



Group Personal Accident Insurance REAL®Run Event 2018, 21 October 2018 by HomeTeamNS Frequently Asked Questions (FAQs)

1. How can I be covered for this Personal Accident (PA) insurance?

You can be covered when you register for the REAL®Run 2018 event and pay the \$8.00 (inclusive of GST) premium for this PA insurance.

2. I am only an observer and not participating in the event, can I buy the PA insurance?

No, only registered participants of the event can buy and be covered for the insurance.

3. I have registered for the PA insurance but I did not turn up for the event on the actual day of the event as I am not well.

This PA cover will only take effect if you register and participate in the event on the actual day.

4. What are covered under this insurance policy?

This is a Personal Accident policy and it covers you only when you meet with an accident during your participation. These are the benefits provided under this policy:

Benefits	Maximum Limit Payable
Accidental Death and/or Permanent Disablement	\$10,000 per person
Medical Expenses due to an accident	\$500 per person

4. Where can I find the detailed terms and conditions of the insurance cover?

The full terms and conditions of the policy are provided in the document called Policy Wordings. You can find the Policy Wordings on the HomeTeamNS website.

5. When will the insurance start and end?

Cover will commence from the time you arrive at the designated Assembly Point on the date of the event until you leave the Assembly Point or at the end of the event, whichever is earlier.

5. How do I claim for Medical Expenses?

If you meet with an accident whilst participating in the event, you can claim the medical expenses that you incur to see the doctor. These are the terms of cover for medical expenses:

- You must seek medical treatment within 7 days of the accident
- You must submit any medical receipts and medical reports when you file the claim
- You will have to pay the first \$50 of your medical bill. This is the excess applicable per accident.

6. How do I submit my claim for medical expenses?

You can file your claim online at <https://www.axa.com.sg/customer-care/file-a-claim>:

- Click on these tabs: 'File a Claim' >> 'Personal' >> 'Personal Accident'
- Then look for the heading 'Online Submission' under 'SmartCare Assure'
- Complete the e-form by filling the necessary information in the boxes.
- For Policyholder's name, please key in 'HomeTeamNS' REAL®Run 2018.
- For Policy No, please key in **P2172464**
- Remember to provide a full description of the accident, your injury and the medical bill.
- State your mobile no. so that the Claims Officer can liaise with you on the outcome of your claim.

7. I've another PA insurance policy. Can I claim from both?

- (a) The AD/PD cover is a benefit cover. Therefore, you can claim for this benefit from more than 1 policy.
- (b) For the Medical Expenses cover, you can claim from multiple policies but the maximum amount you can claim is the actual medical bill.