

Phillip Protect Personal Accident Plan

Frequent Asked Questions/FAQs

1. What does Phillip Protect Personal Accident Plan cover?

The plan indemnifies you in the event of an Accidental Death and Permanent Disablement with an insurable sum insured of \$100,000.

2. How can I be eligible for cover?

You are a Phillip Securities client and paid the applicable premium. You must also be between 18 to 65 years old plan during plan enrolment. The plan is renewable up to 70 years old.

3. How much the premium?

The payable annual premium is \$36.00 + GST.

4. Will there be any underwriting done? Will Pre-existing conditions be covered?

No, underwriting review will not be performed. Pre-existing conditions are not covered under the plan.

5. Will this be payable on top of my other insurance plan/s?

Yes. Phillip Protect Plan pays in addition to other Personal Accident plan/s that you may have. This is subject to the terms and conditions of the policy.

6. What are the occupations or activities that are excluded?

The list of occupations and activities that are excluded are as below:

- Pilots, air crew or any occupation involving aviation activities;
- Full-time military personnel;
- Police force personnel;
- Fire fighters;
- Construction or un-skilled workers;
- Ship crew or workers on board vessels, oil & gas rig workers, off-shore workers, stevedores, ship-breakers;
- Welding;
- Professional team sports;
- Work involving height exceeding 30ft above ground and/or floor level,
- Underground works;
- Handling of hazardous chemicals or electricity;
- Use of wood-working tools and machineries;
- Professional divers and jockeys; and
- Crane Operators.

7. Where do I retrieve my policy?

Your Policy Certificate will be sent to your registered email within 5 working days upon successful premium deduction.

8. How do I make a claim and what are the documents required?

Please notify and submit your claim to ECICS within 30 days of the accident. Kindly refer to our website, www.ecics.com.sg/claims/ for the Claims Form and the relevant documents to be submitted for us to process the claim.

9. Can I cancel the policy?

Yes, you may write to ECICS to customerservice@ecics.com.sg to cancel the policy. However, there will be no refund issued to you.

10. Who is ECICS?

ECICS is a full subsidiary of IFS Capital Limited, a public listed financial group on Singapore SGX board. Its ultimate parent company, Phillip Capital Group is one of the largest financial institutions in Singapore. ECICS became a fully licensed general insurer in 2013 under the approval of Monetary Authority of Singapore. ECICS has a wide range of general insurance related business product lines.