



BE PREPARED FOR THE UNEXPECTED

PAStar Insurance



Protect you and your loved ones against accidents and infectious diseases

Key Highlights

- **Chinese physician and chiropractor treatments**
Up to \$100 per visit, \$600 per accident and \$1,200 per policy year.
- **Comprehensive coverage for 24 Infectious Diseases**
Includes Accidental Death/Permanent Disablement, Medical Expenses, Daily Hospitalisation Allowance, and more.
- **24-Hour worldwide protection**
Stay protected against accidents and access our 24-hour emergency assistance hotline anytime.
- **Marriage and baby allowances**
\$100 marriage bonus and \$100 per newborn child.
- **Free Child Cover**
Up to \$100,000 coverage for Accidental Death/Permanent Disablement, up to \$2,000 for Medical Expenses and more, for up to 3 children when both parents are covered under the same policy.
- **No claim bonus**
Up to 25% increase in Accidental Death/Permanent Disablement sum insured.

List of 24 Infectious Diseases

- Severe Acute Respiratory Syndrome (SARS)
- Dengue Fever / Dengue Haemorrhagic Fever
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- Nipah Viral Encephalitis
- Japanese Viral Encephalitis
- Malaria
- Pulmonary Tuberculosis
- Measles
- Rabies
- Melioidosis
- Hand, Foot and Mouth Disease (HFMD)
- Avian Influenza or 'Bird Flu' due to Influenza A viral strains H1N1, H5N1, H9N2, H7N7 or H7N9
- Chikungunya Fever
- Mumps
- Rubella
- Middle East Respiratory Syndrome (MERS)
- Zika virus
- Anthrax
- Ebola
- Legionnaires' Disease
- Plague
- Yellow Fever
- Cholera
- COVID-19

Benefits

	Sum Insured Per Insured Adult (S\$)			
	Deluxe	Elite	Elite Plus	Elite Max
A. Accidental Death and Permanent Disablement	\$100,000	\$200,000	\$500,000	\$1,000,000
B. Medical Expenses (per Accident)	\$3,000	\$4,000	\$7,000	\$7,500
Sub-limit for treatment by a Chiropractor or Chinese Physician				
• Per Policy Year	\$600	\$1,200	\$1,200	\$1,200
• Per Accident	\$300	\$600	\$600	\$600
• Per Visit	\$50	\$100	\$100	\$100
Sub-limit for treatment by a Physiotherapist				
• Per Policy Year	\$1,000	\$1,500	\$1,500	\$1,500
C. Daily Hospitalisation Allowance (per day) Up to 365 days for any one Accident	\$100	\$150	\$300	\$400
D. Weekly Income Benefit (per week) For temporary disablement up to 104 weeks in a row for any one Accident	\$300	\$500	\$1,000	\$2,000
E. Family/Parental Allowance (per month) For 12 months in the event of Accidental Death	\$2,000	\$3,000	\$3,000	\$3,000
F. Re-employment Benefit (Upon ≥ 50% Permanent Disablement payment)	\$1,000	\$2,000	\$2,000	\$2,000
G. Personal Effects & Belongings (per Policy Year) Damaged as a result of an Accident payable under the policy	\$300	\$400	\$400	\$400
H. Emergency Medical Evacuation & Repatriation (per Policy Year)	\$50,000 per Insured Adult subject to \$100,000 in aggregate			
I. Tuition Benefit (per month) For 12 months per Insured Child	\$200	\$300	\$300	\$300
J. Mobility Aid (per Accident) Purchase or rental of Mobility Aid as prescribed by a Registered Medical Practitioner	\$3,000	\$4,000	\$4,000	\$4,000

Free Extensions

The extensions may be applicable for specific Sections only. Please refer to the policy conditions for the full details of the coverage.

- Accidental Miscarriage and Recuperation Cash Allowance
- Baby Bonus Allowance
- Cancellation of Staycation or Covered Event due to Hospitalisation
- Disappearance
- Domestic Maid
- Double Hospitalisation Allowance in ICU
- Double Indemnity for Accidental Death as A Passenger in a Public Transport
- Exposure
- Facial Disfigurement & Reconstructive Surgery
- Food Poisoning
- Full Terrorism Cover
- Full-Time National Service when off-duty
- Infectious Diseases
- Insect / Animal Bites
- Leisure Underwater Activities
- Marriage Bonus Allowance
- Motorcycling
- No Claim Bonus
- Reservist Training
- Riot, Strike, Civil commotion, Hijack, Murder and Assault
- Suffocation by Smoke, Poisonous Fumes, Gas & Drowning
- Survivor Benefit (free 6 months policy extension)
- Trauma Counselling Expenses

Child Cover Benefits

	Sum Insured Per Insured Child (S\$)			
	Deluxe	Elite	Elite Plus	Elite Max
A. Accidental Death and Permanent Disablement B. Medical Expenses C. Daily Hospitalisation Allowance H. Emergency Medical Evacuation & Repatriation J. Mobility Aid	50% of parent's Sum Insured based on the lower of the parent's selected plan. Where Elite Plus or Elite Max plans are selected, benefits per child will be computed based on 50% of Elite Plan's Sum Insured.			

Optional Benefits

	Sum Insured Per Insured Adult (S\$)			
	Deluxe	Elite	Elite Plus	Elite Max
K. Education Fund (per Policy Year) For Insured Child(ren) upon Accidental Death of the Insured Self and/or Insured Spouse	\$25,000	\$25,000	\$25,000	\$25,000
L. Parent's Cover Up to 4 parents including parents-in-law if both Insured Adults are covered under the same Policy	\$25,000 (upon Accidental Death / Permanent Disablement)			

Annual Premium (S\$) (Inclusive of GST)

	Deluxe	Elite	Elite Plus	Elite Max
Per Insured Adult				
• Class 1	\$196.20	\$316.10	\$720.49	\$1,106.35
• Class 2	\$239.80	\$386.95	\$800.06	\$1,193.55
• Class 3	\$468.70	N.A.	N.A.	N.A.
Per Insured Child				
• If BOTH parents are covered under the same Policy	Free (Up to 3 Children)			
• If only ONE parent is covered under the Policy	\$47.96	\$80.66	\$80.66	\$80.66

Optional Benefits

Per Insured Adult				
K. Education Fund Per unit of \$25,000	\$27.25	\$27.25	\$27.25	\$27.25
L. Parent's Cover Per Parent	\$32.70	\$32.70	\$32.70	\$32.70



Occupation Classification

<p>Class 1 Persons engaged in indoor and non-manual work in non-hazardous places</p>	<p>Examples</p> <ul style="list-style-type: none"> • Admin-based Personnel (e.g. Assistant, Executive, Manager, Director) • Air Crew & Pilot (off-duty cover only) • Architect • Dentist/Doctor (non-veterinary) • Indoor Sales/Marketing (more than 80% in the office) • Housewife/Homemaker • MINDEF Admin Staff (excludes field training) • National Service Full-Time (off-duty cover only) • Nurse (outpatient clinic) • Software Engineer • Student • Teacher
<p>Class 2 Persons engaged in outdoor, supervisory or occasional manual work not involving the use of tools or machinery or exposure to any special hazards</p>	<p>Examples</p> <ul style="list-style-type: none"> • Actor/Actress • Barber/Hairdresser • Florist • Factory Worker • Foreman (non-construction) • Insurance/Property Agent • Magician • Nurse • Outdoor Sales/Marketing • Surgeon • Unarmed Security Guard • Waiter/Waitress
<p>Class 3 Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery</p>	<p>Examples</p> <ul style="list-style-type: none"> • Air Conditioner/Appliance Repairman • Baker/Chef • Carpenter • Contractor • Driver (with Class 3 license) • Electrician • Gym/Fitness Instructor • Hawker/Hawker Assistant • Maintenance personnel (Inspector, Supervisor, Technician) • Painter (not working at heights above 30 feet) • Plumber • Technician

Notes

1. Age refers to age on next birthday.
2. Elite Plus and Elite Max plans are not applicable to unemployed, housewives, full-time students and retirees.
3. Persons of age 16 to 21 years (inclusive of both year) are limited to Deluxe plan only.
4. You must be between 16 years old and 71 years old when you are first enrolled into the policy. The policy may be renewed up to you reaching 81 years old.
5. Insured Child means the natural children, legal step-children and legally adopted children of the Insured Person who are above 1 month and below 21 years old, and who are unmarried, unemployed and depend on the Insured Person for financial support. However, if the child of the Insured Person is enrolled in a full-time tertiary institution, the age limit will be extended to 25 years old.
6. If you have more than one Sompo Policy covering Terrorism, the maximum amount payable for Acts of Terrorism for all policies will be S\$1,000,000 per person.
7. This insurance does not cover
 - a. Pre-existing condition or disability;
 - b. Suicide or attempted suicide while sane or insane, self-inflicted injury, pregnancy (except for miscarriage due to an accident) and childbirth.There are other conditions whereby the benefits under this insurance will not be payable. Please refer to the policy for details.

Important Note

This is a personal accident insurance and benefits will only be payable upon an accident occurring unless otherwise stated in the policy terms and conditions.

This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our website should you require a specimen copy of the policy wording.

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 us or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

If you wish to nominate your beneficiary, please call our Customer Service Hotline at 6461 6555 to request for the relevant forms.

Learn more at www.sompo.com.sg

Sompo Insurance Singapore Pte. Ltd.

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