

**China Life  
Accident  
Guardian**

Be financially supported  
for unforeseen events.

*Deal with  
uncertainties and  
enjoy your life!*



## About us

Established in 2015, China Life Insurance (Singapore) Pte. Ltd. is a licensed life insurer which is regulated by the Monetary Authority of Singapore. As part of China Life Insurance (Group) Company (“China Life”) which is the largest state-owned financial insurance corporation in China, we are backed by its financial strength and established heritage<sup>^</sup>. For 19 consecutive years, China Life is a Fortune Global 500 company, ranking 32 in 2021. It is an influential global brand with a brand value of RMB 436.672 billion\*.

Our parent company, China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”) is a wholly-owned subsidiary of China Life. It has grown to become one of the largest financial institutions in Hong Kong with an asset value of more than HKD 456.3 billion (December 2020) and its premium income exceeded HKD68.9 billion in 2020. China Life (Overseas) has extended its footprint in Southeast Asia region in recent years, and established subsidiaries in Singapore and Indonesia in 2015 and 2018 respectively. Its financial rating by Moody’s was “A1” (insurance financial strength rating in December 2021) and by Standard & Poor’s was “A” (long-term local currency issuer credit rating and insurer financial strength rating in December 2021).



As a socially responsible company, we are committed to offer value-added financial solutions to customers to fulfil their risk protection, retirement, wealth management, and legacy planning needs. We believe in giving back to society through our corporate social responsibility activities to make a positive impact on the community and our customers. We have a network of 19 branches formed by strategic partnership of 2 banks, and more than 23 strategic partners formed by local and international brokerages, private banks and wealth management companies. We have officially launched our Agency Channel. It aims to penetrate the local insurance industry and built a trusted and experienced team, equipped to provide utmost services to local clients and high net worth clients.

\* Source: Top 500 Most Valuable Chinese Brands 2021 by World Brand Lab

<sup>^</sup> Note: The Fortune Global 500 ranking was accorded to our strong ultimate parent company, China Life Insurance (Group) Company. The Moody's and Standard & Poor's credit ratings were accorded to China Life Insurance (Overseas) Company Limited, our parent company.



## China Life Accident Guardian

Nobody wants accidents, but when they happen, we want you to have the best coverage possible. China Life Accident Guardian is a yearly renewable plan<sup>1</sup> that offers comprehensive financial support to you and your family. Enjoy 24/7 worldwide coverage on accidental death, disability, hospital cash benefits, medical expenses<sup>2</sup> including TCM and chiropractic treatments, and a whole lot more.

### Key Benefits:



#### Accidental Death<sup>3</sup>, Major and Other Permanent Disablement Benefit<sup>4</sup>

Receive up to \$500,000 of Accidental Death, Major and Other Permanent Disablement Benefit in the event of death or major and other permanent disablement due to an accident.



#### Double/Triple Indemnity Benefit<sup>5</sup>

Get covered up to 3x of the Accidental Death Benefit or Major Permanent Disablement Benefit.



#### Daily Hospital Cash Benefit

Upon hospitalization due to an accident, receive daily cash up to \$250 for a maximum of 180 days.



#### Medical Expense Reimbursement

Get a reimbursement of medical expenses, including TCM and chiropractic treatments arising from bodily injury up to \$500 for each and every accident.



#### Flexible Choices of Plan Types<sup>6</sup>

Choose from 6 different types of plans with various additional coverages.



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Choose from 6 different types of plans with various additional coverages.

Benefits	Benefit limit					
	Plan 0	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit	\$10,000	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Major Permanent Disablement Benefit	\$10,000	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Other Permanent Disablement Benefit	\$10,000	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Double Indemnity Benefit <sup>7</sup>	\$20,000	\$100,000	\$200,000	\$400,000	\$600,000	\$1,000,000
Triple Indemnity Benefit <sup>7</sup>	\$30,000	\$150,000	\$300,000	\$600,000	\$900,000	\$1,500,000
Total Disability <sup>^</sup> (Weekly)	Nil	Nil	\$100	\$200	\$300	\$500
Partial Disability <sup>^</sup> (Weekly)	Nil	Nil	\$50	\$100	\$150	\$250
Medical Expense Reimbursement <sup>^</sup> (up to)	Nil	\$500	\$1,000	\$2,000	\$3,000	\$5,000
Daily Hospital Cash <sup>^</sup>	Nil	Nil	\$50	\$100	\$150	\$250
Mobility Aid Reimbursement <sup>^</sup> (up to)	Nil	\$250	\$500	\$1,000	\$1,500	\$2,500
Fractures / Dislocation / Burns <sup>^</sup> (up to)	Nil	\$2,500	\$5,000	\$10,000	\$15,000	\$25,000
Occupational class	Annual premium*					
I	\$15.00	\$58.00	\$228.00	\$418.00	\$608.00	\$978.00
II	\$15.00	\$78.00	\$288.00	\$538.00	\$768.00	\$1,248.00
III	\$15.00	\$108.00	\$388.00	\$718.00	\$1,038.00	\$1,668.00
IV	\$15.00	\$138.00	\$508.00	\$928.00	\$1,338.00	\$2,158.00

<sup>^</sup> Additional coverages.

\* Premium is non-guaranteed and may be adjusted from time to time based on future experience.

## Footnotes:

1. Renewal of this plan is not guaranteed.
2. Medical expenses are paid on reimbursement basis.
3. In the event the life insured sustains accidental injury while the policy is in force and which results in the life insured's death 12 months from the date of the accident, we will pay the Accidental Death Benefit, less any Accidental Permanent Disablement Benefit paid as a result of the same accident, and less amounts owing to us (if any). The policy terminates thereafter.
4. In the event the life insured sustains accidental injury while the policy is in force and which results in a Major Permanent Disablement within 12 months from the date of the accident, we will pay a proportion of sum insured, less benefits already paid under Other Permanent Disablement benefit as a result of the same accident, and less amounts owing to us (if any). The policy terminates thereafter.

In the event the life insured sustains accidental injury while the policy is in force and which results in an Other Permanent Disablement within 12 months from the date of the accident, we will pay a proportion of sum insured, less benefits already paid under Major Permanent Disablement benefit as a result of the same accident, and less amounts owing to us (if any).

5. We will pay you 2x the Accident Death Benefit or Major Permanent Disablement Benefit in the event the life insured dies or sustains accidental injury which results in Major Permanent Disablement while traveling as a fare-paying passenger on public conveyances.

We will pay you 3x the Accident Death Benefit or Major Permanent Disablement Benefit in the event the life insured dies or sustains accidental injury which results in Major Permanent Disablement while traveling as a fare-paying passenger on commercial airplanes.

6. Each life insured can only have 1 China Life Accident Guardian policy.
7. The amount indicated in the table is inclusive claim payout from Accidental Death Benefit or Major Permanent Disablement Benefit, and is payable up to its benefit limit set out in the table accordingly.

## Note:

The benefits will only be payable upon the occurrence of an accident. You should seek advice from a financial adviser representative before making a commitment to purchase the plan.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience.

This marketing material is for reference only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out in the policy contract. In case of discrepancy between the English and Mandarin versions, the English version shall prevail.

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 your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 22 May 2022.



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### Find out more today:

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