

Declaration & Authorisation

I/We hereby declare and agree on behalf of myself/ourselves and any person(s), firm or corporation, that any information collected or held by Chartis (whether obtained in this Proposal or otherwise obtained) may be used and disclosed by Chartis, its associated individual/companies or any independent third parties (within or outside Singapore) for any matters relating to this Proposal, any Policy issued and to provide advice or information concerning products and services which Chartis believe may be of interest to me/us, and to communicate with me/us for any purposes.

I understand that SAPPHERE ENHANCED is a Personal Accident Policy and benefits shall be payable upon the occurrence of an accident, subject to applicable terms and conditions.

I understand that all Pre-Existing conditions are not covered.

I am aware that I can seek advice from a qualified advisor before I sign this enrolment form. Should I choose not to, I take sole responsibility to ensure that this product is appropriate for my financial needs and insurance objectives.

If I am switching policy, I should consider whether this will result in any cost and whether the benefits under the new policy are more suitable.

I hereby declare that I am ordinarily resident in Singapore as defined by "Insurance Act (Cap. 142) (Amendment of First Schedule) Order 2010"

I/We hereby declare that I/We have received, read and understood, or have been advised of and understand, the contents of the brochure and any information material relating to this insurance product.

Signature of Proposer _____

Date _____



Sapphire Enhanced

Summary of Benefits		Sum Insured (S\$)			
BASIC BENEFITS		Plan 1	Plan 2	Plan 3	Plan 4
1.	Accidental Death & Permanent Disablement Pays a lump sum in the event of accidental death or permanent disablement.	100,000	200,000	300,000	500,000
2.	Accident Medical Reimbursement Reimburses for in-hospital and out-patient treatment.	up to 4,000	up to 5,000	up to 6,000	up to 7,000
3.	Weekly Benefit For Temporary Total Disablement Provides up to 104 weeks supplementary income upon temporary total disablement due to an accident.	100	200	300	500
4.	Traditional Chinese Medicine Reimburses for Traditional Chinese Medicine or Treatment due to an accident.	up to 750	up to 750	up to 750	up to 750
5.	Mobility Aid and Ambulance Services Reimbursement 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.	FREE Cover for Children Children enjoy free coverage of up to 10% of all benefits excluding weekly benefit on condition that both parent 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 the lower sum insured.	10%	10%	10%	10%
Basic Coverage (Benefits 1 to 6)					
: Annual Premium - Class I & II (Inclusive of 7% GST)		123	212	305	498
: Annual Premium - Class III ONLY (Inclusive of 7% GST)		234	424	640	NA
COMPREHENSIVE BENEFITS		Plan 1	Plan 2	Plan 3	Plan 4
7.	Daily Hospital Income Pays a daily income for every complete day of hospitalisation for up to 60 days due to an accident.	50	100	150	250
8.	Emergency Medical Evacuation Covers emergency medical evacuation expense following an accident overseas up to the sum insured.	up to 10,000	up to 20,000	up to 30,000	up to 50,000
9.	Lifestyle Maintenance 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.	Compassionate Allowance Pays a lump sum upon the accidental death of the insured.	5,000	10,000	15,000	25,000
11.	FREE Cover for Child Support Fund 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
Comprehensive Coverage (Benefits 1 to 11)					
: Annual Premium - Class I & II (Inclusive of 7% GST)		172	298	439	708
Occupational Class					
Class I	Class II	Class III			
Most professional and persons engaged in executive, administrative or clerical duties. 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	Persons engaged in skilled / semi-skilled occupation and not exposed to any special hazards. Example: Assembly Line Production Worker (Not using tools & 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	Most occupations which require manual labour but not related to offshore risk or great heights or depths nor jobs that require specially acquired skills. 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			
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