

PAStar

Be fully equipped for the unexpected.

Amid life's unforeseen circumstances, our coverage offers value and stability you can count on.



DOUBLE HOSPITAL ALLOWANCE

For each full day of hospitalisation in ICU, up to 50 days for any one Accident.

GUARD AGAINST 17 INFECTIOUS DISEASES

Covers medical expenses for dengue fever, H1N1, HFMD, Zika, etc.

MARRIAGE & BABY BONUSES

Celebrate life's special moments with cash allowances.

FREE EXTENSION COVERAGE

For food poisoning, accidental miscarriage, and more.

Highlights

CHINESE PHYSICIAN & CHIROPRACTOR TREATMENTS

Up to \$100 per visit, \$1,000 per Accident and \$2,000 per Policy Year.

DOUBLE HOSPITALISATION ALLOWANCE

For each full day of hospitalisation in ICU, up to 50 days for any one Accident.

FULL TERRORISM COVER

Up to \$500,000 in sum insured.

FREE EXTENSION COVERAGE

For Accidental Miscarriage and Recuperation, Double Indemnity for Accidental Death as A Passenger in a Public Transport, etc.

MARRIAGE AND BABY ALLOWANCES

\$100 marriage bonus and \$100 per newborn child.

24-HOUR WORLDWIDE PROTECTION

Stay protected against accidents and access our 24-hour emergency assistance hotline at anytime.

NO CLAIM BONUS

Up to 25% increase in sum insured.

STAYCATION & TICKET CANCELLATION

Up to \$100 per event and up to \$200 per policy year due to hospitalisation.

GUARD AGAINST 17 INFECTIOUS DISEASES

PAStar extends to provide coverage for medical treatment of 17 Infectious Diseases:

- Severe Acute Respiratory Syndrome (SARS)
- Dengue Fever / Dengue Hemorrhagic Fever
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- Nipah Viral Encephalitis
- Japanese Viral Encephalitis
- Malaria
- Pulmonary Tuberculosis
- Measles
- Rabies
- Melioidosis
- Hand, Foot, 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

BASIC COVER

Benefits per Insured Adult	Deluxe	Elite	Elite2	Elite6
A. Accidental Death and Permanent Disablement	\$100,000	\$200,000	\$300,000	\$500,000
B. Medical Expenses (per Accident)	\$3,000	\$4,000	\$5,000	\$7,000
Sub-limit for treatment by a Chiropractor or Chinese Physician	Up to \$750 per Accident (up to \$50 per visit) subject to max. \$1,500 per Policy Year	Up to \$1,000 per Accident (up to \$100 per visit) subject to max. \$2,000 per Policy Year		
Sub-limit for treatment by a Physiotherapist (per Policy Year)	\$1,000	\$1,500		
C. Daily Hospitalisation Allowance (per day) up to 365 days for any one Accident	\$100	\$150	\$200	\$300
D. Weekly Income Benefit (per week) for temporary disablement up to 104 weeks in a row for any one Accident	\$100	\$200	\$350	\$650
E. Family/Parental Allowance (per month) for 12 months in the event of Accidental Death	\$2,000	\$3,000		
F. Re-employment Benefit (upon ≥ 50% Permanent Disablement payment)	\$1,000	\$2,000		
G. Personal Effects & Belongings damaged as a result of an accident payable under the policy (per Policy Year)	\$300	\$400		
H. Emergency Medical Evacuation & Repatriation per Policy Year	\$50,000 per Insured Person subject to \$100,000 in aggregate			
I. Tuition Benefit for each Insured Child (per month) for 12 months	\$200	\$300		
J. Mobility Aid purchase or rental of Mobility Aid as prescribed by a Registered Medical Practitioner (per Accident)	\$3,000	\$4,000		

BENEFITS AT A GLANCE

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 Arising from Accidents
- Double Indemnity for Accidental Death as A Passenger in a Public Transport
- Double Indemnity for Accidental Death of both Insured Self and Insured Spouse in the same Fatal Accident
- Exposure
- Facial Disfigurement & Reconstructive Surgery
- Food Poisoning
- Full Terrorism Cover
- Full-Time National Service when off-duty
- Infectious Diseases
- Insect / Animal Bites
- Marriage Bonus Allowance
- Motorcycling
- No Claim Bonus up to 25%
- 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

Benefits per Insured Child	Deluxe	Elite	Elite2	Elite6
A. Accidental Death and Permanent Disablement B. Medical Expenses C. Daily Hospitalisation Allowance H. Emergency Medical Evacuation & Repatriation J. Mobility Aid	25% of parent's Sum Insured based on the lower of the parent's selected plan. Where Elite2 or Elite6 plans are selected, benefits per child will be computed based on 25% of Elite Plan's Sum Insured.			

OPTIONAL COVERS

Enhanced Benefits per Insured Adult	Deluxe	Elite	Elite2	Elite6
K. ID Booster providing Daily Hospitalisation Allowance (per day) (up to 60 Days) - Due to 17 Specified Infectious Diseases	\$100	\$150	\$200	\$300
L. Education Fund for Insured Child(ren) upon Accidental Death of the Insured Self and/or Insured Spouse	\$25,000 in aggregate per Policy Year			
M. Parent's Cover up to 4 parents including parents-in-law if both Insured Adults are covered under the same PASTar	\$25,000 (upon Accidental Death / Permanent Disability)			

PERMANENT DISABLEMENT TABLE OF BENEFITS

Description of Permanent Disablement (PD) (Please refer to our office or website for full PD Table of Benefits)	% of Capital Sum Insured Payable
1. Total paralysis of all limbs	150%
2. Total and permanent loss of all sight in - both eyes - one eye	150% 100%
3. Total loss of speech	50%
4. Total loss of speech and hearing in both ears	150%
5. Total loss by physical severance or total and permanent loss of use of - two whole limbs or two feet/hands - one leg at hip or between hip and ankle - one arm at shoulder or between shoulder and wrist - one hand or one foot	150% 100% 100% 100%
6. Total loss by physical severance or total and permanent loss of use of both thumbs and all fingers	100%
7. Total loss by physical severance or total and permanent loss of use of index finger	5% to 15%
8. Total loss by physical severance or total and permanent loss of use of little finger	3% to 10%
9. Total loss by physical severance or total and permanent loss of use of toes	3% to 18%
10. Fractured leg or patella with established non-union of leg or shortening of leg by at least five centimetres	10%
11. Third-degree burns	50% to 100%

Where the injury is not specified, the Company will adopt a percentage of disablement, which in its opinion is not inconsistent with the provisions of the Table of Benefits.

Notes

- Age refers to age on next birthday.
- Elite2 and Elite6 plans are not applicable to unemployed, housewives, full-time students and retirees.
- Persons of age 16 to 21 years (inclusive of both year) are limited to Deluxe plan only.
- You must be between 16 years old and 65 years old when you are first enrolled into the policy. The policy may be renewed up to you reaching 75 years old.
- 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, for a Child of the Insured Person who is enrolled in a full-time tertiary institution at the time of the Accident, the age limit for that Child will be extended to 25 years old.
- For policies issued under corporate / company name to cover a group of individuals or family units, the compensation payable in respect of death or disablement of the insured persons travelling in the same conveyance at the same time shall be further subjected to a conveyance limit.
- If you have more than one Sompo Policy covering Terrorism, the maximum amount payable for acts of Terrorism for all policies will be S\$500,000 per person.
- Weekly Income Benefit due to Temporary Total Disablement for any one Accident
 - The cash benefit will be the Insured Person's basic weekly Salary or the Weekly Income Benefit stated in the Schedule, whichever is lower, payable up to 104 weeks in a row for any one Accident; or
 - If the Insured is not gainfully employed or unable to provide proof of income, 25% cash benefit of the benefit's Sum Insured stated in the Schedule is payable up to 12 consecutive weeks for fracture or dislocation as described in the Policy Wording that requires surgery under anesthesia.
- This insurance does not cover
 - Pre-existing condition or disability;
 - 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.

ANNUAL PREMIUM (Inclusive of GST)

BASIC COVER

Premium per Insured Adult	Deluxe	Elite	Elite2	Elite6
CLASS 1	\$192.60	\$310.30	\$455.82	\$746.86
CLASS 2	\$235.40	\$379.85	\$529.65	\$829.25
CLASS 3	\$460.10	N.A.		
Premium per Insured Child	Deluxe	Elite	Elite2	Elite6
If BOTH parents are covered under the same PASTar	FREE for unlimited number of Children			
If only ONE parent is covered under the same PASTar	\$47.08	\$79.18		

OPTIONAL COVERS

Premium per Insured Adult	Deluxe	Elite	Elite2	Elite6
K. ID Booster according to plan selected	\$19.26	\$23.54	\$29.96	\$42.80
L. Education Fund Per unit of S\$25,000	\$26.75			
M. Parent's Cover Per Parent	\$32.10			
Premium per Insured Child	Deluxe	Elite	Elite2	Elite6
K. ID Booster If BOTH parents are covered for ID Booster	FREE for unlimited number of Children			
K. ID Booster If only ONE parent is covered for ID Booster	\$5.35	\$6.42		

CLASS 1 Persons engaged in indoor & non-manual work in non-hazardous places	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	CLASS 3 Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery
Examples <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) • Housewife / Homemaker • Indoor Sales / Marketing (More than 80% in the office) • MINDEF Admin Staff (Excludes field training) • National Service Full-Time (Off-duty cover only) • Nurse (Outpatient clinic) • Software Engineer • Student • Teacher 	Examples <ul style="list-style-type: none"> • Actor / Actress • Barber / Hairdresser • Florist • Factory Worker • Foreman (Non-construction) • Insurance Agent / Property Agent • Magician • Nurse • Outdoor Sales / Marketing • Surgeon • Unarmed Security Guard • Waiter / Waitress 	Examples <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

MHC Clinic Network

Exclusively for PASTar policyholders, outpatient clinic visits are fuss-free with the MHC Clinic Network Locator mobile app. Download the app and create an account to enjoy these benefits:

- 1 Over 400 GP clinics**
 Sort MHC panel clinics by distance and locate one nearby.
- 2 Cardless recognition**
 Activate your policy simply by flashing the eCard in the app.
- 3 Cashless treatments**
 Enjoy free clinic visits subject to the policy limit specified.

For a step-by-step guide, go to bit.ly/PAStar_MHC_AppUserGuide.

For questions on the app, contact MHC at 6774 5005 (Mon–Fri, 9am–6pm) or enquiry@mhcasia.com.

For more information on MHC, go to mhcasia.com.

Scan to download the app



For iPhone



For Android

Important Note

- 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 web-sites (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.

Scan to visit our website



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