

SAFEGUARD YOUR FAMILY

Preparing for the unexpected

HIV through blood transfusion coverage **NEW!**

Defending against diseases

Medical Expenses Coverage up to 21 infectious diseases. List includes:

- 🦠 ZIKA Fever (ZIKA Virus Disease) **NEW!**
- 🦠 Middle East Respiratory Syndrome (MERS) **NEW!**
- 🦠 Severe Acute Respiratory Syndrome (SARS)
- 🦠 Hand, Foot and Mouth Disease (HFMD)
- 🦠 Avian Influenza
- 🦠 Dengue

Caring for your children and parent

In the unfortunate event of an accidental death, our Child Education Fund and Parent Shield benefits ensure that your loved ones continue to be cared for.

Easing life's tough moments

In the event of accidental permanent disablement, we provide home and mobility enhancement benefits which includes:

- 🦠 Mobility Aid
- 🦠 Prosthesis & Ambulance Service
- 🦠 Home and Vehicle Retrofitting



COVERING POTENTIAL CRISES

Key extensions:

- 🦠 Accidental miscarriage
- 🦠 Insect / Animal bites
- 🦠 Food poisoning
- 🦠 Drowning or suffocation by smoke, poisonous fumes or gases
- 🦠 3rd degree burns

WHO CAN APPLY?

- 🦠 Adults from 18 to 70 years old (at last birthday)
- 🦠 Children from 15 days from birth to 18 years of age (25 years of age for full time students in a recognised tertiary institution)
- 🦠 Singaporean Citizen, Permanent Resident of Singapore or Foreigner with valid Employment Pass residing in Singapore
- 🦠 Proposal for children must include at least one parent
- 🦠 All insured persons covered must buy from the same plan

FREE-LOOK PROVISION

If you decide that the policy is not suitable for you after your purchase and you have not made any claims, you may request for a full refund of your paid premium within 14 days from the date of receipt.

The policy is protected under the Policy Owners' Protection Scheme which is administrated by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

This is not an insurance contract. However, your declarations and disclosures shall form the basis of the contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy.

About LONPAC

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business. We are a wholly-owned subsidiary of LPI Capital Bhd.

Operating through 21 branches in Malaysia and a foreign branch in Singapore, we have grown to become one of the leading general insurers with clients including major corporations in the finance, property development and manufacturing industries.

As 'Your Preferred Premier Insurance Solutions Provider', our mission is to offer you innovative insurance products and customer-centric service. Our commitment has bagged us multiple awards. In October 2015, A.M Best Asia-Pacific Limited affirmed our financial strength rating of A- for "Excellent".

In 2007, LPI Capital Bhd extended its reach to Cambodia to partner with Public Bank Berhad and Cambodian Public Bank Plc. to form Campu Lonpac Insurance Plc.



LONPAC INSURANCE (S98FC5635C)

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Safeguard the future
of you and your family

Personal CarePlus



Personal CarePlus offers you ample protection at affordable premiums. So when it comes to the unpredictable future, you can expect only peace of mind.

GREATER COVERAGE, MORE PROTECTION



Spouse special: 10% off your spouse's premium when you sign up together. Plus, coverage¹ for up to 3 children at discounted premiums



Double indemnity for accidental death and permanent disablement when travelling in any licensed transport



24-hour worldwide coverage gives you and your family peace of mind wherever you are



Protection for full-time National Servicemen when off-duty and NSmen during reservist training

¹Applicable to Accidental Death, Accidental Permanent Disablement, Double Indemnity for Accidental Death and Accidental Permanent Disablement and Medical Expenses only. Coverage is at 20% of the Main Insured's benefit.

COVERAGE SUMMARY

S/N	Benefits	Basic Plan	Standard Plan	Premier Plan
ACCIDENT				
1	Accidental Death	S\$100,000.00	S\$200,000.00	S\$300,000.00
2	Accidental Permanent Disablement	S\$100,000.00	S\$200,000.00	S\$300,000.00
3	Temporary Total Disablement (up to 104 weeks)	S\$200.00 per week	S\$300.00 per week	S\$400.00 per week
4	Temporary Partial Disablement (up to 104 weeks)	S\$100.00 per week	S\$150.00 per week	S\$200.00 per week
5	Double Indemnity for Accidental Death and Permanent Disablement whilst travelling or boarding any licensed public transport ENHANCED	S\$200,000.00	S\$400,000.00	S\$600,000.00
MEDICAL EXPENSES				
6	Medical Expenses (Annual Limit)	S\$5,000.00	S\$6,000.00	S\$8,000.00
7	Hospital Allowance (up to 60 days)	S\$75.00 per day	S\$100.00 per day	
8	Traditional Chinese Medicine (TCM)	S\$75.00 per treatment up to S\$500.00 any one period of insurance	S\$100.00 per treatment up to S\$750.00 any one period of insurance	
9	21 Infectious Diseases - Zika Fever (ZIKA Virus Disease) NEW! - Middle East Respiratory Syndrome (MERS) NEW! - Hand, Foot and Mouth Disease (HFMD) - Avian Influenza or "Bird Flu" due to Influenza A viral strains H1N1, H5N1, H9N2, H7N7 or H7N9 - Severe Acute Respiratory Syndrome (SARS) - Dengue Fever / Dengue Hemorrhagic Fever - Variant Creutzfeldt-Jakob Disease (Vcjd) or "Mad Cow Disease" - Nipah Virus Encephalitis - Japanese Viral Encephalitis - Malaria - Pulmonary Tuberculosis - Measles - Rabies - Melioidosis - Chikungunya Fever - Mumps NEW! - Rubella NEW! - Cholera NEW! - Yellow Fever NEW! - Poliomyelitis NEW! - Diphtheria NEW!	Up to S\$1,000.00	Up to S\$1,200.00	Up to S\$1,600.00
10	HIV through Blood Transfusion NEW!	S\$10,000.00		
LIFESTYLE				
11	Repatriation Allowance	Up to S\$10,000.00		
12	Bereavement Allowance	Up to S\$3,000.00	Up to S\$4,000.00	Up to S\$5,000.00
13	Child Education Fund (up to 3 Children)	NA	S\$10,000.00 per child	
14	Parent Shield (up to 2 parents)	NA	S\$10,000.00 per parent	
15	Home & Mobility Enhancement NEW! - Includes mobility aid, prosthesis & ambulance service, home & vehicles retrofitting	Up to S\$1,500.00	Up to S\$2,000.00	Up to S\$2,500.00
Basic Premium (inclusive of 7% GST) - Class 1 & 2		S\$168.00	S\$298.00	S\$430.00
Basic Premium (inclusive of 7% GST) - Class 3		Refer to Underwriter		

Classification of Occupations

Class 1	Persons engaged in professionals, administrative, managerial, clerical and non-manual occupations / Indoor work solely in office or similar non-hazardous places/sedentary nature.
Class 2	Persons with occupations that involves supervisory nature or outdoor work or engaging in occasional manual labour whose duties do not require the use of tools and machinery and expose to any special hazard.
Class 3	Persons with occupations involving manual labour requiring the use of tools and machinery and non-hazardous work but excluding woodworking and other heavy machinery.
Excluded Occupation	Law enforcement and civil defence personnel, fulltime military personnel, firemen, professional divers, persons engaging offshore activities, oilrig workers engaged in mining activities, aerial photography handling explosives or working at docks, air/sea cabin crew, professional sports personnel and persons engaged in hazardous sports.



Your Preferred
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