



Highlights

- Full Terrorism Cover
- Repatriation Expenses up to S\$2,000
- Dental Treatment due to an accident
- Food Poisoning
- Insect / Animal Bites
- Accidental Miscarriage
- Treatment expenses from licensed Chinese Physicians, Acupuncturists, Bonesetters and Chiropractors up to S\$1,000 any one accident
- Suffocation by smoke, poisonous fumes and drowning
- Murder & Assault
- Hijacking, Riot and Civil Commotion
- Peacetime Reservist
- Loss of limbs without actual physical severance
- Leisure, Underwater Activities
- Motorcycling

CLASSIFICATION OF OCCUPATION

CLASS 1 Persons engaged in indoor & non-manual work in non-hazardous places	CLASS 2 Persons engaged in work of an outdoor or supervisory nature or involve occasional manual work whose duties do not involve the use of tools or machinery or exposure to any special hazard	CLASS 3 Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery
Examples - CLASS 1 <ul style="list-style-type: none"> • Barber / Hairdresser • Beautician • Tailor • Nurse • Dentist / Doctor / Surgeon (Non-veterinary) • Indoor sales / Marketing (More than 50% in office) • Software Engineer • Management (Director, Manager, etc) with overseas travel less than 12 times a year • MINDEF Administrative Staff (No field training) • Home-maker • Retiree (More than 62 years old) • Full-Time Students (More than 16 years old) 	Examples - CLASS 2 <ul style="list-style-type: none"> • Chauffeur • Decorator (Managing) • Engineer (Excluding Software Engineer) • Foreman (Non-Construction) • Outdoor Sales / Marketing • Surveyor • Insurance Agent / Property Agent • Assembly Line Production Worker (Not using tools & machinery) • Unarmed Security Guard • Laboratory Assistant (In schools and colleges) • Management (Director, Manager, etc) with overseas travel 12 or more times a year • Fitness / Gym Instructor 	Examples - CLASS 3 <ul style="list-style-type: none"> • Baker / Chef • Carpenter (Not using woodworking machinery) • Contractor • Courier • Driver • Hawker / Market Stallholder • Motor Repairer • Painter (Not involving work at heights) • Plumber • Technician • Veterinary Surgeon

REFERRED OCCUPATIONS FOR COVER DURING OFF-DUTY HOURS (Please refer to our office for approval)

Commercial air crew and pilot, military personnel (excluding MINDEF administrative staff)

DECLINED OCCUPATIONS: Industrial workers using heavy machinery / woodworking tools and machineries; any occupation involving aviation activities; police force personnel, fire fighters; construction / unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig worker; offshore workers; work involving heights (exceeding 30 feet above ground or floor level) and / or works underground and travel beyond normal speed on land / or handling of hazardous chemical / electricity; professional sports teams; professional divers and jockeys; welders and the like, Crane operators.

ENJOY THESE SPECIAL FEATURES WITH PERSONAL ACCIDENT INSURANCE PLAN

- **Worldwide 24-hour Protection** against sudden, unforeseen and unexpected events
- **Full Terrorism Cover**
- **Renewal up to age 75 years when taken up before age 60 years** and no lapse in cover after age 60 years
- **Benefits Payable Within 18 Months** from date of accident
- **14 Days Free Look Period** to see whether Personal Accident is indeed the plan that gives you peace of mind
- **Permanent Disablement Benefits for 3rd Degree Burns**

QUESTIONS & ANSWERS

1. **Who can enrol in the policy?** Singaporeans, Permanent Residents or Foreigners with valid employment pass, work permit, dependent pass, student pass and long-term social visit pass between the age of 16 to 70 years old*, and domiciled in Singapore can apply. However, if you need to leave home for temporary residence overseas ranging from a few months to a few years, please contact our office for separate quotation.
2. **Do I need to go for any medical examination?** No. You will be accepted based on your health declarations on the attached Application Form.
3. **What are the exclusions?** Some of the major exclusions under this policy are:
 - War, self destruction
 - Non prescribed use of drugs
 - Intoxication
 - Insanity
 - AIDS, venereal disease, childbirth
 - Professional sports, underwater and other hazardous activities
 - Private aviation
 - Full-time military duty
4. **Are all Personal Accident plans the same?** Most likely not. You will need to look out for differences in Definitions, Extensions, Table of Benefits for Permanent Disablement and Exclusions. For example, our 'Accident' definition is wider than many other policies as it does not require the accident to be violent, visible or external.
5. **What is this Free Look Benefit? Will I be entitled to premium refund if I need to cancel the policy?** Enjoy 14 days 'Free Look'** from the day you receive your insurance policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claim has been made under the policy.

* Age next birthday ** Not applicable for renewal policy.

IMPORTANT NOTE: This product write-up 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. As benefits in personal accident packages differ, we encourage you to discuss your insurance requirements with us or your insurance advisor, before effecting a new personal accident coverage or switching from another personal accident policy.

ABOUT SOMPO

Sompo is a member of SOMPO HOLDINGS, a trusted and established insurance and risk solutions provider in Japan for over a century. Today, SOMPO HOLDINGS serves its customers in more than 30 countries and regions.

Since 1989, Sompo has been providing companies and individuals with premium yet affordable insurance in Singapore.

At the heart of what we do is our commitment to deliver our best service to our customers. More than just providing comprehensive coverage, we aim to be our customers' trusted partner when it comes to protecting what they value and treasure most. Because, above all, their well-being is what we collectively work for.

Important Note

- This product write-up is not a contract of insurance. Full details of the terms, conditions and exclusions are provided in the Policy. Please visit sompo.com.sg for 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).

SOMPO INSURANCE SINGAPORE PTE. LTD.

50 Raffles Place

#05-01/06 Singapore Land Tower

Singapore 048623

Tel: +65 6461 6555

Fax: +65 6221 3302

sompo.com.sg

facebook.com/SompoSG

Company Registration No.: 198905490E