



Individual Personal Accident
and Sickness Insurance



Protection when life takes an unexpected turn

Life can change in an instant, but having the right cover ensures financial stability during challenging times. This policy offers tailored protection for individuals through lump-sum benefits for accidental death and permanent disablement, weekly income support during temporary incapacity, and additional benefits for specific injuries like fractures or dental trauma.

Our Individual Personal Accident and Sickness Cover is designed to help individuals recover and rebuild after life's unexpected challenges.

COVERAGE INCLUDES

Accidental Death and Permanent Disablement

Provides lump-sum payments for accidental death or injuries resulting in permanent disablement.

Weekly Benefits – Bodily Injury

Supports income replacement with weekly benefits during periods of temporary disablement caused by a covered injury.

Weekly Benefits – Sickness

Provides weekly income support if sickness results in temporary incapacity for work (if selected).

Fractured Bones Lump Sum Benefits

Covers specific lump-sum payments for fractures sustained due to an accident.

Loss of Teeth or Dental Procedures

Provides a lump-sum payment to assist with dental injuries sustained due to an accident.

Additional Benefits

Includes coverage for funeral benefits, and other incidentals based on policy terms.

COVERAGE BENEFITS



Comprehensive Protection

Offers lump-sum benefits for accidental death and permanent disablement, providing financial stability when it matters most.



Tailored for Individuals

Designed to meet the unique needs of individuals, offering peace of mind and support through life's uncertainties.



Ongoing Income Support

Weekly benefits provide financial assistance during temporary incapacity caused by injury or sickness (if selected).



Specific Injury Coverage

Options to includes lump-sum payments for fractures, dental injuries, or surgeries resulting from accidents, easing unexpected financial burdens.

CLAIMS EXAMPLES

Accidental Death Claim

An Insured Person passes away due to a car accident. The policy provides a lump-sum benefit to their nominated beneficiaries, helping them navigate financial challenges.

Temporary Disablement Claim (Injury)

An Insured Person sustains a shoulder injury in a sporting accident, preventing them from working for four months. After serving their excess period, the policy pays weekly benefits to replace a portion of their income during recovery.

Fractured Bones Claim

An Insured Person slips on a wet floor and fractures their arm. The policy pays a lump-sum benefit as outlined for fractured bones.

Dental Injury Claim

An Insured Person sustains a dental injury after falling from a bicycle, requiring emergency dental treatment. The policy provides a lump-sum benefit to assist with the costs.

ABOUT US

Delta Insurance launched in June 2014 and is a leading locally owned and operated specialised underwriting agency, designed to provide a comprehensive range of liability insurance products. We are an approved Coverholder of Lloyd's of London and employ over 50 staff providing insurance services across ten counties in the Asia Pacific Region.

LOOKING FOR MORE INFORMATION

This document is a summary of cover only and is subject to meeting certain underwriting criteria and acceptance, specific terms, conditions, and exclusions which are specified in the Policy. For more information regarding this product please contact your local Professional Business Broker and refer to your duty of disclosure obligations in the proposal form.