

FWD PA Assure insurance



Equip yourself with confidence to take on life's challenge regardless of where you are¹

With FWD PA Assure insurance, you can be covered financially for unexpected accidents, as well as infectious diseases such as Dengue and COVID-19².



Coverage for infectious diseases

Covers up to 24 infectious diseases including dengue and COVID-19



Automatically cover your child

Free child coverage under Family Plan (minimal selection of 2 adults)



Coverage for adventure sports

Get covered for injury due to accidents that occur during the participation of an adventure sport



Easy sign-up process

No underwriting questions across all plans

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¹Worldwide coverage for a maximum of 180 consecutive days outside Singapore.

²Customers can make claims related to COVID-19 after a waiting period of 15 days from your policy coverage start date, while the usual waiting period of 90 days will still apply to all other Infectious Disease claims.

Summary of benefits

FWD PA Assure insurance provides financial protection to you and/or your family in the event of accidental death or injury during the period of insurance. The amount we will pay depends on the conditions and maximum benefit limits of the insured person's plan as set out in the Table of Benefits below.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Benefits across all plans	Unlimited emergency medical evacuation & repatriation				
	Emergency phone charges for 24 hours medical and non-medical emergency assistance (up to S\$300)				
	Child benefits (if applicable) at 50% of a parent's sum insured, based on whichever parent's plan is lower for: <ul style="list-style-type: none"> – Emergency medical evacuation & repatriation – Accidental death – Medical expenses for inpatient & outpatient – Daily hospital income (up to 365 days) – Mobility & prosthesis aids 				
Accidental death and disability benefits					
Accidental death	S\$50,000	S\$100,000	S\$250,000	S\$500,000	S\$1,000,000
Double indemnity for accidental death on public transport	S\$50,000	S\$100,000	S\$250,000	S\$500,000	S\$1,000,000
Permanent total and partial disability (per policy year)	S\$50,000	S\$100,000	S\$250,000	S\$500,000	S\$1,000,000
Guardian angel (per policy year)	S\$50,000	S\$50,000	S\$100,000	S\$150,000	S\$200,000
Funeral grant for accidental death	S\$1,000	S\$2,000	S\$2,000	S\$2,000	S\$3,000
Weekly income for temporary total disability (up to 104 weeks)	S\$50	S\$100	S\$250	S\$400	S\$500

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Medical expenses					
Medical expenses for inpatient & outpatient	S\$1,000	S\$3,000	S\$4,000	S\$7,000	S\$7,500
Sub-limit for:					
– Chinese physician, acupuncturist, bonesetter and chiropractor expenses (up to S\$60 per visit)	S\$300	S\$1,000	S\$1,500	S\$1,500	S\$1,500
– Physiotherapy expenses	S\$500	S\$1,000	S\$1,500	S\$1,500	S\$1,500
Daily hospital income (up to 365 days)	S\$50	S\$100	S\$200	S\$300	S\$300
Lifestyle benefits					
Mobility & prosthesis aids	S\$500	S\$3,000	S\$4,000	S\$4,000	S\$4,000
Home modifications	NA	S\$5,000	S\$10,000	S\$15,000	S\$20,000
Daily taxi allowance (up to 14 days)	S\$20	S\$20	S\$40	S\$60	S\$100

Your policy provides insurance coverage for one year, and may be renewed annually up to age 75 subject to terms and conditions at the point of renewal.

Infectious disease

We will consider an infectious disease as an accident and if it triggers a benefit under this policy, we will pay up to 50% of the relevant limit stated in your PA Assure insurance summary. This extension has a 90-day waiting period from your policy coverage start date.

For more information:

<https://www.fwd.com.sg/uploads/pdfs/IPP-policy-wording.pdf>

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