

# PA Ease

Launched 1 March 2022



# WHY IS PA IMPORTANT?

1. Accidents arise when you least expect it





**SOMPO**  
INSURANCE

## Hoarding board at Jurong Point store under renovation falls and injures three



SINGAPORE - A hoarding board outside a department store unit undergoing renovation at Jurong Point fell on Thursday (Feb 24) evening, injuring three passers-by.



**SOMPO**  
INSURANCE

## Two injured after ventilation duct falls from cinema hall ceiling in Nex shopping mall

PUBLISHED AUG 30, 2020, 8:38 PM SGT



The cinema was closed after the ventilation duct fell from the ceiling. PHOTO: JULIAN TAY/MUSTSHARENEWS

SINGAPORE - A ventilation duct fell from the ceiling of a cinema hall at Nex shopping on Sunday (Aug 30) during a movie, injuring two people.

A Shaw Theatres spokesman said the duct in Hall 6 was dislodged at around 4.45pm.

Theatre staff tended to the injured customers until paramedics arrived, he said, adding that the two were later taken to the hospital.

# WHY IS PA IMPORTANT?

1. Accidents arise when you least expect it
2. Complements Health and Life Policies







**SOMPO**  
INSURANCE



**What are the main differences  
between PA Ease & PAStar?**



- Simplified PA Product

- 24 Infectious Diseases, including Covid 19

- Children enjoy full coverage at 50% of adult's (Group A) premium

- No Underwriting Questions

- Comprehensive PA Product

- 17 Infectious Diseases

- Free Child cover if both parents are insured under the same Policy, at 25% of Lower Parent's Sum insured

- 3 Underwriting Questions

# AGENDA

- Key Selling Points
- Eligibility
- Product Benefits & List of 24 Infectious Diseases
- Extensions
- Main Exclusions
- Cancellation & Refund Clause
- Application Process
- FAQs



# Key Selling Points

Simple & easy to understand with 6 benefits

## BASIC COVER

Section	Benefit	Per Insured Person		
		Plan 1	Plan 2	Plan 3
A	Accidental Death	\$50,000	\$100,000	\$150,000
B	Permanent Disablement (per Policy Year)	\$75,000	\$150,000	\$225,000
C	Coma (once per lifetime)	\$5,000	\$10,000	\$15,000
D	Medical Expenses (per Accident)	\$1,000	\$2,000	\$3,000
	Sublimit for treatment by a Specialist at Specialist clinics and physiotherapy	\$500	\$1,000	\$1,500
E	Ambulance Fees (per Accident)	\$100	\$150	\$200
F	Infectious Disease Cover^ (for sections A to E)	Per section limits		

Includes COVID-19, Dengue  
Fever and HFMD coverage!



# Key Selling Points



Simple & easy to understand with 6 benefits

**ANNUAL PREMIUM (INCLUSIVE OF GST)**

Per Insured Adult	Plan 1	Plan 2	Plan 3
Group A	\$94.16	\$151.94	\$261.08
Group B	\$128.40	\$228.98	\$321.00
Per Insured Child	Plan 1	Plan 2	Plan 3
	\$47.08	\$75.97	\$130.54



## Key Selling Points



Simple & easy to understand with 6 benefits

Children enjoy full coverage at 50% of adult's (Group A) premium

Coverage for 24 Infectious Diseases including COVID-19

Only 2 occupation classes (Group A & B)



# Key Selling Points



Only 2 occupation classes (Group A & B)

## CLASSIFICATION OF OCCUPATIONS

**Group A - Occupations that are of administrative, managerial or clerical nature, or of outdoor or supervisory nature involving occasional manual work without the use of tools or machinery.**

### Examples

Admin-based Personnel, Air Crew & Pilot (Off-duty cover only), Architect, Dentist / Doctor (Non-veterinary), Homemaker, Actor / Actress, Barber, Hairdresser, Florist, Factory Worker, Foreman (Non-construction), Insurance Agent, Property Agent, Magician, Nurse, Outdoor Sales, Surgeon, Unarmed Security Guard, Waiter / Waitress

**Group B - Occupations that are manual in nature or involve the use of tools or machinery.**

### Examples

Air Conditioner Repairman, Appliance Repairman, Baker, Chef, Carpenter, Contractor, Driver (with Class 3 license), Electrician, Gym / Fitness Instructor, Hawker, Maintenance personnel (Inspector, Supervisor, Technician), Painter (not working at heights above 30 feet), Plumber, Technician



## Key Selling Points



Simple & easy to understand with 6 benefits

Children enjoy full coverage at 50% of adult's (Group A) premium

Coverage for 24 Infectious Diseases including COVID-19

Only 2 occupation classes (Group A & B)

No Underwriting questions

Completely new online application UI



# Eligibility

Insured Person must be:

- the Policyholder, the Policyholder's Spouse, or the Policyholder's Child(ren);
- between 1 month and 65 years old when he/she is first enrolled onto the Policy. This Policy may be renewed up to the Insured Person reaching 75 years old, subject to our review;
- a Singapore Citizen, Singapore Permanent Resident or foreigner holding a valid Singapore identification document (employment pass, work permit, dependent pass, or student pass);
- residing in Singapore; and
- physically absent from Singapore for no more than 180 consecutive days at any one time.

**Child(ren)** means the natural children, legal step-children and legally adopted children of the Policyholder who are between 1 month old and 21 years old on the Effective Date of Cover, and who are unmarried, unemployed and depend on the Policyholder for financial support. However, for a Child of the Policyholder who is enrolled in a full-time tertiary institution, the age limit for that Child will be extended to 24 years old.

Age refers to age at the effective date of the policy (attained age).



BENEFITS

## Section A – Accidental Death

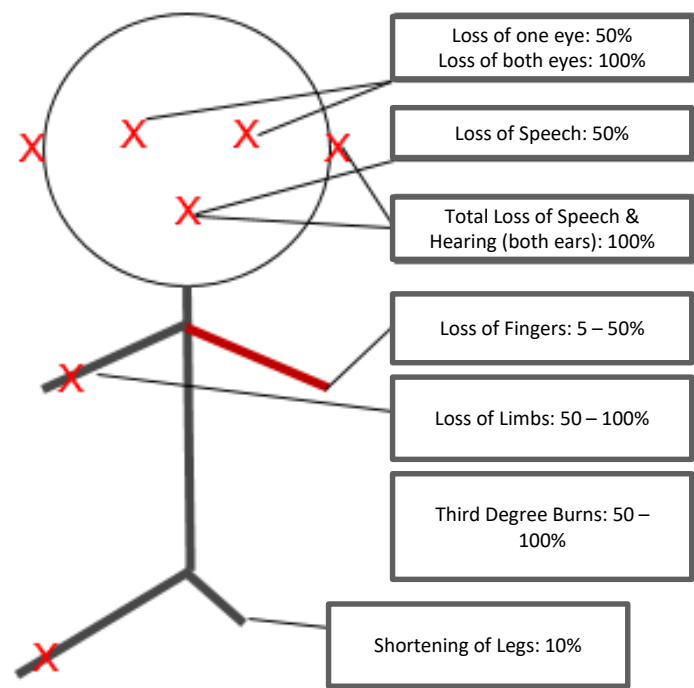
If the Insured Person suffers an Injury which results in Accidental Death, We will pay the limit as stated in the Table of Cover.

We will not pay if:

- the death is due directly or indirectly to Illness (for example, a heart attack or a stroke).

# Section B – Permanent Disablement

If the Insured Person suffers an Injury which results in Permanent Disablement, We will pay according to the Table of Compensation.



## Section B – Permanent Disablement

If the Insured Person suffers an Injury which results in Permanent Disablement, We will pay according to the Table of Compensation.

- If We are already paying for Loss of Use of a whole member of the body, We will not pay for parts of the member of the body.
- In the event of an Accidental Death, We will deduct what We have paid out due to the same Accident under the Table of Compensation within the same Policy Year.

**We will not pay if:**

- the disablement is due directly or indirectly to Illness (for example, a heart attack or a stroke).



## Section C – Coma

If the Insured Person suffers an Injury which results in the Insured Person staying as an inpatient in a Hospital and in a Coma state within 30 days of the date of the Accident, We will pay the limit as stated in the Table of Cover.

This benefit is only payable once per lifetime.

## Section C – Coma

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We will not pay if:

- the Coma is medically induced; or
- the Coma is due directly or indirectly to Illness (for example, a heart attack or a stroke); or
- the Coma is resulting from alcohol or drug abuse.

## Section D – Medical Expenses

- Per accident limit, up to the stated limit or up to 12 months from the date of Accident, whichever comes first.
- Treatment by a Specialist (**with the exception of pediatrics**) at Specialist clinics must be deemed necessary and referred by a General Practitioner
- Physiotherapy must be deemed necessary and referred by a General Practitioner

\*\*Treatment by a Specialist at Specialist clinics and physiotherapy treatment up to sub-limit or up to 90 days from the date of Accident, whichever comes first.

	Plan 1	Plan 2	Plan 3
Sub-Limit per Accident	\$500	\$1,000	\$1,500

## Section D – Medical Expenses

We will not pay if:

- the date of first treatment is not within 30 days from the date of Accident; or
- the medical treatment is due directly or indirectly to Illness (for example, a heart attack or a stroke).



## Section E – Ambulance Fees

If the Insured Person suffers an Injury and needs to be transported to the Hospital by an ambulance, We will reimburse the Insured Person for the ambulance fees incurred, up to the limit as stated in the Table of Cover for any one Accident.





## Section F – Infectious Disease Cover

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- COVID-19
- 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

# Section F – Infectious Disease Cover

If any of the losses covered under Sections A to E arises from the Insured Person contracting an Infectious Disease, We will cover the loss up to the limit as stated in the Table of Cover.

## BASIC COVER

Section	Benefit	Per Insured Person		
		Plan 1	Plan 2	Plan 3
A	Accidental Death	\$50,000	\$100,000	\$150,000
B	Permanent Disablement (per Policy Year)	\$75,000	\$150,000	\$225,000
C	Coma (once per lifetime)	\$5,000	\$10,000	\$15,000
D	Medical Expenses (per Accident)	\$1,000	\$2,000	\$3,000
	Sublimit for treatment by a Specialist at Specialist clinics and physiotherapy	\$500	\$1,000	\$1,500
E	Ambulance Fees (per Accident)	\$100	\$150	\$200
F	Infectious Disease Cover^ (for sections A to E)	Per section limits		

Includes COVID-19, Dengue Fever and HFMD coverage!

## Section F – Infectious Disease Cover

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We will not pay if:

- Diagnosis of the Infectious Disease is made within 14 days of the first inception date of the Policy; or
- Diagnosis of the Infectious Disease is made outside of Singapore; or
- Diagnosis of the Infectious Disease is made within 14 days of the return to Singapore from overseas; or
- The Insured Person suffers any side effects or post COVID condition upon full recovery of COVID-19; or
- The claim is directly or indirectly related to any breach of the Singapore government's advisories for COVID-19.

# Extensions

- Accidental Miscarriage
- Disappearance
- Exposure
- Food Poisoning – hospitalized for at least 6 consecutive hours due to food poisoning
- Full Terrorism Cover
- Insect / Animal Bites

'I actually thought I was going to die':  
Man who was attacked by otters at  
Botanic Gardens



Girl, 3, suffers deep cut on face after  
attack by pet peacock in Serangoon



# Extensions

- Accidental Miscarriage
- Disappearance
- Exposure
- Food Poisoning – hospitalized for at least 6 consecutive hours due to food poisoning
- Full Terrorism Cover
- Insect / Animal Bites
- Motorcycling
- Reservist Training
- Riot, Strike, Civil commotion, Hijack, Murder and Assault
- Suffocation by Smoke, Poisonous Fumes, Gas & Drowning

Singapore

## Man, 47, dies in suspected drowning case at East Coast Park



08 Nov 2021 03:50PM  
(Updated: 08 Nov 2021 03:50PM)





## Main Exclusions

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- c. Illness, disease, bacterial or viral infections (except as provided under Section F – Infectious Disease Cover);
- e. Caving, mountaineering or rock climbing (except on man-made walls wearing safety equipment) involving the use of guides or ropes, potholing, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting or any activities in aerial balloon whilst airborne, motor rallies, any kind of racing or any sports in a professional capacity unless otherwise agreed in writing by Us;
- g. Military, naval or air force service, police, civil defence activities unless the Insured Person is serving full-time national service as a full-time National Serviceman (NSF) or on Reservist Training during peacetime;

## Main Exclusions

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- h. the Insured Person engaging in the following Occupations / work scope unless otherwise agreed by Us and stated in the Schedule:
  - i. Pilots, or aircrew whilst on duty or any Occupation involving aviation activities
  - ii. Full-time military personnel
  - iii. Police force personnel
  - iv. Fire fighters
  - v. Construction / unskilled workers
  - vi. Ship crew or workers on board vessels, oil and gas rig workers, offshore workers, stevedores, shipbreakers
  - vii. Welding
  - viii. Professional sportsperson
  - ix. Work involving height (exceeding 30 feet above ground or floor level), works underground, travel beyond normal speed on land, handling of hazardous chemical and/or handling of explosives
  - x. Woodworking machinists
  - xi. Professional divers and jockeys
  - xii. Crane Operators

## Main Exclusions

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- k. Pre-Existing Conditions, congenital anomalies or physical defects;
- p. health supplements, vitamins, prebiotics, probiotics and skin care products whether purchased over the counter or prescribed by a Registered Medical Practitioner;
- q. any Infectious Disease with the exception of COVID-19 which is announced or notified as an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore, or a pandemic by the World Health Organisation (WHO). The cover for the epidemic or pandemic Infectious Disease with the exception of COVID-19 shall stop from the date of such announcement or notification, and will resume on the date that it is declared to no longer be an epidemic or pandemic, or when We notify You that cover has resumed, whichever is earlier.

# Cancellation

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This Policy may be terminated at any time at the request of the Policyholder

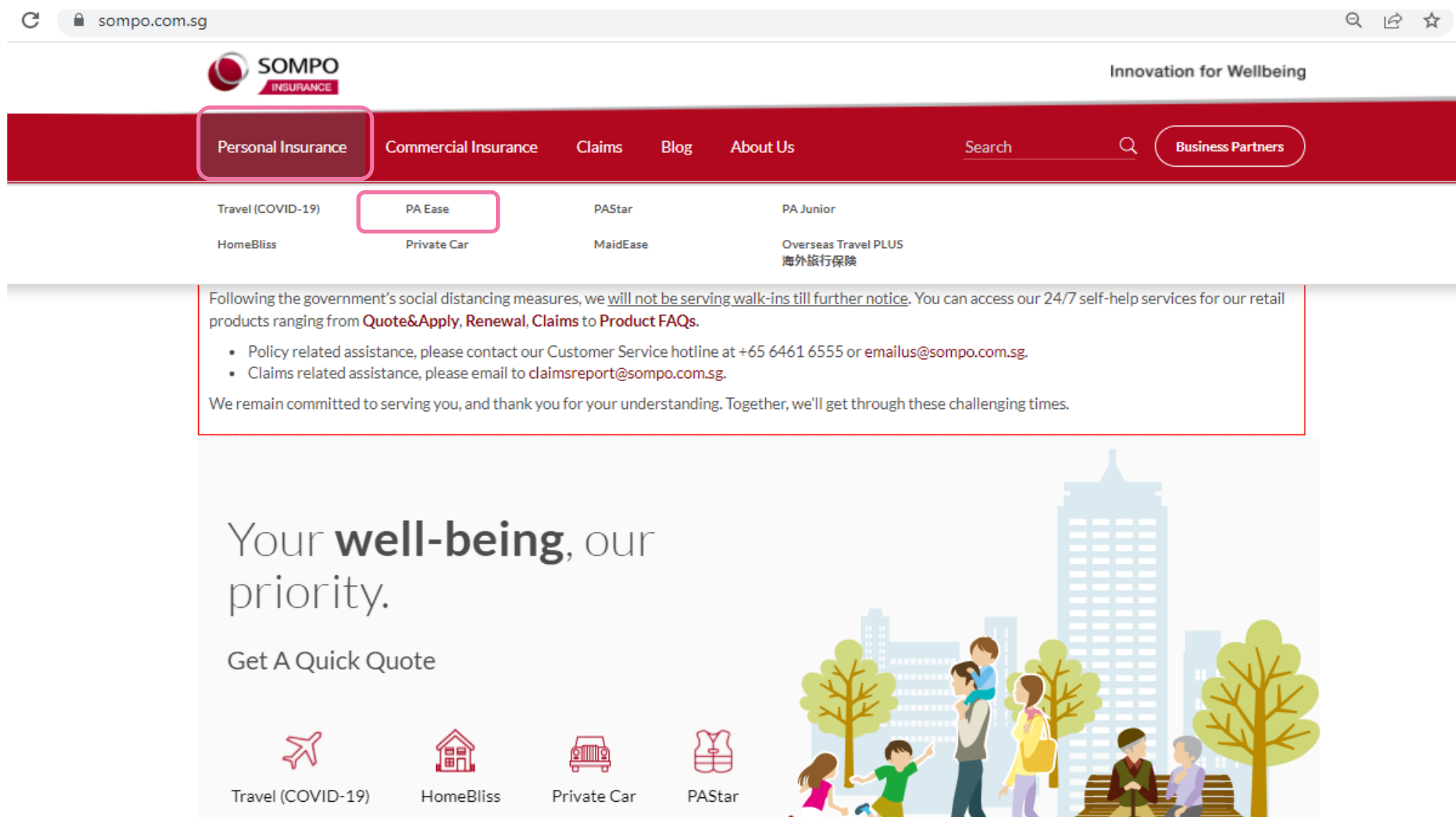
Refund: **85% of the premium paid x (number of unused days/Period of Insurance)**

We will not refund if there is a claim made under this Policy or if the amount is less than \$5.



**APPLY NOW ▶**

## Application



# Application



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Protect yourself and your loved ones against accidents and 24 infectious diseases including COVID-19 with PA Ease

BUY NOW >

or call **65 6461 6555**





# PA Ease

I would like to purchase cover from  to

for

My occupation is

For occupations not in above list, please contact us at 6461 6555 for assistance.

I have a promo code :

GET QUOTE



# Application

	<div>Plan 1</div> <div>\$94.16 (after GST)</div> <div>Child enjoys 50% off!</div> <div>Select</div>	<div>Plan 2</div> <div>\$151.94 (after GST)</div> <div>Child enjoys 50% off!</div> <div>Select</div>	<div>Recommended</div> <div>Plan 3</div> <div>\$261.08 (after GST)</div> <div>Child enjoys 50% off!</div> <div>Select</div>
(A) Accidental Death	\$50,000	\$100,000	\$150,000
(B) Permanent Disablement	\$75,000	\$150,000	\$225,000
(C) Coma (once per lifetime)	\$5,000	\$10,000	\$15,000
(D) Medical Expenses (per accident)	\$1,000	\$2,000	\$3,000
(E) Ambulance Fees (per accident)	\$100	\$150	\$200
<div>★ Includes COVID-19 cover</div> <div>(F) Infectious Disease Cover (for Sections A to E)</div>	Per section limits	Per section limits	Per section limits

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# Application

Statement Pursuant to Section 25(5) of the Insurance Act, you are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.

Your Details

Full Name (as per NRIC/FIN)

NAME AS PER ID

NRIC/FIN

NRIC / FIN NO.

Date of Birth

Date of Birth

Gender

☐ Male

☐ Female

Nationality

SINGAPORE

Email Address

Email Address

Mobile Number

Contact No.

Postal Code

Postal Code

Unit Number

Unit No.

Address

Blk No., Street Name

Producer Code

Producer code

Summary

Plan 2

Insured Person(s)

Me

No. of child(ren)

0

Premium

\$151.94 (inclusive of GST)

PROCEED

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## FAQs

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- **Am I covered against Infectious Disease while overseas?**

No. Infectious Disease cover is only valid when diagnosed in Singapore. If you travel out of Singapore, there will be a 14 days waiting period from the date of return to Singapore.

- **Will I be covered for physiotherapy?**

Yes, it is covered under Section D – Medical Expenses and subject to the limit and sublimit as stated in the policy wording. A referral letter from a Registered Medical Practitioner is required for physiotherapy reimbursement.

- **Can I claim for Traditional Chinese Medical (TCM) and/or Chiropractor treatment expenses?**

No, TCM and/or Chiropractor treatments are not covered.

## FAQs

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- **Can I upgrade my plan midway through my PA Ease policy?**

Plan upgrade can only be done upon renewal and subject to Sompo's approval. Kindly email the request to us at [cc@sompo.com.sg](mailto:cc@sompo.com.sg)

- **Client had a mid-term change of occupation from Group B to Group A. Will he be entitled to any refund?**

Yes, there will be pro-rated refunds.

- **Can I purchase standalone child cover under PA Ease?**

No, we do not offer standalone child covers under PA Ease. At least 1 parent must be insured under the policy before child cover can be offered.



thank you!

**Rachael Tan**  
**(Main Account Servicer)**

**9152 2928**  
**[Rachael.tan@sompo.com.sg](mailto:Rachael.tan@sompo.com.sg)**

Sally Chew  
(Co Account Servicer)

9789 2474  
[Sally.chew@sompo.com.sg](mailto:Sally.chew@sompo.com.sg)

Contact Centre Team

6461 6555  
[cc@sompo.com.sg](mailto:cc@sompo.com.sg)