

PAStar
Personal Insurance

Maximum protection for the individual
and family from just 26 cents a day

TENET
Insurance Company Ltd

it's **beyond** just business

Tenet Insurance Company Ltd

A wholly owned company of Hwa Hong Corporation Limited
a diversified business group listed on the main board of the
Stock Exchange of Singapore

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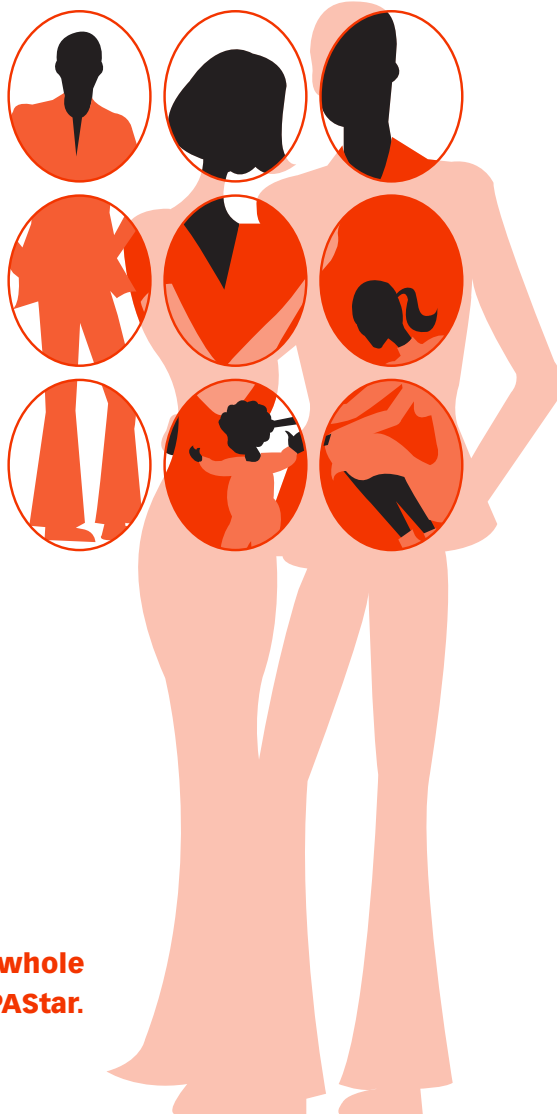
Accidents can strike anyone, anywhere, anytime...

Be warned! Accidents never give warning.

They are waiting to happen all around you. Be it on the road, on the job, at home, at work. Anyone of us could easily become victim to a natural disaster, a fire or a storm at anytime. The amount of emotional stress and financial strain incurred upon such an incident can be enormous. Whilst no policy in the world can insure you against the possibility of an accident happening to you, there is with good foresight and preparation a cost effective way of protecting yourself from the implications of such an incident.

From as little as 26 cents a day, Tenet's PASTar plan offers you complete personal accident protection. It pays you an income should you become hospitalised and it even pays for personal belongings damaged during an accident.

Protect yourself and your whole family today! With Tenet's PASTar.



BENEFITS OF PASTar	Plan D (\$\$)	Plan C (\$\$)	Plan B (\$\$)	Plan A (\$\$)
Accidental Death / Permanent Disablement				
Self	\$300,000	\$200,000	\$100,000	\$50,000
Spouse	\$150,000	\$100,000	\$50,000	\$25,000
Per Child	\$30,000	\$20,000	\$10,000	\$5,000
Domestic Maid (per household)	\$5,000	\$5,000	\$5,000	\$5,000
Daily Hospitalisation Allowance Per Day up to 365 days if hospitalised for >24 hours due to an accident				
Self	\$200	\$150	\$100	\$50
Spouse	\$100	\$75	\$50	\$25
Per Child	\$20	\$15	\$10	\$5
Family/Parental Allowance Per Month for 12 months in event of accidental death				
Self	\$4,000	\$3,000	\$2,000	\$1,000
Spouse	\$2,000	\$1,500	\$1,000	\$500
Medical Expenses as a result of an accident (per policy year)				
Self	\$5,000	\$4,000	\$3,000	\$2,000
Spouse	\$2,500	\$2,000	\$1,500	\$1,000
Per Child	\$500	\$400	\$300	\$200
NEW! Weekly Income Benefit for temporary disablement due to an accident up to 104 weeks (payable for gainfully employed persons only)				
Self	\$300	\$200	\$100	\$50
Spouse	\$150	\$100	\$50	\$25
Personal Effects & Belongings damaged as a result of an accident payable under the policy (per policy year)				
Self	\$500	\$400	\$300	\$200
Spouse	\$250	\$200	\$150	\$100
Survivor Benefit upon accidental death of you and/or your insured spouse (for Family Plan only)				
Free 6 months Extension Cover for surviving insured family members				
Emergency Medical Evacuation & Repatriation plus 24-hour worldwide emergency assistance services				
Individual plan				\$50,000
Family plan				\$100,000

Note: Insureds of age 16 to 21 years old are limited to Plan A only. Retiree/Housewife/Full-time student above 21 years old are limited to Plans A to C.

PREMIUMS	Plan D (\$\$)	Plan C (\$\$)	Plan B (\$\$)	Plan A (\$\$)
Self				
Class I	\$410	\$263	\$158	\$95
Class II	\$557	\$368	\$221	\$126
Class III	-	-	\$420	\$242
Self & Family				
Class I	\$630	\$438	\$276	\$158
Class II	\$809	\$585	\$350	\$205
Class III	-	-	\$644	\$378

Sign up now and enjoy 10% discount if no child or spouse is included in your family plan.

OPTIONAL COVERS	Class I	Class II	Class III	Premium (\$\$)
Child Day-Care Benefit per month for 12 months to care for surviving insured child(ren) aged 12 years old or younger (upon accidental death of you or your insured spouse)				
Per month	\$500	\$250	\$150	\$8
Daily Hospitalisation Allowance arising from Sickness Per Day up to 60 days (all pre-existing illnesses excluded and excess of 24 hours applicable to Insured Persons aged 51 years & above)				
Self	\$80	\$50	\$30	Self only \$60 Self & Spouse \$90
Spouse	\$40	\$25	\$15	
Education Fund for insured child upon accidental death of you or your insured spouse				
Per Child	\$25,000			\$25
Parent's Cover up to 4 parents including parents-in-law for Family plan where both you and your spouse are insured				
Per Parent	\$25,000 (upon accidental death/permanent disability)			\$30

Premiums are subject to prevailing GST.

Classification of Occupation

Class I	Class II	Class III
Persons engaged in indoor and non-manual work in non-hazardous places	Persons engaged in work of an outdoor or supervisory nature or involved occasionally in manual work whose duties do not involve the use of tools or machinery or exposure to any special hazard	Persons engaged in manual work, involving the use of tools or machinery but not of a particularly hazardous nature
Examples – Class 1	Examples – Class 2	Examples – Class 3
<ul style="list-style-type: none"> Accountant Office Clerk Architect (Indoor) Barber / Hairdresser Beautician Dentist / Doctor Home-maker Lawyer Nurse Indoor Sales / Marketing Retiree (More than 62 years old) Surgeon (Non-veterinary) Tailor 	<ul style="list-style-type: none"> Chauffeur Decorator (Managing) Engineer Foreman (Non-Construction) Grocer Outdoor Sales / Marketing Surveyor Insurance Agent / Property Agent Assembly Line Production Worker (Not using tools & machinery) Student (Full-time) Unarmed Security Guard Fitness / Gym Instructor 	<ul style="list-style-type: none"> Baker / Chef Butcher / Fishmonger Carpenter (Not using woodworking machinery) Contractor Courier Driver Farmer Hawker / Market Stallholder Motor Repairer Painter (Not involving work at heights) Plumber Veterinary Surgeon

All other professions and occupations not mentioned above must be referred to the company for approval EXCEPT for the following occupations which will be declined: industrial workers using heavy machinery; woodworking related; air crew, pilot or any occupation involving aviation activities; military personnel, police force personnel, fire fighters; construction/unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil & gas rig and/or offshore work; occupation involving work at heights/underground &/or handling of hazardous chemical/electricity; professional sports teams; professional divers and jockeys; welders and the like.

QUESTIONS & ANSWERS

- Who can enrol in the policy?** Any one between the age of 16 to 70 years old* whom are either Singaporeans, Permanent Residents or Foreigners with valid employment passes, and are domiciled in Singapore can apply. Children from 6 months old up to 20 years who are dependent unmarried and unemployed natural children, legal step-children and legally adopted children of the main insured can also be enrolled in the family plan. For those in full-time tertiary institutions, the age limit will be extended to their 25th birthday. However if you need to leave home for temporary residence overseas ranging from a few months to a few years, please contact our office for separate quotation. * Age next birthday
- Do I need to go for any medical examination?** No. You will be accepted based upon your health declarations on the attached Application Form.
- What are the exclusions?** All Insurance policies have exclusions. Some of the major exclusions under this policy are: war, self destruction, non prescribed use of drugs, intoxication, insanity, venereal disease, AIDS, childbirth, pre-existing defects, professional sports, underwater or other hazardous activities, private aviation and full-time military duty.
- If I make a claim in one year, what happens to my "No Claim Bonus"?** Your existing 'bonus' entitlements will NOT be forfeited. However, there will be no 5% increase in the sum insured on renewal for the year following the claim.
- If my spouse and I are engaged in occupations of different classifications, which premium do I have to pay for a family plan?** The premium will be based upon the occupation of the Main Insured Person if no Class III occupation is involved. Where one of you falls into Class III occupation, the premium will be based on Class III.
- My mobile phone was damaged when I sustained injuries from an accidental fall. Will my phone be covered?** This item is not covered under the Personal Effects & Belongings benefits. Other excluded items are jewellery items (but not watches), pagers, portable computers/diaries/PDAs, camera and video equipment.
- What happens if I have more than 1 PASTar policy with Tenet?** The policy with the highest limit will respond to any claims made.
- Are all Personal Accident plans the same?** Most likely not. You will need to look out for differences in Definitions, Extensions, Tables of Benefits for Permanent Disablement and Exclusions. For example, our 'Accident' definition is wider than many other policies as it does not require the accident to be violent, visible or external.
- What is this Free Look Benefit? Will I be entitled to premium refund if I need to cancel the policy?** Enjoy 14 days 'Free Look'* from the day you receive your insurance policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claims has been made under the policy. * This is not applicable to renewals.

IMPORTANT NOTE: This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of the policy wording. As benefits in Personal Accident Packages differ, we encourage you to discuss your insurance requirements with us or your insurance advisor, before effecting a new personal accident coverage or switching from another personal accident policy.

ENJOY THESE SPECIAL FEATURES WITH PASTar

- Worldwide 24-hour Protection** against sudden, unforeseen and unexpected events
- NEW! Worldwide Terrorism Cover** The insured person is insured up to the capital sum in aggregate for all benefits (excluding biological, nuclear & chemical terrorism & not available for Corporate Group Policies)
- Renewal Up to Age 75** when taken up before 60 and renewed every year with no lapse in cover after 60
- No Claim Bonus** of 5% each year that you do not make a claim. Your sum insured for Accidental Death and Permanent Disablement will increase by 5% on the original sum insured on each renewal up to 25%
- 24-hour Worldwide Emergency Assistance** service plus Emergency Medical Evacuation/Repatriation
- 14 Days Free Look Period** to see whether PASTar is indeed the plan that gives you peace of mind
- Permanent Disablement Benefits for 3rd Degree Burns**

Enjoy these additional benefits when you include your family members under our Family Plan:

- Double Indemnity** in event of fatal accident involving both you and your spouse (excluding acts of terrorism)
- Survivor Benefit** policy will be extended for 6 months FREE for surviving insured family members
- Your Domestic Maid** will be covered for Accidental Death and Permanent Disablement for FREE
- 10% Discount** off the Family Premium if no child or spouse is included

Enjoy these FREE extended benefits:

- Dental Treatment due to an accident
- Food Poisoning
- Insect / Animal Bites
- Accidental Miscarriage
- Treatment expenses from licensed Chinese Physicians, Acupuncturists, Bonesetters up to \$500
- Amateur sports and activities such as roller-blading, snorkeling and wake-boarding
- Suffocation by smoke, poisonous fumes and drowning
- Murder & Assault
- Hijacking
- Riot and Civil Commotion
- Peacetime Reservist
- Loss of limbs without actual physical severance
- Motorcycling

PERMANENT DISABLEMENT TABLE OF BENEFITS

Description of Permanent Disablement (Please refer to our office or website for full PD Table of Benefits)	Enhanced	% of Capital Sum Insured Payable
1. Total paralysis of all limbs		150%
2. Total and permanent loss of all sight of		
- both eyes		150%
- one eye		100%
3. Total loss of speech		50%
4. Total loss of speech and hearing in both ears		150%
5. Total loss by physical severance or total and permanent loss of use of		
- two whole limbs or two feet/hands		150%
- one leg at hip or between hip and ankle		100%
- loss of one arm at shoulder or between shoulder and wrist		100%
- one hand or one foot		100%
6. Total loss by physical severance or total and permanent loss of use of both thumbs and all fingers		100%
7. Total loss by physical severance or total and permanent loss of use of index finger		from 5% to 15%
8. Total loss by physical severance or total and permanent loss of use of little finger		from 3% to 10%
9. Total loss by physical severance or total and permanent loss of use of toes		from 3% to 18%
10. Fractured leg or patella with established non-union of leg or Shortening of leg by at least five centimetres		10%
11. Third Degree Burns		from 50% to 100%

Where the injury is not specified, the Company will adopt a percentage of disablement, which in its opinion is not inconsistent with the provisions of the Table of Benefits.

Personal Insurance Application Form

Intermediary's code:

The Applicant

Name:

Address:

NRIC / Passport No.: Nationality:

Telephone No.: (HP) (H) (O)

Marital Status: Email:

Particulars of Person(s) to be Insured

Details of spouse, child(ren) and parent(s) are required only if they are included in this cover

Relation	Name	NRIC/ Passport No.	Birth Date	Sex	Occupation	Class I/II/III
Self						
Spouse						
Child 1						
Child 2						
Child 3						
Parent						
Parent						

Period of Insurance

From _____ to _____

Choice of Plan / Coverage (please tick)

Self
 Self & Family
 Self & Spouse*
 Self & Child(ren)*
 Plan D
 Plan C
 Plan B
 Plan A

* 10% discount granted on the family plan premium

Optional Covers (please tick) Premium * Available for Family Plan only

Child Day-Care Benefit* S\$8
Daily Hospitalisation Arising from Sickness
 Self S\$60
 Self & Spouse (for Family Plan) S\$90
Education Fund for All of Your Children*
 No. of children _____ x S\$25 per child
Parent's Cover
 No. of Parent(s): _____ x S\$30 per parent
(Parents-in-law can only be insured where a family plan is effected and both insured and spouse are covered)

Details on Occupation / Hobbies / Insurance History

1. Do you superintend or perform manual work? Yes / No
 2. Is there anything hazardous about your occupation or hobbies? Yes / No
 3. Do you suffer from any disease, physical defect, infirmity or illness? Yes / No
 4. Have you any other personal accident insurance? Yes / No
 5. Has your application for life or accident insurance been declined or has any policy been cancelled or renewal refusal or subject to special terms? Yes / No
 6. Have you ever made a claim against any insurer in respect of any bodily injury? Yes / No
 If any answer is Yes, please provide details:

Declaration

I declare that the person(s) to be insured is/are in good health and free from any physical impairment and domiciled in Singapore. I will give notice to Tenet Insurance Company Ltd of any change in the health, occupation, activities or country of residence of such person(s). I further declare that I am not an undischarged bankrupt.

I understand and agree that benefits under this policy will only be payable upon an accident occurring, with the exception of the optional coverage for Daily Hospitalisation Allowance arising from sickness. I am aware that I can seek advice from a qualified advisor to ensure that this product is appropriate for my financial needs and insurance objectives before I sign this application.

I hereby declare that the statements made in this application are true and complete which shall be the basis of contract between me/us and Tenet Insurance Company Ltd.

Please charge S\$ _____ (including GST) to my Visa/Mastercard* (*delete as appropriate)
 Card No. - - -
 Expiry Date: -
 I enclose a cheque for S\$ _____ (including GST) payable to Tenet Insurance Company Ltd.
 Bank / Cheque No.: _____

Signature of Applicant _____ Date _____
 on behalf of person(s) to be insured

- Important Notice:
- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
 - Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
 - The liability of the Company does not commence until this proposal is accepted.

For Official Use

We confirm acceptance of this application in accordance with our policy terms conditions and exceptions, effective _____.

Name & Signature of Approving Officer/Date _____