

PROTECTION

**Your essential  
personal  
accident  
plan**

**AXA  
Band Aid**



**Just as how you always keep  
first aid kits at hand,  
AXA Band Aid is a basic necessity  
for you and your family.**

# Small price. Big coverage.



- Comprehensive Personal Accident plan
- Basic plan costs slightly over S\$50<sup>^</sup> a year
- Pick and choose what you need. And pay only for what you choose

## Pick and choose

Basic Benefits Choose your sum assured	Optional Benefits Choose your benefits and/or sum assured		
<div style="text-align: center; margin-bottom: 10px;"> <p><b>ADB &amp; APDB</b></p> </div> <p>1X coverage for Accidental Death Benefit (ADB) and Accidental Permanent Disablement Benefit (APDB), plus 3X coverage on ADB and APDB while travelling on commercial airplanes.</p> <div style="text-align: center; margin-bottom: 10px;"> <p><b>FREE</b></p> </div> <p>If you have a sum assured of at least S\$500,000, you'll enjoy free protection for up to 3 children at 10% of your sum assured.</p>	<div style="text-align: center; margin-bottom: 10px;"> <p><b>Medical Expenses</b> (E.g. Hand, Foot and Mouth Disease)</p> </div> <p>Get reimbursement for a period of 12 months from diagnosis.</p>	<div style="text-align: center; margin-bottom: 10px;"> <p><b>Home Modifications Reimbursement</b></p> </div> <p>Get reimbursed for modifying parts of your home to facilitate movement after an accident.</p>	<div style="text-align: center; margin-bottom: 10px;"> <p><b>Weekly Benefits on Disablement (Weekly Indemnity)</b></p> </div> <p>If you are partially or permanently disabled, we will pay a weekly benefit to you.</p>
<div style="text-align: center; margin-bottom: 10px;"> <p><b>Broken Bones</b></p> </div> <p>Reimbursement ranges from S\$10,000 to S\$50,000 depending on the protection you choose.</p>	<div style="text-align: center; margin-bottom: 10px;"> <p><b>Accident Medical Reimbursement</b></p> </div> <p>Covers the costly medical treatment necessary for your recovery. This includes:</p> <ul style="list-style-type: none"> <li>• Traditional Chinese Medicine (TCM)</li> <li>• Dental treatment</li> <li>• Chiropractic treatment</li> <li>• Acupuncture</li> <li>• Physiotherapy</li> </ul>	<div style="text-align: center; margin-bottom: 10px;"> <p><b>Daily Accident Hospitalisation Income</b></p> </div> <p>Choose from S\$50 to S\$400 a day for normal ward and S\$100 to S\$800 a day for Intensive Care Unit (ICU).</p>	

<sup>^</sup> Only applicable for basic plan with sum assured of S\$50,000 and without any optional benefits.  
 • All claims and benefits are subject to terms and conditions. Please refer to the general provisions of the policy for details.

## 3 suggested packages

If the packages below do not meet your needs, talk to your AXA Financial Consultant for your customised plan.

Basic Benefits	Sum Assured		
1. Accidental Death Benefit (ADB) <i>Pays a lump sum in the event of accidental death.</i>	S\$100,000	S\$200,000	S\$500,000
2. Accidental Permanent Disablement Benefit (APDB) <i>Pays a lump sum based on disablement due to accident.</i>	Up to S\$150,000	Up to S\$300,000	Up to S\$750,000
3. Double Indemnity Benefit <i>Pays 2X the ADB or APDB while travelling as a passenger on public transportation.</i>	S\$200,000	S\$400,000	S\$1,000,000
4. Triple Indemnity Benefit <i>Pays 3X the ADB or APDB while travelling as a passenger on commercial planes.</i>	S\$300,000	S\$600,000	S\$1,500,000
5. Free Child Cover <i>Up to 3 children can be nominated to enjoy free ADB coverage, provided that the Sum Assured of the parent's policy is S\$500,000 and above.</i>	N.A.	N.A.	Yes
Annual Premium* for Basic Coverage (Benefits 1 to 5): Occupational Class 1 Occupational Class 2 <i>*Inclusive of 7% GST</i>	S\$101 S\$110	S\$201 S\$220	S\$503 S\$551
Optional Benefits	Coverage Amount		
6. Daily Accident Hospitalisation Income and ICU Benefit (per day) <i>Pays a fixed amount for up to 100 days per policy year if the Life Assured is hospitalised in normal ward and 2X the amount for 50 days, if the Life Assured is hospitalised in ICU, due to an accident.</i>	N.A.	S\$100	S\$250
7. Accidental Medical Reimbursement (per year) <i>Reimbursement for in-patient and out-patient treatment of bodily injury due to an accident. Outpatient coverage is up to 50% of this amount.</i>	Up to S\$2,000	Up to S\$3,000	Up to S\$5,000
8. Medical Expenses (per year) <i>Reimbursement for certain medical expenses.</i>	Up to S\$500	N.A.	Up to S\$900
9. Home Modification Reimbursement (per lifetime) <i>Reimbursement for charges incurred within 180 days from the date of accident, if the injury leads to the Life Assured having to modify physical or certain structural parts of his home.</i>	N.A.	Up to S\$10,000	Up to S\$20,000
10. Broken Bones Benefit (per year) <i>Payout of a fixed amount depending on the type of broken bones injuries due to an accident.</i>	Up to S\$10,000	Up to S\$15,000	Up to S\$30,000
11. Weekly Benefits on Disablement (Weekly Indemnity)	N.A.	N.A.	S\$300
Annual Premium* for comprehensive coverage (Benefits 6 to 11): Occupational Class 1 Occupational Class 2 <i>*Inclusive of 7% GST</i>	S\$94 S\$103	S\$150 S\$165	S\$527 S\$580

\*Annual premiums vary according to Occupation Class.

Occupational Classification:

- Class 1:** Persons engaged in professional and administrative work in offices.
- Class 2:** Persons engaged in field traveling and involves some amount of manual work.  
\* Child age between 0 to 16 years old will be classified under Occupation Class 2.
- We have two other Occupational Classes. If you do not fall under the above categories, please contact your AXA Financial Consultant for details.

**Important Information:**

This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

A product summary in relation to AXA Band Aid is available and may be obtained from AXA Insurance Private Limited and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

This brochure is published for general information only. You may wish to seek advice from a qualified adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost.

The insurance policy featured in this brochure 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 should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the AXA website at [www.axa.com.sg](http://www.axa.com.sg) or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)) for a copy of the SDIC Guide on PFF Scheme (Life Insurance).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

All information stated in the brochure is correct as of 23 November 2018.



**Speak to your financial consultant**



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