



ace insurance

## **ACE Delight Enhanced**

### **Frequently Asked Questions**

**1. *Who is eligible to apply?***

A: To be eligible for cover under ACE Delight Enhanced, the insured needs to be a Singapore Resident and between the age of 18 and 60 at the time of commencement.

**2. *Is the Permanent Disablement Benefit on a limited or comprehensive scale?***

A: The Permanent Disablement Benefit is on a comprehensive scale.

**3. *How is the Family Allowance Benefit payable and how does it work?***

A: The Family Allowance Benefit is payable when a benefit amount of 50% or more of the Permanent Total Disablement is payable. The Family Allowance Benefit pays in addition to the Permanent Total Disablement Benefit and is payable for each successive thirty (30) days period up to a maximum of twelve (12) months or upon death, whichever is earlier.

**4. *What is Temporary Total Disability?***

A: Temporary Total Disability is defined as the incapability of engaging in your usual employment or carrying out of your domestic duties for more than thirty (30) days with the certification from a doctor. There is a thirty (30) days waiting period commencing on the date the insured is unable to engage in their usual employment or carrying out of their domestic duties before this benefit is payable.

**5. *Why is there a waiting period for this benefit?***

A: There is a waiting period for Temporary Total Disability because the purpose of this benefit is to supplement the employees' income when they have used up their medical leave benefit from the employer.

**6. *How is the Temporary Total Disability Benefit payable?***

A: The Temporary Total Disability Benefit is payable for each completed week that the insured is unable to engage in their usual employment or carrying out of their domestic duties up to a maximum of 104 weeks for any one (1) Accidental Injury.



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**7. *Is Fracture Relief on a reimbursement or lump sum payout benefit?***

A: The Fracture Relief is a lump sum payout benefit based on the policy Schedule at the time of the accident causing the Accidental Injury in accordance with the percentage limit.

**8. *Does the Accidental Hospital Income Benefit includes illnesses and is there a minimum hours criterion to fulfill?***

A: The Accidental Hospital Income Benefit does not include illnesses with the exception of Dengue Fever. This Benefit is payable for each day (24 hours) of confinement, from the first day of confinement up to a maximum of 730 days.

**9. *Do I need to produce any bills prior to making a claim under the Essential Bill Assistance Benefit?***

A: There is no need to produce any original bills in order to make a claim under this Benefit as long as the insured fulfills the criterion of staying for at least three (3) consecutive days in a hospital as a result of an accidental injury. A photocopy of the bill is sufficient.

**10. *Does the Accidental Medical Expenses Reimbursement covers TCM consultation?***

A: Yes it does, provided the physician is a legally registered medical practitioner.

**11. *Is the limit set on the Accidental Medical Expense Reimbursement a policy year limit?***

A: No. The limit set is based on a per event basis.

**12. *What is a franchise?***

A: A franchise is an amount whereby the bill has to exceed in order for ACE Insurance to pay the entire claim amount. In this instance for ACE Delight Enhanced, the franchise is S\$50.00. Bills arising from the same injury can be combined to make this claim.



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**13. *When can Emergency Medical Evacuation be activated?***

If you suffer a critical medical condition whilst you are overseas and in the opinion of ACE Assist, is judged medically appropriate to move to another location for medical treatment or back to Singapore, ACE Assist shall arrange for the evacuation with the expenses, up to the relevant benefit amount specified in the policy schedule, paid for by ACE Insurance.

**14. *Is there a limit to the number of days I can be in a foreign country before the Emergency Medical Evacuation Benefit is no longer valid?***

A: Yes. The insured cannot be in a foreign country for more than thirty-one (31) days for this Benefit to be in effect.

**15. *Since this policy has got different occupational classes, do I have to inform ACE Insurance if I have a change in occupation?***

A: Yes. ACE Insurance would have to be informed if there are any occupational changes to the insured.

**16. *What happens if a wrong occupational class is declared?***

A: In the event of under-declaring your occupational class, there would be a reduced sum insured under this Policy according to a percentage equivalent to that of the increase of premium that would have been required by ACE Insurance for the continuation of coverage in the event of any claims.

For over-declaring of occupational classes, there will be a refund of additional premium paid on or after the Renewal Date following the change in occupation.

If in doubt, please refer to your ACE Account Manager for confirmation.

**17. *How many occupational classes are there?***

There are a total of 4 occupational classes for this policy.



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**18. *What are the definitions of the occupational classes?***

- a. Class 1 – occupations that are least hazardous, such as white collar workers and personnel whose duties are office related, and not subject to other factors that would increase their risk.
- b. Class 2 – mainly white collar workers whose occupations are subject to certain risk factors, such as those involving light manual labour.
- c. Class 3 – in this class are mainly industrial workers, skilled or semi-skilled, some of whom use machinery.
- d. Class 4 – consists for the most part of industrial workers who use heavy machinery and unskilled labourers.

**19. *Is there any renewal notice for this Policy?***

**A:** This Policy is auto-renewable every year without any instructions from the insured.

*For any questions not found in the FAQ, please refer to your account manager for assistance.*