



SNACK - Accident Product Summary

Product Information

This is a personal accident policy and will protect you and your family financially when there is an accidental death or an injury caused by an accident which happens during the policy term. Policy term means 360 days from the start date as shown in the Policy Schedule.

The amount we will pay depends on the conditions and maximum benefit limits of your plan as set out in the Table of Cover below.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy. Please refer to Appendix 1 for premiums rates.

Table of Cover¹

Maximum benefit (\$\$) per insured person

Benefits		Benefits limit
Section 1	Accidental death	100% of the accumulated coverage not exceeding \$100,000
Section 2	Permanent disability	100% of the accumulated coverage not exceeding \$100,000
Section 3	Extra cover for accidental death on public transport	100% of the accumulated coverage not exceeding \$100,000
Section 4	Medical expenses for injury (per accident)	2% of the accumulated coverage not exceeding \$2,000
Section 5	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	1% of the accumulated coverage not exceeding \$1,000

Accumulated coverage refers to the total sum insured of all SNACK-Accident insurance policies issued to you, which are in force. If you are covered under more than one SNACK-Accident policy, the accumulated coverage shall not exceed \$100,000.

¹Note: Please refer to the Policy Contract on details of policy coverage

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract.

1. Eligibility

This policy is only available to you if you:

- are a Singapore Citizen (SC) or Singapore Permanent Resident (SPR);
- are living or working in Singapore, or away from Singapore for no more than 180 days at any one time;
- are between 18 years old and 61 years old;
- have fully paid your premium
- are not in any of the following occupations: Commercial airline crews, full-time national servicemen, firemen, policemen, regular national servicemen, prison wardens, steermen, armed security guards, carpenters and woodworking machinists, working on board a vessel, navy crews, airforce pilots, chemical plant workers, martial art instructors; and
- have selected at least one trigger applicable to the policy.

2. Premium

The premium that you pay for this policy is not guaranteed and can change. If we change the premium for this policy, we will write to you at your last email address registered in the SNACK by Income online application, at least 30 days before the change is to take place, to tell you what the new premium is.

3. Free-Look Period

There will not be a free-look period as this is a micro-insurance policy that accumulates over time.

4. Conditions for Trigger

By selecting the relevant trigger at the time of application of this policy, you have authorised the premium to be charged to you through the payment mode you have selected for this policy upon our receipt of the confirmation by the trigger source of your completion of the trigger activity. Upon confirmation of such premium payment we shall issue you the policy.

Your completion of the trigger activity shall be subjected to authentication and verification processes by the trigger source and we reserve the right to reject your application for this policy if we have any reason to believe that you have not fully completed the prescribed trigger activity.

We may add, delete, or revise any of the trigger and the trigger activity including the type of trigger, number of trigger and trigger source from time to time and we will notify you of such addition, deletion, revision by way of an email sent to your last email address registered with us in the SNACK by Income online application, prior to your application for any subsequent new SNACK-Accident policy.



5. Cancellation Clause

We can cancel this policy by giving you seven days' notice to your last-known address registered with us. We will consider that you have received this cancellation notice on the same day if we deliver the notice by hand, mail, fax or email.

We will cancel this policy on the date the premium is due if we do not receive the premium due.

If we cancel this policy because the premium has not been paid, you may apply for a new policy. However, your application will depend on us accepting it based on your latest physical or medical conditions.

6. Claims Conditions

- a. You must tell us as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this policy.
- b. You can submit multiple claims related to the same accident for Section 4 - Medical expenses for injury & Section 5 - Treatment by a Chinese medicine practitioner or a chiropractor for injury. We will pay up to the limit shown in the table of cover or up to a period of 12 months from the date of the accident, whichever comes first.

The total we will pay under section Section 4 - Medical expenses for injury & Section 5 - Treatment by a Chinese medicine practitioner or a chiropractor for injury will not be more than the limit shown in the table of cover for any one accident.

- c. You or anyone acting for you must not:

- (i) misrepresent or misdescribe any circumstance which affects your health condition, occupation, country of residence or pursuits or any information which may affect our decision to accept your application;
- (ii) make a claim under this policy knowing the claim to be false or fraudulently exaggerated in anyway;
- (iii) make a statement to support a claim knowing the statement to be false in any way;
- (iv) send us a document to support a claim knowing the document to be forged or false in any way; or
- (v) make a claim for any loss or damage caused by your deliberate act or with your knowledge.

- d. If you can recover all or part of the medical expenses from other sources, we will only pay you the amount that you cannot recover.
- e. We pay all claims in Singapore dollars. If you suffer a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the exchange rate which we will decide on at the date of the loss.
- f. You or your legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, we may need before we assess your claim. We may refuse to refund any expense which you cannot provide original receipts or invoices for.

For further information, you can visit or contact us via any of the following channels:

- (i) snackbyincome.sg/claims
- (ii) hello.snack@income.com.sg



7. End of cover

If we pay under Section 1 - Accidental death, Section 2- Permanent disability, or Section 3 – Extra cover for accidental death on public transport of the Table of Cover, your policy ends immediately on the date of accident and any SNACK-Accident policy issued by us to you after the date of accident will be void and we will refund the premium paid for such SNACK-Accident policy to you.

8. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy contract for the full list of exclusions.

This policy does not cover claims directly or indirectly caused by or arising from:

- a. illness, disease, bacterial or viral infections even if contracted accidentally except where it is covered under policy's benefit extension 1(h) Insect/animal bites, stings or attacks;
- b. pregnancy, childbirth, abortion, miscarriage (except as provided under policy's benefit extension 1(g) Miscarriage due to an accident) or all complications or deaths arising from these conditions;
- c. pre-existing medical conditions, or physical problems which existed before the start of your first policy;
- d. you taking part in any dangerous activities or sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering which involves using ropes, any underwater activities involving underwater breathing apparatus (except scuba diving for leisure purpose with a diving buddy or instructor and no deeper than 30 meters below sea level), sky diving, cliff diving, bungee jumping, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, but not including the following activities carried out for leisure purpose under the supervision of a licensed guide or instructor: hot-air ballooning, ice or winter sports, hiking or trekking, white-water rafting, dragon boating, hunting, horse riding, polo, show jumping, mountain biking;
- e. any illness, disease, bacterial or viral infections covered under policy's benefit extension 1(h) which has been announced as:
 - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO); in the affected countries, from the date of announcement until the epidemic or pandemic ends.

9. Changes in circumstances

If there is any change in circumstances affecting your risk, you must give us immediate written notice via email addressed to hello.snack@income.com.sg. In particular, you must tell us about any change in your health condition, occupation or the country where you are living in.

We can choose not to pay the claim if you have failed to inform us of any change in circumstances affecting your risk, or not allow you to buy other policies from us, or both.



10. Changes made on future SNACK-Accident policies

We may vary or amend the cover, benefit, premiums and terms and conditions under this policy by writing to you at your last email address registered in the SNACK by Income online application, at least 30 days before the change is to take place. Any variation or amendment to this policy by us and endorsement to the policy shall be binding on you.

The cover, benefit, premiums, terms and conditions of any subsequent SNACK-Accident policy that you may apply for in the future may change from time to time and we may also discontinue the sale of any SNACK-Accident policy at any time in the future. We will write to you at your last email address registered with us in the SNACK by Income online application, at least 30 days before the above change or discontinuance is to take place, to inform you of the same.

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early termination and the new plan may cost more or have less benefit at the same cost.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 31 March 2020

Appendix 1 - Premium Rates Table

The premium rates for this plan are as set out below. Please note that the premium rates are inclusive of 7% GST, not guaranteed and may be reviewed from time to time depending on our claims experience.

(i) Occupation Group: Class 1 ^

Age Last Birthday (Years Old)	Sum Insured Amount (S\$) per \$0.30 for 360 days	Sum Insured Amount (S\$) per \$0.50 for 360 days	Sum Insured Amount (S\$) per \$0.70 for 360 days
18	210	350	490
19	204	340	476
20	201	335	469
21	201	335	469
22	201	335	469
23	201	335	469
24	204	340	476
25	252	420	588
26	258	430	602
27	258	430	602
28	258	430	602
29	261	435	609
30	261	435	609
31	261	435	609
32	258	430	602
33	258	430	602
34	255	425	595
35	252	420	588
36	258	430	602
37	255	425	595
38	255	425	595
39	249	415	581
40	246	410	574
41	246	410	574
42	243	405	567
43	243	405	567
44	240	400	560
45	240	400	560
46	234	390	546
47	231	385	539
48	225	375	525
49	222	370	518
50	219	365	511
51	213	355	497
52	207	345	483
53	204	340	476
54	201	335	469
55	195	325	455
56	192	320	448
57	189	315	441
58	186	310	434
59	180	300	420
60	174	290	406
61	165	275	385



(ii) Occupation Group: Class 2 ^^

Age Last Birthday (Years Old)	Sum Insured Amount (S\$) per \$0.30 for 360 days	Sum Insured Amount (S\$) per \$0.50 for 360 days	Sum Insured Amount (S\$) per \$0.70 for 360 days
18	192	320	448
19	186	310	434
20	186	310	434
21	183	305	427
22	183	305	427
23	183	305	427
24	186	310	434
25	231	385	539
26	234	390	546
27	234	390	546
28	234	390	546
29	240	400	560
30	240	400	560
31	237	395	553
32	234	390	546
33	234	390	546
34	234	390	546
35	231	385	539
36	234	390	546
37	234	390	546
38	231	385	539
39	228	380	532
40	225	375	525
41	225	375	525
42	222	370	518
43	222	370	518
44	219	365	511
45	219	365	511
46	213	355	497
47	210	350	490
48	204	340	476
49	201	335	469
50	198	330	462
51	195	325	455
52	189	315	441
53	186	310	434
54	183	305	427
55	180	300	420
56	177	295	413
57	171	285	399
58	171	285	399
59	165	275	385
60	159	265	371
61	150	250	350



(iii) Occupation Group: Class 3 ^{^^^}

Age Last Birthday (Years Old)	Sum Insured Amount (S\$) per \$0.30 for 360 days	Sum Insured Amount (S\$) per \$0.50 for 360 days	Sum Insured Amount (S\$) per \$0.70 for 360 days
18	132	220	308
19	129	215	301
20	126	210	294
21	126	210	294
22	126	210	294
23	126	210	294
24	129	215	301
25	159	265	371
26	162	270	378
27	162	270	378
28	162	270	378
29	165	275	385
30	165	275	385
31	165	275	385
32	162	270	378
33	162	270	378
34	162	270	378
35	159	265	371
36	162	270	378
37	162	270	378
38	159	265	371
39	156	260	364
40	156	260	364
41	156	260	364
42	153	255	357
43	153	255	357
44	153	255	357
45	150	250	350
46	147	245	343
47	144	240	336
48	141	235	329
49	138	230	322
50	138	230	322
51	132	220	308
52	132	220	308
53	129	215	301
54	126	210	294
55	123	205	287
56	120	200	280
57	120	200	280
58	117	195	273
59	114	190	266
60	108	180	252
61	105	175	245



^ Professional, administrative, managerial or clerical professions which are indoor and of a non-manual nature.

^^ Outdoor professions involving manual work whose duties do not involve using tools or machinery.

^^^ Professions or occupations involving manual work whose duties involves using tools or machinery (other than woodworking machinery).