



COMPREHENSIVE GROUP PERSONAL ACCIDENT PACKAGE FOR YOUR EMPLOYEES

SME PA Insurance



Essential coverage for employees

Specially designed for Small Medium Enterprises (SMEs), SME PA Insurance provides your employees with essential coverage and financial protection against accidental injuries.

Key Highlights

- **Flexibility in plan selection**
With 5 plans to choose from, you can select the level of coverage for each employee based on their different needs.
- **Treatment by chiropractor or Chinese physician**
Pays up to \$100 per visit, \$700 per accident and \$1,400 per policy year.
- **Extra care for fractures**
Receive cash payout of up to \$3,000 in addition to medical reimbursements to help you during your recovery.
- **Death due to COVID-19**
Pays \$5,000 in the event an insured employee contracts COVID-19 and passes away.
- **Comprehensive death benefits**
Up to \$1,000,000 lump sum payout for accidental death. Provides financial support with additional payouts under Bereavement, Child Education Fund and Critical Income.



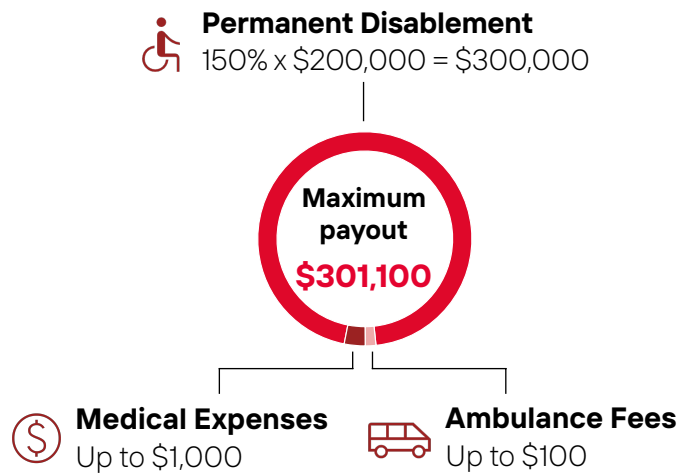
Here's how SME PA can protect your employees

Scenario 1

ABC Pte Ltd purchased a SME PA Plan 2 for their employees.

The firm's Finance Manager, Karen, was involved in a road accident outside of office hours and suffered permanent total loss of use of both limbs.

For her accidental injuries, Karen could receive a maximum payout of \$301,100.



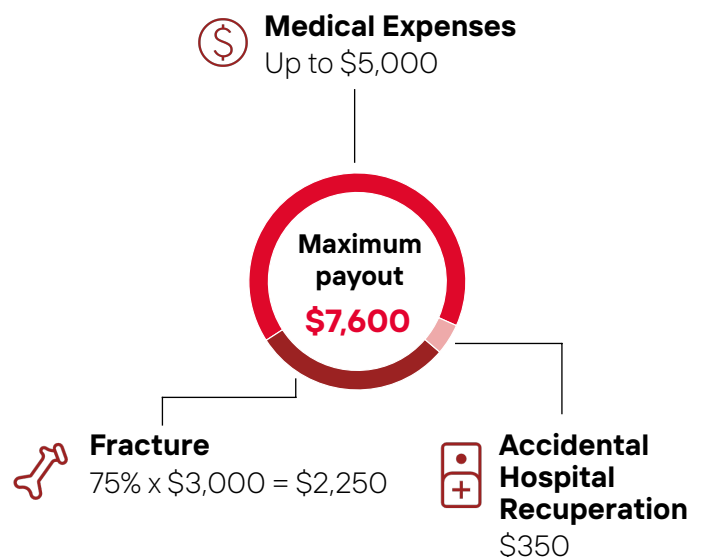
Scenario 2

Interior design firm, AZ Pte Ltd, insured their employees under SME PA Plan 4.

One of their interior designers, Alex, fell from a ladder in the course of work and was injured. Alex sought treatment at a hospital and was diagnosed with a hip fracture*, which led to him being hospitalised for two days.

Alex could be eligible for the maximum payout of \$7,600 due to his work injury.

*Fracture means a break completely across a bone, or a compound fracture where the bone breaks a skin.



#Above scenarios are for illustration purposes only. Assessment of claims are subjected to the policy terms and conditions.

Benefits

To better protect your employees, our SME PA insurance provides the following benefits according to your choice of plan.

	Sum Insured Per Insured Person (S\$)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
A. Accidental Death/Permanent Disablement (per Policy Year)	\$100,000	\$200,000	\$350,000	\$500,000	\$1,000,000
B. Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
C. Medical Expenses (per Accident)	N.A.	\$1,000	\$3,000	\$5,000	\$5,000
D. Treatment by Chiropractor or Chinese Physician					
• Limit per Policy Year	N.A.	\$600	\$1,000	\$1,400	\$1,400
• Limit per Accident	N.A.	\$300	\$500	\$700	\$700
• Limit per Visit	N.A.	\$100	\$100	\$100	\$100
E. Ambulance Fees (per Accident)	N.A.	\$100	\$300	\$500	\$500
F. Bereavement	N.A.	\$2,000	\$5,000	\$10,000	\$10,000
G. Trauma Counselling (per Accident)	N.A.	\$1,000	\$3,000	\$5,000	\$5,000
H. Critical Income	N.A.	N.A.	\$10,000	\$10,000	\$10,000
I. Major Head Trauma (per Accident)	N.A.	N.A.	\$20,000	\$20,000	\$20,000
J. Mobility Expenses (per Accident)	N.A.	N.A.	\$20,000	\$20,000	\$20,000
K. Accidental Hospital Recuperation (per Accident)	N.A.	N.A.	\$350	\$350	\$350
L. Child Education Fund	N.A.	N.A.	\$5,000 per Child, up to a maximum total of \$20,000 for all surviving Child(ren)		
M. Accidental Death due to Natural Catastrophe	N.A.	N.A.	\$50,000	\$50,000	\$50,000
N. Comatose (per Accident)	N.A.	N.A.	\$30,000	\$30,000	\$30,000
O. Fracture (per Accident)	N.A.	N.A.	\$3,000	\$3,000	\$3,000
P. Death due to COVID-19	N.A.	N.A.	\$5,000	\$5,000	\$5,000

Occupation classification

<p>Class 1</p> <p>Occupations that are of indoor and administrative, managerial or clerical nature.</p>	<p>Examples</p> <p>Administrative personnel, Accountant, Auditor, Data Analyst, Dentist/Doctor (non-veterinary), Lawyer, Software Engineer, Tutor</p>
<p>Class 2</p> <p>Occupations that are of outdoor or supervisory nature involving occasional manual work without the use of tools or machinery.</p>	<p>Examples</p> <p>Actor/Actress, Bartender, Chauffeur, Insurance Agent, Florist, Musician, Photographer, Property Agent, Waiter/ Waitress</p>
<p>Class 3</p> <p>Occupations that are manual in nature or involve the use of tools or machinery.</p>	<p>Examples</p> <p>Baker, Butcher, Chef, Courier, Electrician, Fitness/Gym Instructor, Technician, Veterinarian</p>

Eligibility of plan type based on occupation classification

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Class 1	✓	✓	✓	✓	✓
Class 2	✓	✓	✓	✓	✗
Class 3	✓	✓	✓	✗	✗

Notes

1. Minimum of 2 employees and maximum of 200 employees.
2. Policy will be administered on Unnamed basis. Minimum policy premium of \$327.00 (inclusive of GST) applies.
3. The entry age of the employee to be insured must be between 16 to 70, and the cover may be renewed up to the age of 75.
4. Employees to be insured must be Singapore Citizen, Singapore Permanent Resident or expatriate or foreigner holding a valid employment pass or work permit; and residing in Singapore.

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.

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).

Learn more at www.sompo.com.sg

Sompo Insurance Singapore Pte. Ltd.

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