

# PASTAR



# WHY IS PA IMPORTANT?

1. Accidents arise when you least expect it



# Golf ball hits pedestrian at Changi's Jurassic Mile



SINGAPORE - Changi Airport Group (CAG) is looking at introducing precautionary measures, like putting up nettings, along a stretch of its new cycling track after a female pedestrian was hit on the head by a stray ball from an adjacent golf course.

The accident on Thursday (Oct 22) evening was unfortunate, it said, adding that it "has never happened" on the new Changi Airport Connector track.

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



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. Income Benefits
3. Complements Health and Life Policies



**WHAT DOES PASTAR COVER?**



# ACCIDENTAL DEATH

- Sum Insured: From S\$100,000 – S\$500,000
- Double Indemnity (up to S\$1,000,000 per policy):
  - Fatal accident involving both Insured Adults in the same accident OR
  - In a **Public Transport\*** as a passenger in a traffic accident

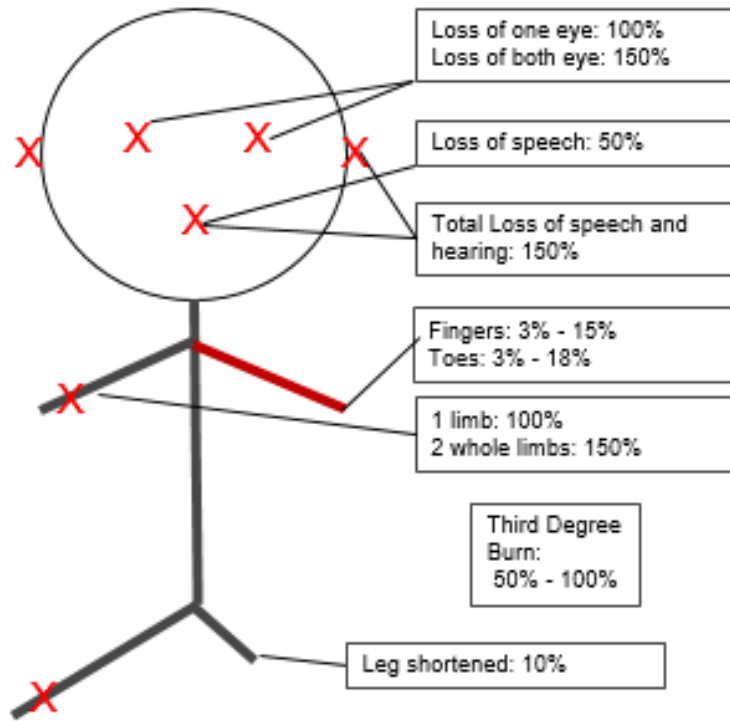
*\*railway train, underground train, public bus, tram, ship, hovercraft, hydrofoil, ferry or regularly scheduled commercial aircraft*

*(excl private hire car/ buses/coaches, taxis and all other modes of transportation that are chartered or arranged as part of a tour)*





# PERMANENT DISABLEMENT



- Pays up to 150% of Death Sum Insured for major disability
- Pay out for Non-major limbs
- Compensation for 3<sup>rd</sup> degree burns





# Medical Expenses

```
graph TD; A[Medical Expenses] --> B[Due to Accidents]; A --> C[Due to the Specified 17 Infectious Diseases];
```

Due to Accidents

Due to the Specified 17  
Infectious Diseases

## List of 17 Specified Infectious Diseases

- Severe Acute Respiratory Syndrome (SARS)
- **Dengue Fever / Dengue Hemorrhagic Fever**
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- Nipah Virus 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



# Medical Expenses

```
graph TD; A[Medical Expenses] --> B[Due to Accidents]; A --> C[Due to the Specified 17 Infectious Diseases]; A --> D[Food Poisoning, Insect or Animal Bites, Suffocation by smoke, poisonous fumes, gas and drowning];
```

Due to Accidents

Due to the Specified 17  
Infectious Diseases

Food Poisoning, Insect or Animal Bites,  
Suffocation by smoke, poisonous  
fumes, gas and drowning



# MEDICAL EXPENSES

- Up to 12 months from the date of Accident
- Up to \$7,000 AOA including ambulance fees
- Seek treatment within 30 days from date of accident



# MEDICAL EXPENSES

**Inpatient Treatment**



Hospitalization & Ambulance  
charges



# MEDICAL EXPENSES

Outpatient Medical Expenses

Chiropractor & TCM

**Outpatient Treatment**



```
graph LR; A[Outpatient Treatment] --> B[Outpatient Medical Expenses]; A --> C[Chiropractor & TCM];
```



# MEDICAL EXPENSES

## Outpatient Medical Expenses

## Chiropractor & TCM

	Deluxe	Elite	Elite2	Elite6
Sub-limit for treatment by a Chiropractor or Chinese Physician	\$750 per Accident (up to \$50 per visit) subject to max. \$1,500 per Policy Year	\$1,000 per Accident (up to \$100 per visit) subject to max. \$2,000 per Policy Year		



# MEDICAL EXPENSES

Outpatient Medical Expenses

Chiropractor & TCM

Outpatient Treatment



Specialist: **NO** GP referral required

Physio:  
Must be referred by Qualified Physician  
Up to 90 days from date of accident

	Deluxe	Elite	Elite2	Elite6
Sub-limit for treatment by a Physiotherapist (per Policy Year)	\$1,000		\$1,500	





# AND MORE

- **Daily Hospitalization Allowance** (Hospitalization > 24 hrs)
  - ✓ Up to S\$300/day, max 365 days
  - ✓ Double Hospitalization Allowance if warded in ICU up to 50 days
- **Mobility Aid**
  - ✓ Purchase or Rental as prescribed by the Registered Medical Practitioner
  - ✓ Up to S\$4,000



# INCOME PROTECTION



# WEEKLY INCOME BENEFIT

- Temporary Total Disablement
- More than 7 days in a row for each full week
- The first medical consultation or treatment is within 7 days from date of the Accident
- The medical certificate issued within 12 months from date of the Accident



# WEEKLY INCOME BENEFIT

- Gainfully Employed:
  - ✓ Up to S\$650/week
  - ✓ Max 104 weeks in a row
- Not Gainfully Employed / No Proof of Income:
  - ✓ Up to 25% of above
  - ✓ Max 12 weeks in a row
  - ✓ TTD due to Open Fracture or Dislocations only



# WEEKLY INCOME BENEFIT

Insurer A

## 4. Temporary Total Disablement (Section 4)

1. If an Insured Person who is Gainfully Employed shall sustain an Injury which results in Temporary Total Disablement within twelve (12) calendar months from the date of the Accident, the Company will pay a weekly income benefit as specified in the Policy Schedule, for up to a maximum period of one hundred and four (104) weeks from the date of Accident, for each Accident.

Insurer B

## Section 7 – Weekly cash

If **you** suffer an **injury** and become **temporarily disabled**, **we** will pay **you** the lower of either **your** basic weekly salary or the cash benefit as shown in the **table of cover** for each full week of **temporary disability** as confirmed by a **medical practitioner**, up to 104 weeks in a row.

### What we do not pay for under section 7

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay any claim under section 7 if:

- 1 the claim is caused directly or indirectly by **temporary disability** that lasts for less than seven days in a row;
- 2 the date of **your** first medical consultation or treatment is more than seven days from the date of the **accident**;
- 3 the claim is made for any subsequent blocks of **temporary disability** when **you** have made a claim under this section for the same **accident**;
- 4 **you** are unemployed at the time of the **accident**; or
- 5 **we** have already paid any weekly cash benefit under section 21 for the same event.



# WEEKLY INCOME BENEFIT

- **Gainfully Employed:**
  - ✓ Up to S\$650/week
  - ✓ Max 104 weeks in a row
- **Not Gainfully Employed / No Proof of Income:**
  - ✓ Up to 25% of above
  - ✓ Max 12 weeks in a row
  - ✓ TTD due to Open Fracture or Dislocations only



# INCOME PROTECTION

- **Family / Parental Allowance**

- ✓ Following Accidental Death of Insured / Spouse
- ✓ Up to S\$3,000 monthly, for 12 months

- **Tuition Benefit**

- ✓ For each surviving Insured Child(ren)
- ✓ Following Accidental Death of Insured / Spouse
- ✓ Up to S\$300 monthly, for 12 months

- **Education Fund**

- ✓ \*\* Optional Cover
- ✓ S\$25,000 per unit
- ✓ Max units = No. of children





# PROTECT YOUR FAMILY TOO

1. Parent's Cover (\*\*Optional)
  - Up to 4 Parents
  - S\$25,000 (upon AD / PD)
2. Free Child Cover
  - FOC for unlimited children
  - 5 Benefits



# CHILD COVER

- 1 month to 21 years old, not married & not in employment.
- Age limit extended to 25th birthday if in full-time tertiary institution.

Benefits per Insured Child	Deluxe	Elite	Elite2	Elite6
<b>A. Accidental Death and Permanent Disablement</b> <b>B. Medical Expenses</b> <b>C. Daily Hospitalisation Allowance</b> <b>H. Emergency Medical Evacuation &amp; Repatriation</b> <b>J. Mobility Aid</b>	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.			



# CHILD COVER

1. **My child is down from HFMD, is this claimable?**
  - Yes!
2. **My child needs to see the TCM / Chiropractor, is this claimable?**
  - Yes!



# 24 HOUR WORLDWIDE PROTECTION

- **Emergency Medical Evacuation & Repatriation**

- ★ 24-Hour Emergency Assistance Hotline provided by Assistance Alliance International (AAI)
- ★ Expenses covered up to \$100,000 per policy



# STAYCATION & TICKET CANCELLATION

- Hospitalised due to Accident and as a result has to unavoidably cancel
  - a) A Staycation Booking in Singapore; and/or
  - b) Attendance of a Covered Event in Singapore
- Up to S\$100



# STAYCATION & TICKET CANCELLATION

## **PROVIDED THAT**

- a) The period of Staycation and/or date of the Covered Event **Coincide with or is within the period of the Insured Person's hospitalisation**
- a) The Staycation booking and/or the purchase of the ticket for the Covered Event were made prior to the Insured Person's hospitalization and **not exceeding 6 months before the Period of Insurance**
- b) The cost of the Staycation booking or the cost of the ticket for the Covered event separately or combined amounts to **at least S\$200** and such booking/purchase is **charged to and paid in advance by the insured Person** for which evidence of booking/purchase can be produced; and
- c) **A claim is made and payable under Section C** – Daily Hospitalisation Allowance Arising from Accidents.



# BONUS ALLOWANCE

## 1. **Baby Bonus Allowance**

- S\$100 / newborn
- Both Parents under the same policy for  $\geq 12$  months



## 2. **Marriage Bonus Allowance**

- S\$100 following legal marriage
- Both Insured and Spouse insured under PAStar for  $\geq 12$  months





# EXTENSIONS



Full Terrorism Extension – up to capital sum insured or \$500,000 in aggregate per Insured Person



**Food Poisoning** – hospitalized for at least 6 consecutive hours due to food poisoning



**Drowning**

Man, 53, drowns during family outing at East Coast Park

*He goes missing in the afternoon and body is found floating in the water at night*



🕒 October 12, 2020, 07:59 PM



# EXTENSIONS

- ★ Full Terrorism Extension – up to capital sum insured or \$500,000 in aggregate per Insured Person
- ★ **Food Poisoning** – hospitalized for at least 6 consecutive hours due to food poisoning
- ★ **Drowning**
- ★ Insect or **Animal Bites**

## Woman's foot left 'bleeding profusely' after otter attack at Gardens by the Bay

DECEMBER 12, 2020 © PUBLISHED AT 12:51 PM  
By [CHERLYNN NG](#) | [STOMP](#)



## Woman attacked by wild boar while exercising in Sungei Api Api Park



The 50-year-old auditor suffered a 10cm laceration cut on her left leg and facial injuries from the boar attack. PHOTOS: MADAM YU, ST FILE



# EXTENSIONS

- ★ Full Terrorism Extension – up to capital sum insured or \$500,000 in aggregate per Insured Person
- ★ **Food Poisoning** – hospitalized for at least 6 consecutive hours due to food poisoning
- ★ **Drowning**
- ★ Insect or **Animal Bites**
- ★ Full-Time National Service covered when off-duty
- ★ **Reservist Training**
- ★ Domestic Maid – \$5,000 accidental death/permanent disablement per policy
- ★ **Damage to personal effects & belongings** in an accident where injury is sustained
- ★ **Motorcycling**
- ★ Riot, strike, civil commotion, hijack, murder and assault
- ★ Suffocation by smoke, poisonous fumes, gas and drowning



# NO CLAIM BONUS

- Sum assured for AD / PD will increase by 5% following a year with no claims
- Earned within 5 years from inception, up till max 25%



# NO CLAIM BONUS

- EG: Insured on Deluxe Plan

*Year 0 - [0%] \$100,000 S.A*

*Year 1 - [5%] \$105,000*

*Year 2 - [10%] \$110,000*

*Year 3 - [15%] \$115,000*

*Year 4 - [20%] \$120,000*

*Year 5 - [25%] \$125,000* (Maximum No Claim Bonus earned within 5 years)

*Year 6 – [25%] \$125,000*

*Year 7 – [25%] \$125,000*

**What happens if there is a claim?**



# NO CLAIM BONUS

- EG: Insured on Deluxe Plan

*Year 0 - [0%] \$100,000 S.A*

*Year 1 - [5%] \$105,000*

*Year 2 - [10%] \$110,000*

*Year 3 - [10%] \$110,000*

*Year 4 - [15%] \$115,000*

*Year 5 - [20%] \$120,000* (Maximum No Claim Bonus earned within 5 years)

*Year 6 – [20%] \$120,000*

*Year 7 – [20%] \$120,000*



**Claim made**



# ELIGIBILITY

## Who can apply?

- Residing in Singapore with a valid pass

## Age Limit

- Age = Age next birthday
- 16 – 65 Years Old

*\*\*Between 16 – 21 YO, limited to deluxe plan only*





# 0% INTEREST FEE INSTALMENT PLAN

- OCBC Cards: S\$300 and ↑
- DBS / POSB: S\$500 and ↑
- Applicable for new and renewal policies
- All Personal Lines Products except MaidEase
- Combine two or more policies under the same Policyholder



# FAQ

## **Will Insured be penalized for claims made?**

- No. Renewal premium will not be increased based on individual claims experience.
- Premium may be adjusted from time to time for inflation as well as for material change in risk.

## **\*\*Claims Notification**

- You and/or the Insured Person must tell Us in writing within 30 days after the happening of any Accident which may give rise to a claim under this Policy
- To notify, email client's name, policy number, details of accident to [claimsreport@sompo.com.sg](mailto:claimsreport@sompo.com.sg).



# FAQ

**My Client died of Food Poisoning, can I claim for Accidental Death?**

- Yes

**My Client died of Dengue Fever, can I claim for Accidental Death?**

- No, Infectious Disease extension is only applicable for Medical Expenses.



# FAQ

**Change occupation mid-term of policy from Class 2 to Class 1.**

**Will he be entitled to any refund?**

- Yes, Pro-rated

**Insured would like to downgrade his plan from Elite to Deluxe during mid-term of the policy. Will he be entitled to any refunds?**

- No.



# FAQ

**I understand the child cover is 25% of the lower parent's sum insured.**

**If both insured adults bought a \$500,000 (Elite 6) cover, is the child covered for \$125,000?**

- No. Maximum Sum insured for child is based on a \$200,000 (Elite Plan) cover.  
(ie:  $25\% \times \$200,000 = \$50,000$ )



# FAQ

**My son is currently enjoying free “Child coverage” under PAStar plan.  
He will be enrolling in NS soon, will he continue to be covered under PAStar?**

- So long as he is eligible for dependent child coverage. He will continue to be covered while off-duty.



# MHC APP FOR PASTAR



*\*App is readily available for all Android & Apple devices.*



# MHC App : Set Up

Account Setup Assistant SKIP

Setup your account now to:

- ✓ Locate panel clinics
- ✓ Use your eCard
- ✓ Access your eClaims
  - Not applicable for Dependants
  - Currently available for selected programs only

☒ By using this App, you agree to the [Terms of Use](#).

SETUP NOW

MHC

HOME CLINIC LOCATOR ECARD ECLAIM

Type General Practitioner Area Code COMMONWEALTH

MEDICAL CENTRE @  
DR CHEW GIAN...  
General Practitioner...  
BLK 88 TANGLIN HALT ROAD #01-03 SING...  
0.31KM COMMONWEALTH


● ○ ○




← Membership Type SKIP

1 2 3 4 5

Which of the following best describes you?

 I am an Employee / a Policy Holder >

My company is under MHC and its Insurance Partners Program

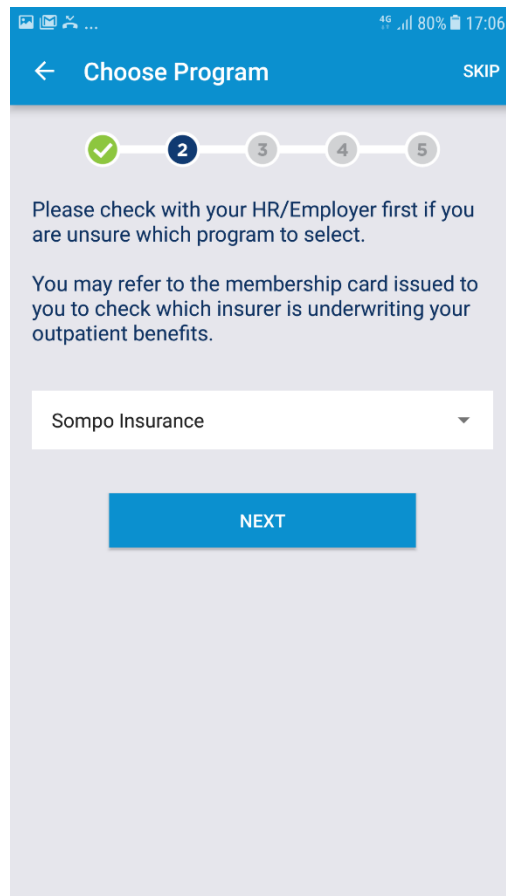
 I am a Dependant >

My spouse / family member's company is under MHC and its Insurance Partners Program





# MHC App : Set Up



Choose Program

SKIP

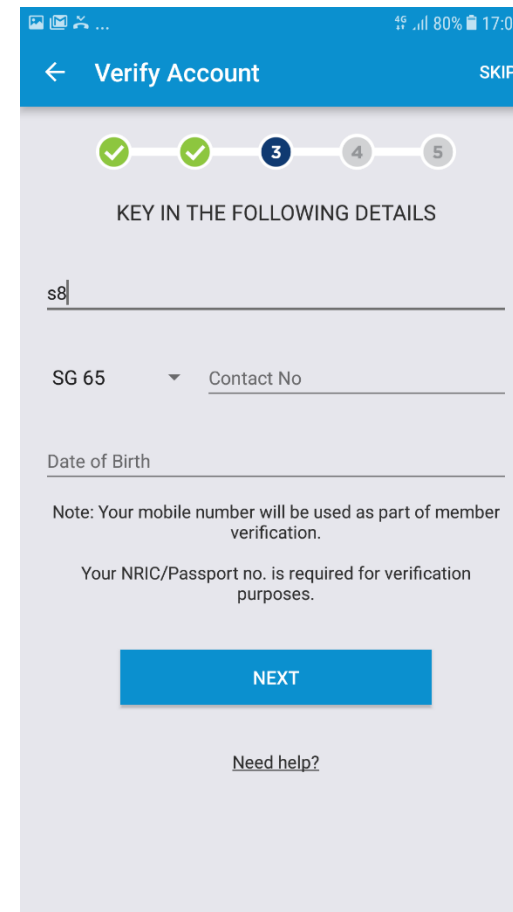
1 2 3 4 5

Please check with your HR/Employer first if you are unsure which program to select.

You may refer to the membership card issued to you to check which insurer is underwriting your outpatient benefits.

Sompo Insurance

NEXT



Verify Account

SKIP

1 2 3 4 5

KEY IN THE FOLLOWING DETAILS

s8

SG 65 Contact No

Date of Birth

Note: Your mobile number will be used as part of member verification.

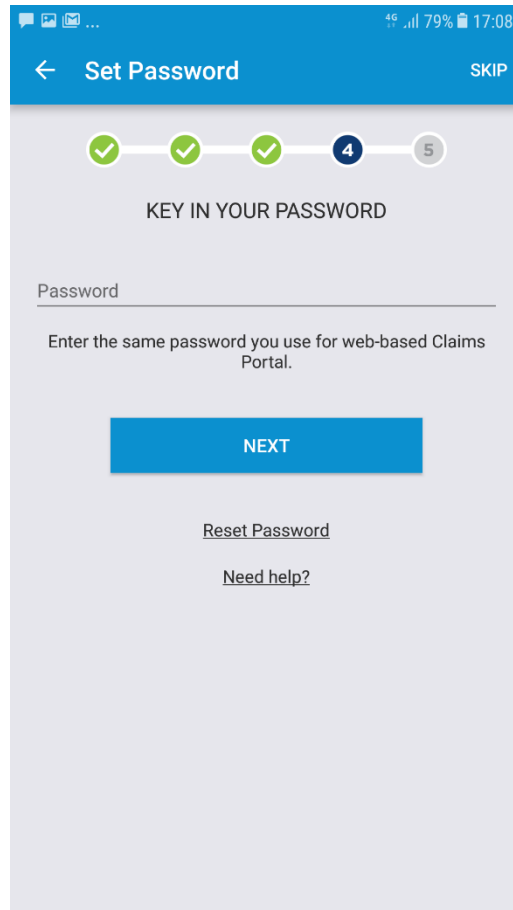
Your NRIC/Passport no. is required for verification purposes.

NEXT

[Need help?](#)



# MHC App : Set Up



Set Password

SKIP

✓ ✓ ✓ 4 5

KEY IN YOUR PASSWORD

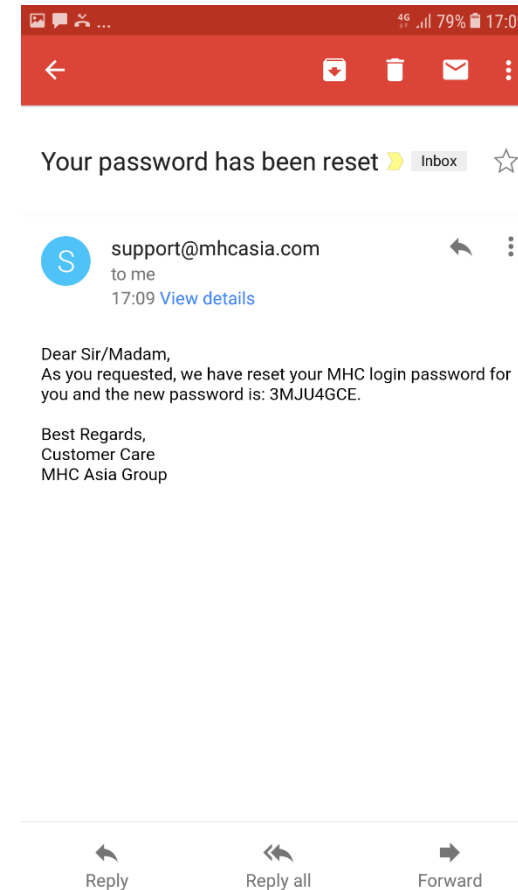
Password

Enter the same password you use for web-based Claims Portal.

NEXT

[Reset Password](#)

[Need help?](#)



# MHC App : Set Up



- E-Card
- Cashless service at over 2000 clinics
- NRIC will be registered into the app 2 weeks after inception



# NEW & IMPROVED



Welcome TAN YUN LU RACHAEL Sunday, January 31, 2021 4:09 PM

COMPANY CLIENTS DOWNLOADS PRODUCT INFO QUOTATION TRACKING SCANWELL SINGCAPITAL REPORTS ADMIN

### PASTAR Quotation Screen

Quotation Issue Date 31/01/2021 17:10:20

**» Producer Particulars**

Intermediary Name PARTNERS \*

Producer Name DIRECT STAFF - SOMPO \*

**» Applicant's Particulars**

Identity Type NRIC (Singaporean) v

Nationality SINGAPORE v \*

Identity Number \*

Name \*

Date Of Birth (DD-MM-YYYY) \*

Occupation ACTUARY v \*

Gender

Marital Status

Will the spouse be insured?

Will the parents be insured?

**» Applicant's Coverage Details**

Select Plan

Top-Up Units

**» Applicant's Underwrite Questions**

SLNo.	Questions	Applicant Answer	Others
1.	Do you suffer from any disease, physical defect, infirmity, or any condition which may affect your health?	<input type="radio"/> Yes <input type="radio"/> No	
2.	Has any insurance company declined, cancelled, refused to issue, or terminated your personal accident insurance policy which the insured has applied for?	<input type="radio"/> Yes <input type="radio"/> No	
3.	Do you have any other personal accident insurance with any other company or companies and the sum insured is less than the sum insured of this policy? If yes, please state which company or companies and the sum insured.	<input type="radio"/> Yes <input type="radio"/> No	

ACTUARY  
ACCOUNTANT  
ACTOR / ACTRESS  
ACTUARY  
ACUPUNCTURIST  
ADMIN ASSISTANT/EXECUTIVE  
ADVERTISING PROFESSIONAL  
AIR CARGO TRAFFIC CONTROLLER  
AIR CON REPAIRMEN  
AIR CREW (OFF-DUTY)  
AIR TRAFFIC CONTROLLER  
ANALYST  
APPLIANCE REPAIRMEN  
ARCHITECT  
ARTISTE  
ASSEMBLY LINE WORKER (NOT USING TOOLS)  
AUDITOR  
BAKER  
BANKING PROFESSIONAL  
BARBER/HAIRDRESSER  
BARTENDER



# NEW & IMPROVED

PASTAR Quotation Slip Screen	
Quotation Issue Date	31/01/2021 17:43:15
Quotation Number	
Quotation Valid For	14 days till 13/02/2021
» Producer Particulars	
Intermediary Name	PARTNERS
Producer Name	DIRECT STAFF - SOMPO INSURANCE SINGAPORE PTE. LTD.
» Applicant's Particulars	
Identity Type	NRIC (Singaporean)
Nationality	SINGAPORE
Identity Number	
Name	TEST
Date Of Birth (DD-MM-YYYY)	01-01-1995
Occupation	ACTUARY
Occupation Class	Class 1



# NEW & IMPROVED

sompo.com.sg/products/pa-star/quotation/GetQuote

No. Of Parents

Period of Insurance

### Applicant's Particulars

Date of Birth \*

Occupation \*

SLNO.

1. Do you suffer from any chronic illness?

2. Has any insurance company ever accepted a claim from you for which the insured person died?

3. Do you have any other insurance policy?

Occupation Class \*

-- Select Occupation --

ACCOUNTANT

ACTOR / ACTRESS

ACTUARY

ACUPUNCTURIST

ADMIN ASSISTANT/EXECUTIVE

ADVERTISING PROFESSIONAL

AIR CARGO TRAFFIC CONTROLLER

AIR CON REPAIRMEN

AIR CREW (OFF-DUTY)

AIR TRAFFIC CONTROLLER



# NEW & IMPROVED

## Applicant's Particulars

Date of Birth \*

Date of Birth



Occupation \*

ACTUARY

If your occupation is not found in the list, please call 6461 6555 for assistance.

SLNO.	Questions	Applicant Answer
1.	Do you suffer from any disease, physical defect, infirmity or illness?	<input type="radio"/> Yes <input type="radio"/> No
2.	Has any insurance company declined, cancelled, refused renewal or accepted special terms for any personal accident insurance policy which the insured has or applies?	<input type="radio"/> Yes <input type="radio"/> No
3.	Do you have any other personal accident insurance with Sampo or other insurance companies?	<input type="radio"/> Yes <input type="radio"/> No

Occupation Class

CLASS 1

\*



**ANY QUESTIONS?**

