

# PA Junior

Protection designed for your little ones.

Safeguard your child with our comprehensive personal accident insurance and be prepared for the unexpected.



## INFECTIOUS DISEASES COVERAGE

Covers medical expenses for 17 infectious diseases, including HFMD, dengue fever, ZIKA and measles.

## MEDICAL EXPENSES COVERAGE

Up to \$6,000 per accident and \$3,000 per infectious disease.

## CHILD CARE AND SCHOOL FEE SUBSIDY

Pays up to \$500 for child care charges or school fees incurred during hospitalisation due to accidental injury.

## FREE EXTENSION COVERAGE

For food poisoning, insect/animal bites, disappearance and more.

# Highlights

## 24/7 ACCIDENT PROTECTION

Stay protected round-the-clock, anywhere in the world.

## 10% DISCOUNT FOR SECOND INSURED CHILD ONWARDS

Enjoy 10% discount for the second insured child onwards if enrolled under the same policy.

## MEDICAL EXPENSES COVERAGE

Up to \$6,000 per accident and \$3,000 per infectious disease.

## CHINESE PHYSICIAN AND CHIROPRACTOR TREATMENTS

Up to \$200 per Accident, subject to \$50 per visit.

## DAILY HOSPITALISATION ALLOWANCE FOR ACCIDENT AND INFECTIOUS DISEASE

Daily Cash Allowance for each day of hospitalisation due to accident or any of the 17 Specified Infectious Diseases, up to a maximum of two hundred (200) days for any one accident/occurrence.

## CHILD EDUCATION FUND

Lump sum payout of up to \$15,000 in the event of accidental death of one or both parents of the insured child.

## MONTHLY FINANCIAL ASSISTANCE DUE TO MAJOR PERMANENT DISABLEMENT

Up to 24 months.

## FREE BONUS COVERS\*

- Child Care and School Fee Subsidy, up to \$500 per accident
- Transport Allowance for hospitalisation and subsequent follow-up visits, \$20 per bill and up to \$80 per accident
- Additional cover while participating in School sports and Competition such as soccer, basketball and swimming
- Accidental Death and Permanent Disablement cover during peacetime Full-Time National Service, up to \$15,000
- Full Terrorism Cover

\*Varies by plan

## BASIC COVER

Benefits per Insured Child	Bunny	Teddy	Jumbo
<b>A. Accidental Death and Permanent Disablement</b>	\$10,000	\$35,000	\$50,000
<b>B. Medical Expenses (per Accident)</b>	\$1,500	\$4,000	\$6,000
Sub-limit for treatment by a Chinese Physician or Chiropractor (subject to \$50 per visit)	\$100	\$150	\$200
<b>C. Education Fund</b> Pays upon accidental death of one or both parents	\$5,000	\$10,000	\$15,000
<b>D. Daily Hospitalisation Allowance (Accident)</b> Up to 200 days for any one accident	\$50 per day	\$75 per day	\$100 per day
<b>E. Ambulance Fee</b> Pays for emergency ambulance service to hospital where Insured Person is subsequently hospitalised due to a covered event	\$100	\$200	\$300
<b>F. Recuperating Allowance (Accident)</b> Daily cash allowance for each day of medical leave upon discharge from hospital up to 30 days	\$20 per day	\$30 per day	\$50 per day
<b>G. Medical Expenses (Infectious Diseases)</b> Pays for medical treatment due to any of the 17 Specified Infectious Diseases	N.A.	\$2,000	\$3,000
<b>H. Daily Hospital Allowances (Infectious Diseases)</b> Up to 200 days for any one occurrence		\$75 per day	\$100 per day
<b>I. Get Well Benefit (Infectious Diseases)</b> Pays daily cash allowance for each day of medical leave or quarantine under medical advice upon discharge from hospital due to any of the 17 Specified Infectious Diseases, for up to 14 days.		\$30 per day	\$50 per day
<b>J. Reconstructive Surgery due to Accident</b> a) Restoration or Reconstruction Surgery b) Skin Transplantation c) Re-attachment of severed fingers, toes and limbs		\$10,000	\$15,000
<b>K. Mobility Aid and Enhancement</b> Pays for purchase or rental of Mobility Aid as prescribed by a Registered Medical Practitioner AND cost for modification of residence to aid mobility if the Insured Person suffers Permanent Disablement <sup>^</sup>		\$1,000	\$2,000
<b>L. Monthly Financial Assistance Due to Major Permanent Disablement</b> Up to 24 months		\$500 per month	

<sup>^</sup> Only for Permanent Total Disablement, Total and Permanent Loss of both eyes, and Total and Permanent Loss of hearing in both ears.

## BONUS COVER

Benefits per Insured Child	Bunny	Teddy	Jumbo
<b>1. Child Care &amp; School Fee Subsidy</b> Reimburse any Child Care charges or School Fees incurred during hospitalisation or while recuperating at home following the discharge from hospital due to accident	\$100	\$300	\$500
<b>2. Transport Allowance</b> Pays a cash benefit of \$20 per bill for a) Hospitalisation due to accidental injury and b) Each subsequent follow up visit	\$40 per accident	\$60 per accident	\$80 per accident
<b>3. School Sports &amp; Competition</b> Additional Sum Insured in the event of Death or Permanent Disablement ( $\geq 75\%$ PD payment) due to an accident while engaged in sports activities organised by the School, including Inter-School Competition as school representative anywhere in the world	N.A.	\$5,000	\$10,000
<b>4. Full Terrorism Cover</b>	Covered		
<b>5. National Service &amp; Reservist Cover</b> Accidental Death or Permanent Disablement during Full-Time National Service and Reservist	N.A.	\$10,000	\$15,000

## FREE EXTENSIONS

- Food Poisoning
- Insect and Animal Bites that causes bodily injury through direct skin contact
- Disappearance for > 1 year following sinking, wrecking or destruction of aircraft or conveyance that he/she is travelling on
- Riot, Strike and Civil Commotion
- Hijack, Murder and Assault
- Suffocation by Smoke, Poisonous Fumes and Gas
- Drowning

## PREMIUM TABLE (\$\$) (Inclusive of GST)

Premium per Child	Bunny	Teddy	Jumbo
<b>Annual Premium</b>	\$149.80	\$246.10	\$347.75
<b>2nd Child Onwards (same policy) - 10% discount</b>	\$134.82	\$221.49	\$312.98

### 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 your insurer or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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