



SmartCare Entrepreneur – SME Made Easy

SmartCare Entrepreneur - SME Made Easy is a Group Healthcare insurance which offers a selection of different levels of coverage. Simply choose the plan that fits your corporate needs and budget, we will handle the rest for you and most important of all, you don't have to be a Multinational Corporation to enjoy the quality of healthcare insurance.

Employees are every organization's most important asset. To give your employees greater assurance and peace of mind, you can provide them with healthcare protection they need. An effective employee benefits scheme can also help to build loyalty for better retention of quality and capable personnel for your company.

Why SME Made Easy?

Easy Enrolment

No hassle of going through medical examinations or completion of Health Declaration Forms/Group Fact Find Form is required. Just need to submit a simple enrolment form and receive immediate coverage upon our approval.

Pre-existing conditions covered

Pre-existing conditions are covered after a waiting period of 12 months under your SME Made Easy policy, with the exception of your declared specific illnesses. Specific illnesses refer to Heart Disease, Renal Failure, Cancer and Diabetes.

Portfolio Underwriting

Claims made under your SME Made Easy policy will not affect your annual renewal premium. Premiums are priced based on the entire portfolio within SME Made Easy.

Budget your costs effectively

With fixed and age-banded premiums, SME Made Easy provides you with predictable annual costs. Saves you time from re-negotiating with your insurer at each renewal.

Key Features

- Companies with minimum 3 employees can apply
- Options to select Private or Government / Restructured hospitals
- Discounted premium based on group size
- 5 supplementary riders available to complement the basic plan



SmartCare Entrepreneur – SME Made Easy

Benefits at a glance...

Basic Plans

SmartCare Entrepreneur – SME Made Easy

- Reimburse eligible expenses incurred as a result of hospitalization
- Wider coverage through lump sum benefit per disability for Hospital & Surgical
- Covers outpatient kidney dialysis and cancer treatment
- Coverage can be extended to dependants of eligible employees

Supplementary Plans to SmartCare Entrepreneur - SME Made Easy

Group Extended Major Medical

- In-Patient limits by per disability per year
- Applicable to hospitalization of more than 20 days or surgical procedure that pays a maximum benefit of at least 75% and above as shown in the Schedule of Surgical Fees

Group Out-Patient – General Practitioner (GP)

- Outpatient expenses incurred at our General Practitioner clinic will be covered on cashless basis if NIL co-payment plan is taken up

Group Out-Patient – Specialist Care (SP)

- Reimbursement of eligible expenses incurred at specialist clinics and diagnostic x-ray and laboratory tests referred by a General Practitioner

Group Dental

- Reimbursement of eligible dental expenses incurred at a dental clinic of your choice

Group SmartCare Shield

- 24-hour worldwide coverage
- Complement your employees' health insurance coverage with a Personal Accident cover at an attractive premium rate
- Covers Accidental Death and Permanent Disablement

SmartCare Entrepreneur – SME Made Easy

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SmartCare Entrepreneur - SME Made Easy is a comprehensive, cost-effective, simple and hassle-free group Hospital & Surgical insurance program specially designed to ensure that your employees' welfare is taken care of, while controlling your company's healthcare expenses. It is most suitable for small to medium-sized enterprises with a minimum of 3 employees.

Benefit Schedule (S\$)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Annual Policy Limit (applicable to all benefits except items marked*)	250,000	N/A	N/A	N/A	N/A	N/A
Type of Hospital	Private	Private	Private	Private	Government/ Restructured	Government/ Restructured
Room & Board (standard)	1 Bed	1 Bed	2 Bed	4 Bed	1 Bed	4 Bed
ICU/CCU/HDU (per disability)	As Charged	10,000	10,000	10,000	10,000	10,000
Hospital Miscellaneous Services	As Charged	25,000 per disability	20,000 per disability	15,000 per disability	25,000 per disability	15,000 per disability
Surgical Fees (Subject to Surgical Table for Private Hospital) [^]	As Charged (not subject to Surgical Table)					
Anesthetist's Fee - 25% of Surgical Benefit payable	As Charged					
In-Hospital Physician's Fees	As Charged					
Ambulance Services	As Charged					
Pre-Hospitalization/Surgery Specialist's Consultation (Up to 90 days before hospitalization/surgery)	As Charged	2,000	1,500	1,000	2,000	1,000
Pre-Hospitalization/Surgery Diagnostic Services (Up to 90 days before surgery)	As Charged					
Post-Hospitalization/Surgery Treatment (Up to 90 days)	As Charged					
Accidental Miscarriage/Abortion due to Medical Reason/Ectopic Pregnancy	3,000	1,000	1,000	1,000	1,000	1,000
Emergency Outpatient Treatment (due to accident only)	As Charged	2,000	1,500	1,000	2,000	1,000
Emergency Outpatient Dental Treatment (due to accident)	5,000	2,000	1,500	1,000	2,000	1,000
Surgical Implants	5,000	2,000	1,500	1,000	2,000	1,000
Out-patient Kidney Dialysis (Max per year)	75,000	20,000	15,000	10,000	20,000	10,000
Out-patient Cancer Treatment (Max per year)	75,000	20,000	15,000	10,000	20,000	10,000
Special Grant	5,000	5,000	5,000	5,000	5,000	5,000
Daily Recovery Benefit (after 7 days of hospitalization, up to 30 days)	150	N/A				
Dread Disease Recuperation Benefit (Multiple Sclerosis, Heart Attack, Cancer & Stroke) ⁺	10,000					
Parent Accommodation (up to 60 days per year for child below age 12)	As Charged					
Home Nursing (up to 26 weeks)	As Charged					
Emergency Medical Evacuation/Repatriation*	Unlimited					
Repatriation of Mortal Remains or Local Burial*	Unlimited					

* The above benefits are not subject to annual policy limits

[^] Plan 1 is not subjected to Surgical Table

⁺ Dread Disease Recuperation benefit is subject to a waiting period of 90 days. The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illness (Version 2014). These Critical Illness fall under Version 2014. You may refer to www.lia.org.sg for the standard Definitions (Version 2014).

SmartCare Entrepreneur – SME Made Easy

Premium Table

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Age Group	Annual premium per employee / dependant (S\$) (inclusive of GST)					
Group Size (3 – 4 Employees)						
0 - 30	610.39	432.20	378.29	221.13	320.73	180.01
31 - 40	718.10	508.48	445.05	260.15	377.33	211.78
41 - 45	771.96	546.61	478.43	279.66	405.62	227.66
46 - 50	1,077.15	762.71	667.58	390.23	565.99	317.66
51 - 55	1,328.49	940.68	823.34	481.28	698.05	391.78
56 - 60	1,651.63	1,169.49	1,023.62	598.35	867.85	487.08
61 - 65	2,154.30	1,525.43	1,335.15	780.45	1,131.98	635.33
66 - 70**	2,872.40	2,033.90	1,780.20	1,040.60	1,509.30	847.10
71 - 75**	3,949.55	2,796.61	2,447.78	1,430.83	2,075.29	1,164.76
76 - 80**	5,170.32	3,661.02	3,204.36	1,873.08	2,716.74	1,524.78
Group Size (5 – 9 Employees)						
0 - 30	567.80	402.05	351.90	205.70	298.35	167.45
31 - 40	668.00	473.00	414.00	242.00	351.00	197.00
41 - 45	718.10	508.48	445.05	260.15	377.33	211.78
46 - 50	1,002.00	709.50	621.00	363.00	526.50	295.50
51 - 55	1,235.80	875.05	765.90	447.70	649.35	364.45
56 - 60	1,536.40	1,087.90	952.20	556.60	807.30	453.10
61 - 65	2,004.00	1,419.00	1,242.00	726.00	1,053.00	591.00
66 - 70**	2,672.00	1,892.00	1,656.00	968.00	1,404.00	788.00
71 - 75**	3,674.00	2,601.50	2,277.00	1,331.00	1,930.50	1,083.50
76 - 80**	4,809.60	3,405.60	2,980.80	1,742.40	2,527.20	1,418.40
Group Size (10 Employees and above)						
0 - 30	525.22	371.90	325.51	190.27	275.97	154.89
31 - 40	617.90	437.53	382.95	223.85	324.68	182.23
41 - 45	664.24	470.34	411.67	240.64	349.03	195.89
46 - 50	926.85	656.29	574.43	335.78	487.01	273.34
51 - 55	1,143.12	809.42	708.46	414.12	600.65	337.12
56 - 60	1,421.17	1,006.31	880.79	514.86	746.75	419.12
61 - 65	1,853.70	1,312.58	1,148.85	671.55	974.03	546.68
66 - 70**	2,471.60	1,750.10	1,531.80	895.40	1,298.70	728.90
71 - 75**	3,398.45	2,406.39	2,106.23	1,231.18	1,785.71	1,002.24
76 - 80**	4,448.88	3,150.18	2,757.24	1,611.72	2,337.66	1,312.02

**For renewal only. The last entry age on all plans is 65.

Supplementary Riders

Group Extended Major Medical Benefit (Rider 1)

If you wish to top up the in-patient limits of your **SmartCare Entrepreneur - SME Made Easy** basic plan and offer your employees peace of mind, Group Extended Major Medical will be your perfect choice among the options.

Benefits

- In-Patient limits by per disability
- Applicable to hospitalization of more than 20 days or surgical procedure that pays a maximum benefit of at least 75% and above as shown in the Schedule of Surgical Fees

Benefit Schedule (S\$)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Maximum Limits per disability	100,000	100,000	80,000	50,000	100,000	50,000
Type of Hospital	Private	Private	Private	Private	Government/ Restructured	Government/ Restructured
Room & Board (standard)	1 Bed	1 Bed	2 Bed	4 Bed	1 Bed	4 Bed
Surgical Implants	10,000	10,000	8,000	5,000	10,000	5,000
Co-Insurance by Employee for Extended Major Medical Benefits	NIL	NIL	NIL	NIL	NIL	NIL

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Age Group	Annual premium per employee / dependant (S\$) (inclusive of GST)					
0 - 30	39.10	29.75	24.65	20.40	26.35	17.00
31 - 40	46.00	35.00	29.00	24.00	31.00	20.00
41 - 45	49.45	37.63	31.18	25.80	33.33	21.50
46 - 50	69.00	52.50	43.50	36.00	46.50	30.00
51 - 55	85.10	64.75	53.65	44.40	57.35	37.00
56 - 60	105.80	80.50	66.70	55.20	71.30	46.00
61 - 65	138.00	105.00	87.00	72.00	93.00	60.00
66 - 70	184.00	140.00	116.00	96.00	124.00	80.00
71 - 75	253.00	192.50	159.50	132.00	170.50	110.00
76 - 80	331.20	252.00	208.80	172.80	223.20	144.00

Supplementary Riders

Group Out-Patient – General Practitioner (GP) Benefit (Rider 2)

To offer your employees an extra layer of protection, add Group Outpatient - General Practitioner (GP) on your basic plan today.

Benefits

- Outpatient expenses incurred at our panel General Practitioner clinic will be covered on cashless basis, if NIL co-payment plan is taken up.

Per Visit Limits (S\$)	Plan 1	Plan 2
Panel clinics	As charged	As charged
Visit to Polyclinic	As charged	As charged
X-Ray and Laboratory test (referred by panel clinic or polyclinic)	As charged	As charged
Non-Panel Clinics	35	35
A&E Departments	100	100
Overseas Outpatient Treatment	35	35
Number of visits per year per insured	Unlimited	Unlimited
Co-payment (applicable to all benefits) ^{^^}	NIL	\$10

Annual Premium (S\$) (inclusive of GST)	Plan 1	Plan 2
Per employee / dependant	310.00	250.00

^{^^}All employees and eligible dependants will have to take up the same plan (either with or without co-payment).

Group Out-Patient – Specialist Care (SP) Benefit (Rider 3)**

Talents are invaluable assets to any company. This foster strong staff loyalty and provide them with a comprehensive coverage with Group Outpatient - Specialist Care (SP).

Benefits

- Reimburse eligible expenses incurred in specialist clinics and diagnostic x-ray and laboratory tests referred by a General Practitioner

Annual Limits (S\$)	Plan 1	Plan 2
Outpatient Specialist Consultation	1,500	800
Outpatient Diagnostic Scan, X-Ray & Laboratory Test	1,500	800
Physiotherapy (referred by SP)	500	500

Annual Premium (S\$) (inclusive of GST)	Plan 1	Plan 2
Per employee / dependant	230.00	150.00

**Group Out-Patient – Specialist Care (SP) (Rider 3) Benefit must be purchased with Group Out-Patient – General Practitioner (GP) (Rider 2).

Supplementary Riders

Group Dental Benefit (Rider 4)

Dental rider insurance pays for dental charges incurred up to benefit limit of the selected plan.

Benefits

- Reimburse eligible dental expenses incurred

Benefit Schedule (S\$)	Plan 1	Plan 2		
Overall Annual Limit	1,200	800		
Consultation	As Charged up to Annual Limit	As Charged up to Annual Limit		
Medication (including administration of Local Anaesthesia)				
<u>X-Rays</u> i) Periapical Film ii) Bite-Wing iii) Occulusal Film iv) Orthopantomugraph				
<u>Prophylaxis</u> i) Scaling/Polishing ii) Fluoride application				
<u>Amalgam Restorations - fillings</u> Per Surface				
<u>Tooth-Coloured Restorations - fillings</u> Per Surface				
<u>Extractions (inclusive of LA)</u> i) Anterior Tooth ii) Posterior Tooth				
<u>Oral Surgery (inclusive of LA)</u> i) Surgical Root Removal (Per Tooth) ii) Surgical Removal of Wisdom Tooth				
<u>Pulp/Root Canal Treatment</u> i) Pulp Capping ii) Root Canal Treatment (inclusive of temporary fillings) - One Canal - Two Canals				
<u>Periodontal Treatment</u> Root Planning (Per Tooth)				
<u>Miscellaneous Treatment</u> i) Sedative Dressings ii) Retention pins - restoration of tooth				
Crowning - due to accident only				
Bridges - due to accident only				
Co-payment apply to all benefits			20%	20%
Annual Premium (S\$) (inclusive of GST)			Plan 1	Plan 2
Per employee / dependant			188.00	155.00

Exclusions

The coverage provided does not apply to charges for:-

- Orthodontic treatment and temporary dentures.
- Treatment consisting of cosmetic or plastic surgery or for beautification not necessitated by Injury Illness.



Underwriting Guidelines

Persons Eligible

1) Cover under this policy shall be subjected to the fulfillment of all of the following eligibility requirements by the Insured Persons:

- Your employee and your employee's spouse are from 16 years to 65 years old (renewable up to 80 years old) and who is a Resident of Singapore;
- Your employee's child is from 15 days to 25 years old provided they are unmarried and unemployed who is a Resident of Singapore (and not in full-time national service).

Resident of Singapore shall mean Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependant's passes.

Holders of employment pass, student pass, dependent pass and work permit must provide a copy of their respective pass or work permit and a bona fide residential address in Singapore.

2) Coverage shall be the same for all employees within the same category in the company.

3) Dependant Plan shall be the same as Employee Plan.

If dependant's coverage is taken up, it will apply to all eligible employees within the same category in the company.

Pro-ration Factor

We will pay 60% of the eligible medical expenses subject to the maximum limit stated in your policy schedule or endorsement if you are admitted to a higher ward and/or hospital type than the one you are entitled to under the policy.

Exclusions

- Pre-existing conditions are covered after a waiting period of 12 months under your **SME Made Easy** policy, with the exception of your declared specific illnesses.
Specific illnesses refer to Heart Disease, Renal Failure, Cancer and Diabetes will be permanently excluded.
- Outpatient Kidney Dialysis and Cancer Treatment benefits arising from conditions being a pre-existing condition are permanently excluded under this policy notwithstanding the provision of benefits for other pre-existing conditions.
- No benefits will be payable under Dread Disease Recuperation Section for Cancer, Stroke, Heart Attack and Multiple Sclerosis which arises within ninety (90) days from the commencement date of the Policy or from the time an Insured Person is first covered under the Policy (applicable to Plan 1 only).

Please refer to the Policy Document for a detailed list of the exclusions.

Premium

- Premium is quoted in Singapore Dollar and is inclusive of GST
- All ages, if applicable, refer to age next birthday
- Rates are subject to change without prior notice

Application Documents

- Please complete the Enrolment form



Frequently Asked Questions

1. What is **SmartCare Entrepreneur - SME Made Easy**?

It is a comprehensive medical expense insurance plan, specially designed for small to medium sized enterprises with minimum group size of 3 employees. It covers eligible inpatient and outpatient expenses as a result of an illness or accident, subject to the limits set out in the benefits schedule.

2. Who is eligible for coverage?

Your full-time, permanent and actively at-work employees, aged between 16 years and 65 years (age next birthday), renewable up to age 80 years and who are Residents of Singapore.

“Resident of Singapore” shall mean Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits, students’ passes or dependant’s passes.

Dependants of employees are also eligible for coverage, provided the employees are insured under the same policy:

- Spouse of your employees, at policy commencement date or at policy renewal, who is aged between 16 years and 65 years (age next birthday), renewable up age 80 years.
- Unmarried or unemployed children of your employees who are between the ages of 15 days and 25 years (age next birthday) at policy commencement date or at policy renewal (and not in full-time national service).

3. What is the minimum eligible group size to be covered under **SmartCare Entrepreneur - SME Made Easy** policy?

You will need a minimum group size of 3 employees in order to be covered under the **SmartCare Entrepreneur - SME Made Easy** policy.

4. What are the plan options available for **SmartCare Entrepreneur - SME Made Easy** policy?

We have 6 different plans to suit your needs. Please refer to our brochure for details.

5. Any supplementary options applicable to this policy?

Yes. You can enhance your coverage by including Extended Major Medical benefit, Outpatient General Practitioner (GP), Outpatient Specialists (SP), Dental rider or all options. Please refer to our brochure for details.

6. Will I be covered for any illnesses I’ve had in the past (pre-existing conditions)?

Pre-existing conditions will be covered after 12 months of continuous cover under **SmartCare Entrepreneur - SME Made Easy** policy, except for the specific illnesses listed.

Specific illnesses refer to Heart Disease, Renal Failure, Cancer and Diabetes will be permanently excluded.

Outpatient Kidney Dialysis and Cancer Treatment benefits arising from conditions being a pre-existing condition will be permanently excluded under this policy.

7. Is there any co-payment imposed on Outpatient GP & SP Benefits?

Yes, if the co-payment Option is taken-up then co-payment of \$10 will apply on a per claim basis for Outpatient GP. There is no co-payment for Outpatient SP.

8. Am I covered for X-Ray & laboratory test referred by a panel GP, and what is the annual limit?

Yes, charges for basic X-Ray & laboratory test referred by a panel GP are covered under Outpatient GP rider with no annual limit imposed.

9. How about X-Ray & laboratory test referred by a SP and what is the annual limit?

Charges for X-Ray & laboratory test referred by a SP are covered under Outpatient SP rider. However, do note that there is an annual limit of \$1,500 for Plan 1 and \$800 for Plan 2.

10. What if I am treated/confined in a different type of ward and/or hospital which differs from my chosen plan?

We will pay 60% of the eligible medical expenses subject to the maximum limit stated in your policy schedule or endorsement if you are admitted to a higher ward and/or hospital type than the one you are entitled to under the policy.

11. Am I covered if I visit my family doctor that is not in AXA’s panel of clinics?

Since this is a non-panel clinic, we will only reimburse the actual charges (including medication & laboratory test) up to maximum of \$35 per visit, subject to a co-payment (if co-payment option is taken up).



Frequently Asked Questions

12. Is ectopic pregnancy or miscarriage due to medical reason covered under the policy?

Yes, both conditions are covered up to the benefit limit stated in your policy schedule.

13. Does the policy covers surgical implants?

Yes, surgical implants are covered up to the benefit limit stated in your policy schedule.

14. Any co-payment or qualifiers applied on Extended Major Medical benefit?

There is no co-payment, however, Extended Major Medical benefit does have qualifiers. It will pay the eligible expenses in excess of the basic Inpatient benefits subject to:

- (i) Hospitalization of more than 20 days; or
- (ii) Surgical procedure that pays a maximum benefit of at least 75% and above as shown in the Schedule of Surgical Fees.

15. Can I choose the benefit coverage according to employee categories?

Yes. The plans selected shall be the same for all employees within the same category and a minimum of 3 employees are required in each product cover. Product refers to Hospital and Surgical benefit, Extended Major Medical, General Practitioner (GP) & Specialist Care (SP) and Dental benefit.

16. Can I choose to cover an employee under Hospital & Surgical Plan 2 and Extended Major Medical Plan 3?

No, the Extended Major Medical benefit selected for employees and dependants must be the same as the Hospital and Surgical plan taken up. Eg. Employees and dependants who have chosen Hospital & Surgical Plan 2 will only be able to select Extended Major Medical Plan 2.

17. Can I take up GP and SP cover for some employees and not others?

No, if GP or SP cover is selected then it must be included for all employees in all categories. For GP cover all employees must take up the same plan. SP plans can be selected at category level, but a minimum of 3 employees are required in each product cover.

18. Can I cover my employees that are stationed overseas for more than 90 consecutive days at a time?

No. Your employee is only covered for treatment due to Injury or Illness while overseas for periods not exceeding ninety (90) consecutive days at a time provided that where the treatment is otherwise than Emergency treatment, our liability is limited to 60% of the eligible medical expenses subject to the maximum amount stipulated in the Policy schedule.

19. Can I extend the policy to cover my dependants?

Yes, dependants of the insured employees can also be included in the policy. Dependant's plan shall be the same as the employee's plan for Hospital and Surgical benefit, Extended Major Medical and Dental benefit. Dependant cover must be on compulsory basis within each employee category.

For General Practitioner (GP) & Specialist Care (SP), all eligible dependants will have to take up the same option as employees. If SP is selected, GP must also be taken up.

20. How do I apply?

You just need to complete the enrolment form. No hassle of going through medical examinations, completion of Group Fact Find Form or even Personal Health Declaration Form. Please be informed that the pre-existing conditions will be covered after 12 months of continuous cover under this policy, except for the specific illnesses listed.

Specific illnesses refer to Heart Disease, Renal Failure, Cancer and Diabetes will be permanently excluded.

21. How do I submit a claim?

You will need to submit the completed claim form with the original hospital bills and receipts to AXA for our claim assessment. Please note that the claim has to be submitted within 30 days from the date of occurrence. If the claim is deemed to be late upon submission, AXA reserves the right to decline the claim.

For more information

Call us at 1800-880 4888 or contact your preferred AXA agent.

Alternatively, you may email us at corporate.direct@axa.com.sg

Group SmartCare Shield

Group SmartCare Shield

(Rider 5)

Take this opportunity to complement your employees' health insurance coverage with a Personal Accident cover at an attractive premium rate.

Benefits

- Lump sum payment upon loss of life, permanent disablement or dismemberment arising solely and directly from an accident as per benefits schedule below.

SCALE OF PERMANENT DISABLEMENT BENEFITS

Benefit	Percent of Sum Insured (%)
Accidental Death	100
Permanent Total Disability	150
Loss of or the permanent total loss of use of two limbs	150
Loss of or the permanent total loss of one limb	125
Permanent total loss of both eyes	150
Permanent total loss of one eye	100
Loss of or the permanent total loss of use of one limb and loss of sight of one eye	150
Loss of speech and hearing	150
Permanent and incurable insanity	100
Permanent total loss of hearing in:	
• both ears	75
• one ear	25
Loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of four fingers and thumb of:	
• right hand	70
• left hand	50
Loss of or the permanent total loss of four fingers of:	
• right hand	40
• left hand	30
Loss of or the permanent total loss of use of one thumb:	
• both right phalanges	30
• one right phalanx	15
• both left phalanges	20
• one left phalanx	10
Loss of or the permanent total loss of use of fingers of:	
• three right phalanges	10
• two right phalanges	7.5
• one right phalanx	5
• three left phalanges	7.5
• two left phalanges	5
• one left phalanx	2
Fractured leg or patella with established non-union	10
Shortening of leg by at least 5cm	7.5
Third degree burns covering at least 25% of the body surface	100
Loss of or the permanent total loss of use of toes:	
• all-one-foot	15
• great toe-two phalanges	5
• great toe-one phalanx	3
• other than great toe, each toe	1

Note:

- In the event of Permanent Disablement by Loss not specified above the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured Person.
- Where an Insured Person sustains disablement which falls within more than one category for which a Benefit may be payable, payment will be made under the category with the higher (or highest) Benefit only. In particular, if a Benefit is payable for Loss of a whole member of the body, then no Benefit shall be payable for Loss of parts of that member.

Group SmartCare Shield

Annual Premium Rates

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Sum Insured	500,000	300,000	200,000	150,000	100,000	50,000
Annual premium per employee (S\$) (inclusive of GST)						
Occupation Class 1	240.75	144.45	96.30	72.23	48.15	24.08
Occupation Class 2	321.00	192.60	128.40	96.30	64.20	32.10
Occupation Class 3	N/A	256.80	171.20	128.40	85.60	42.80

Please note:

- Premium is quoted in Singapore Dollar and is inclusive of GST.
- Rates are subject to change without prior notice.
- Premium is applicable to each insured member.
- Maximum entry age is 65 years (age next birthday)
- The premium rates quoted above are only applicable if you have taken up **SmartCare Entrepreneur - SME Made Easy** policy.
- The above premium is not applicable for decline risks e.g. person working in Security Organization (armed), Entertainment sector or as a driver. Please refer to AXA for more information.

Classification of Risk	
Occupation Class 1	Clerical, administrative or other similar non-hazardous occupations
Occupation Class 2	Occupations where some degree of risk is involved e.g. supervision of manual workers, totally administrative job in an industrial environment
Occupation Class 3	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident

Note:

- Please note that this is an Accident Policy. The Benefit will only be payable upon death or injury as a result of an accident.
- For full terms and conditions, please refer to the Policy, which is the operative document.

Main Exclusions

- Suicide, attempted suicide or self-inflicted injuries, regardless of the Insured person's mental condition
- War (declared or undeclared), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power
- Participation in racing on wheels
- Participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment
- Air travel, other than as a fare paying passenger on a licensed commercial aircraft

SmartCare Entrepreneur - SME Made Easy is underwritten by AXA Insurance Singapore Pte Ltd

This leaflet is not a contract of insurance. For full terms and conditions, please refer to the Policy which is the operative document. AXA reserves the right to amend any of the information shown without prior notice.

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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).