



# PAJunior and PA Star

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Sompo Insurance Singapore Pte  
Ltd

# PA JUNIOR

Specially designed for children Age 1 month to 21 years old





### 1 month old

- Eddie is a newborn 1 month old baby

### 18 years old, NSF

- Eddie is a 18 years old NSF and we will cover him while off-duty

### 23 years old full- time tertiary

- Eddie is 23 years old, Full time student at NTU



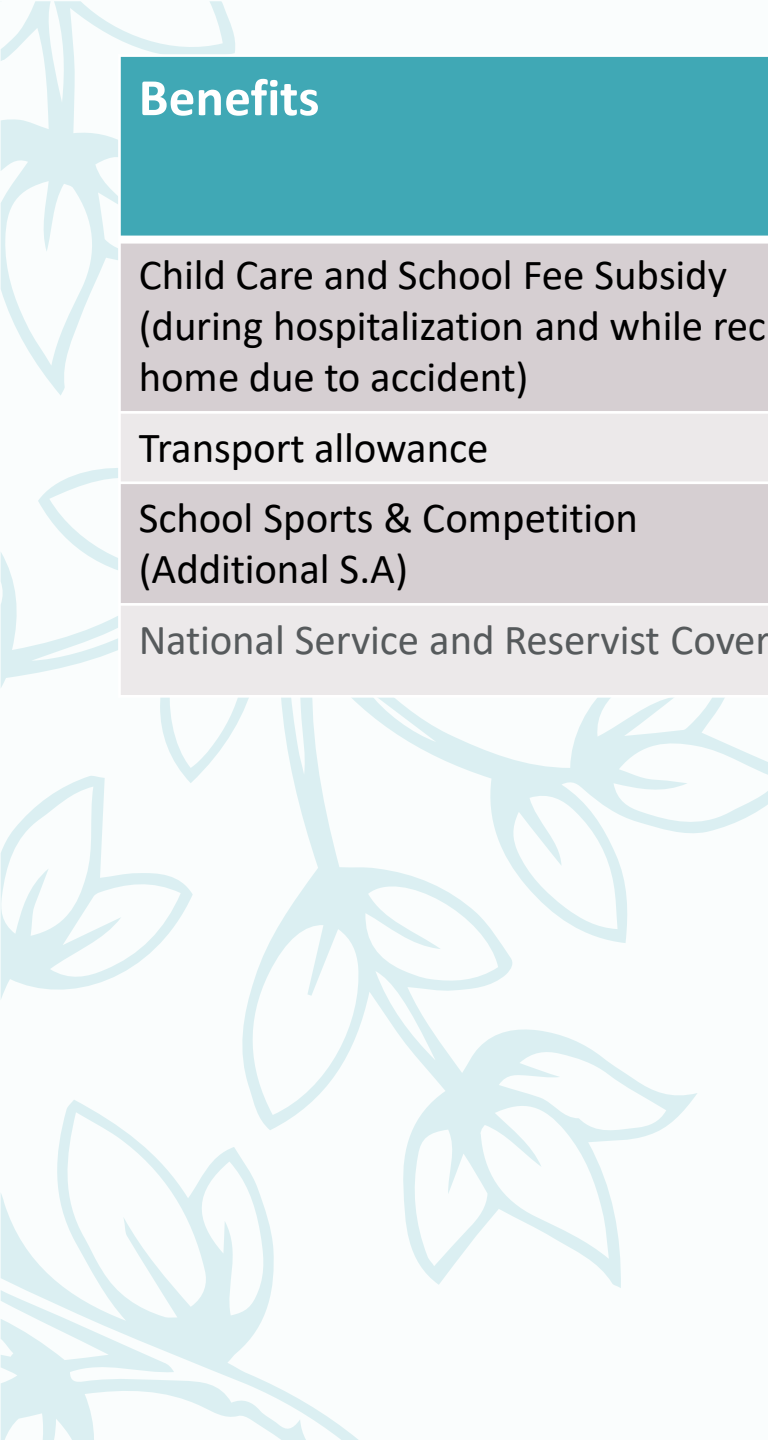
## Higher Chance of Potential Medical Claims

- Falls (Makes up of 70% of the accidents at home)
  - *Head injuries*
- Poisoning/Food Poisoning
- Choking
- Scalding/Burns
- Strangulation
- Items stuck in nostril
- Cuts and scratches

Children have  
a higher  
chance of  
accidents



Benefits	PAStar Free Child cover Based on Elite plan (\$200,000)	PAJunior Plans <b>JUMBO</b>
Accidental Death	\$50,000	\$50,000
Permanent Disablement	\$50,000	\$150,000
Medical Expenses	\$1,000	\$3,500
Education fund (if parent(s) accidental death)	NA	\$15,000
Daily hospitalization allowance	\$37.50	\$100/day
Ambulance Fee	Yes	Yes
Recuperating Allowance (cash-post hospitalization)	No	Yes
Daily hospitalization allowance (ID)	NA	\$100/day
Get Well Benefit (cash-post hospitalization ( ID))	No	Yes
Reconstructive surgery due to Accident	Yes. Up to \$500	Up to \$15,000
Mobility Aid Enhancement	\$1,000	\$2,000
Monthly Financial Assistance due to Accidental Permanent Disablement (up to 24 months)	No	\$500/month Total: \$12,000



Benefits	PAStar Free Child cover Based on Elite plan (\$200,000)	PAJunior Plans <b>JUMBO</b>
Child Care and School Fee Subsidy (during hospitalization and while recuperating at home due to accident)	NA	\$500
Transport allowance	NA	\$300
School Sports & Competition (Additional S.A)	NA	\$10,000
National Service and Reservist Cover	PA Star covers NS (Off Duty)	\$15,000



# Case Study - Warts

Insured developed a wart on his left foot probably due to viruses present in the swimming pool

No Dr's memo, No diagnosis stated on bill, itemised med bill submitted

Histofreezer administered (wart treatment)

Outcome: request for more information



MINISTRY OF HEALTH  
SINGAPORE

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[http://www.moh.gov.sg/content/moh\\_web/home/statistics/infectiousDiseasesStatistics/weekly\\_infectiousdiseasesbulletin.html](http://www.moh.gov.sg/content/moh_web/home/statistics/infectiousDiseasesStatistics/weekly_infectiousdiseasesbulletin.html)

Published by the Communicable Diseases Division

WEEKLY INFECTIOUS DISEASE BULLETIN  
EPIDEMIOLOGICAL WEEK 52 23 - 29 Dec 2018

	E Week 52		Median 2013 -2017	Cumulative first 52 Weeks		Median 2013 -2017
	2018*	2017		2018	2017	
FOOD/WATER-BORNE DISEASES						
Acute Hepatitis A	1	0	0	75	81	72
Acute Hepatitis E	1	0	1	53	76	66
Campylobacteriosis	5	5	5	427	495	427
Cholera	1	0	0	3	3	3
Paratyphoid	1	0	0	16	16	19
Poliomyelitis	0	0	0	0	0	0
Salmonellosis	24	42	35	1624	2012	1996
Typhoid	0	1	1	43	65	56
VECTOR-BORNE DISEASES						
Chikungunya Fever	0	0	0	15	29	42
Dengue Fever	160	66	188	3259	2750	13091
Dengue Haemorrhagic Fever	0	0	0	26	17	20
Japanese Encephalitis^	0	0	NA	0	0	NA
Leptospirosis^	2	1	NA	43	53	NA
Malaria	2	0	0	35	39	47
Murine Typhus^	1	0	NA	15	12	NA
Nipah virus infection	0	0	0	0	0	0
Plague	0	0	0	0	0	0
Yellow Fever	0	0	0	0	0	0
Zika Virus Infection	0	0	NA	1	67	NA
AIR/DROPLET-BORNE DISEASES						
Avian Influenza	0	0	NA	0	0	NA
Diphtheria	0	0	0	0	2	0
Ebola Virus Disease	0	0	NA	0	0	NA
Haemophilus influenzae type b	0	0	0	5	8	6
Hand, Foot And Mouth Disease	439	325	370	40217	33663	31741



# Case Study - HFMD

Child visited Paediatrician and was prescribed the following:

1st visit took 6 bottles of probiotics, follow-up visit 1 week later took another 4 bottles of probiotics.

Total bill \$250.00



**MINISTRY OF HEALTH**  
SINGAPORE

**Question:**

What is the treatment for HFMD?

**Answer:**

HFMD is usually mild and self-limiting. No specific treatment is available; however, treatment can be given to relieve the symptoms of the disease.



# Case Study - Injury

Alex was on his way to the swimming pool. He slipped and fell and landed on his buttocks. It hurt his buttock and lower back

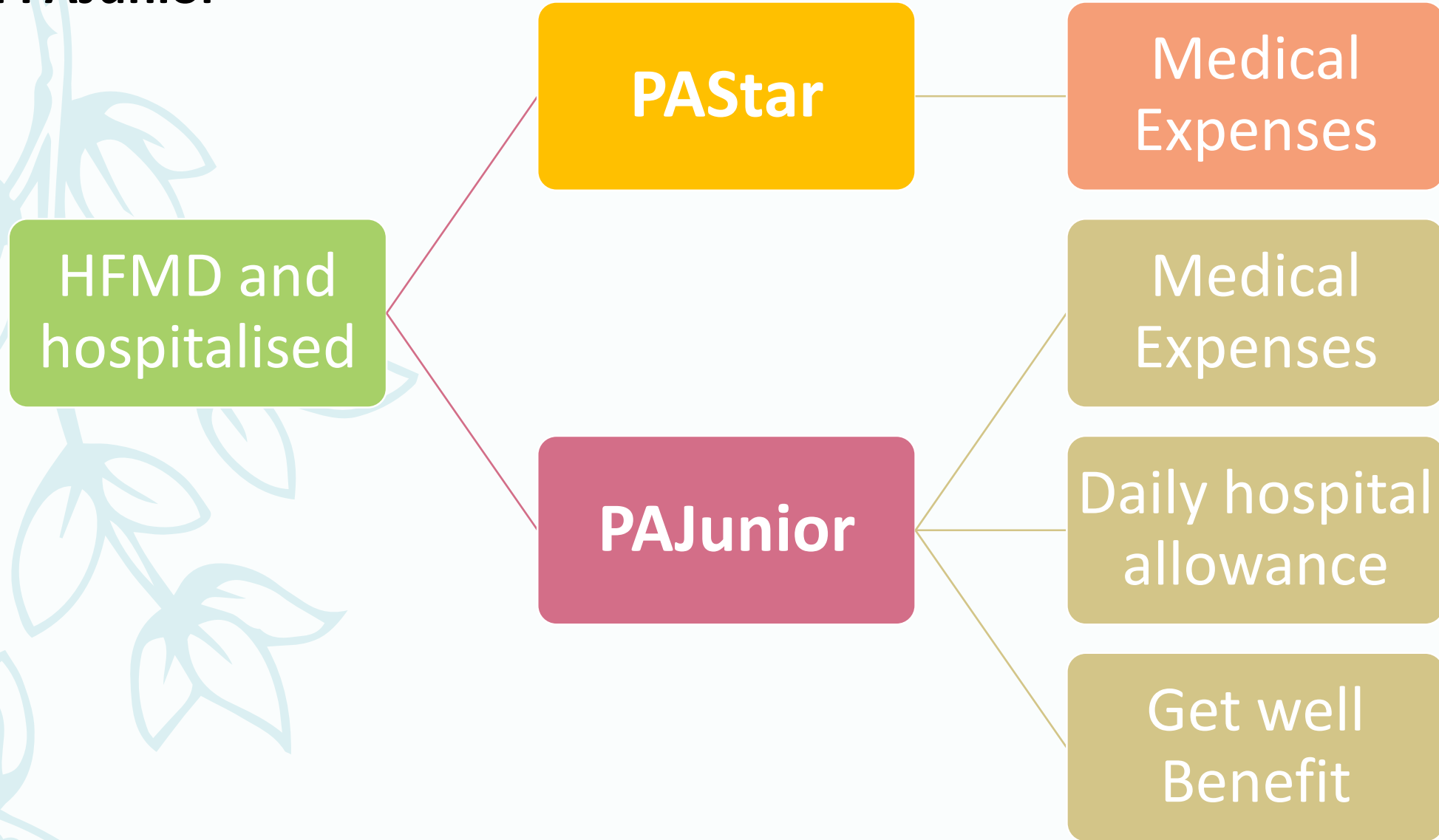
Diagnosis: Contusion of Lumbar Spine

1. Mount Elizabeth Novena - \$387.91
2. Medi-Rad Associates - \$1058.01
3. Orthopaedic Associates - \$55.20 - Non-payable – Collagen

Total incurred amt: \$1501.12

Section payable: \$1445.92

## Better Infectious Disease cover with PAJunior



## Father of boy partially paralysed in tailgater crash: 'We've almost depleted our savings on medical bills'



Lai Kum Tai, 40, tailgated and hit the Toyota Altis the boy was in on the Seletar Expressway (SLE) on June 11, 2014. PHOTO: TNP READER

PUBLISHED DEC 23, 2016, 2:00 PM SGT



Father whose son was partly paralysed after tailgater smashed into his car says it's painful to see son in this state

Ronald Loh

SINGAPORE (THE NEW PAPER) - From a healthy five-year-old boy who could run and jump, he is now paralysed on the right side of his body, and cannot walk, talk, sit up, or even turn himself in bed.

All because of a driver who slammed into his family's car while tailgating them.

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### ST VIDEOS ▶

Syria ceasefire begins, but is shaky with early clashes

A great way to Wi-Fi: Tokyo airport debuts toilet paper for smartphones

No sleeping over in the store please, Ikea tells errant teens

One black box found, another yet to be raised

Recommended by @utbrain

The boy was rushed to Khoo Teck Puat Hospital with serious brain injuries and underwent emergency surgery.

He was transferred to the KK Women's and Children's Hospital (KKH) that day and was kept in the intensive care unit for 13 days. Bernard said he and his wife did not go home during that period.

"We tried to stay positive even though there were so many tubes sticking out of him due to infection in his lungs and stomach," he said.

Bernard's son was later transferred to a high dependency ward and was warded for 100 days from June 11 to Sept 19.

He was re-admitted from Sept 22 to Oct 17.

Lai's lawyer had said in mitigation the boy was not wearing a seat belt.

The statement of facts did not state whether he was belted up.

But Bernard told TNP his entire family was wearing seat belts. "I will never drive off until all of us are belted up".

Court papers said his son could walk only with difficulty for the rest of his life.

Said Bernard: "Before the accident, my son was a very active boy who could run, jump and play like any normal child.

"Now he has to wear diapers and is considered bedridden. It's just painful to see him like this.

"My wife and I quit our jobs so we can care for him and we've almost depleted our savings on medical bills.

# Tailgater Case Study

	PA Junior Jumbo Plan	PAStar Free Child Cover (Elite Plan)
TPD Benefit	\$150,000	\$50,000
Medical Expenses	\$3,500	\$1,000
Daily Hospitalization Allowance	\$100 x 139 days = \$13,900	\$37.50 x 139 = \$5,212.50
Ambulance Fee	\$300	NA
Reconstructive Surgery	\$15,000	\$500
Mobility Aid Enhancement	\$2,000	NA
Monthly Financial Assistance	\$500 x 24 = \$12,000	NA
Child Care & School Fee Subsidy	\$500	NA
Transport Allowance	\$300	NA
<b>Total</b>	<b>\$197,500</b>	<b>\$56,712.50</b>
<b>Grand Total Payout</b>	<b>\$204,212.50</b>	
<b>Premium Per Year</b>	<b>\$288.90 (just \$24/month)</b>	



There were 42 cases in 2016.  
In 2017, it was 128 reported accidents.



## Grandmother and toddler hit by cyclist in Singapore

According to The Straits Times, recently, a grandmother was carrying her old grandchild, and walking to a bus stop crashed into her.

The 65-year-old victim, Madam Lin Zheng fainted soon after. She was taken by ambulance and she had to be admitted for 2 days.

Singapore

## Ex-Deliveroo rider admits collision into 3-year-old while on e-scooter Nex mall



SINGAPORE: An electric-scooter rider on his way to deliver food to a customer collided with a three-year-old boy in a corridor of a mall in Serangoon, causing the child to fall backwards.

## Girl's jaw and gums had to be realigned after accident with e-scooter; rider arrested

By ASYRAF KAMIL



## Police investigating case of e-scooter rider who allegedly hit child along Orchard Road



PHOTO: Stomp



by FARAH DALEY  
STOMP | Apr 20, 2019

Ad closed

Stop see

Why th



Rahmat Nizam/Facebook

an 11-year-old girl while riding his e-scooter along Pasir Ris Drive 1 on

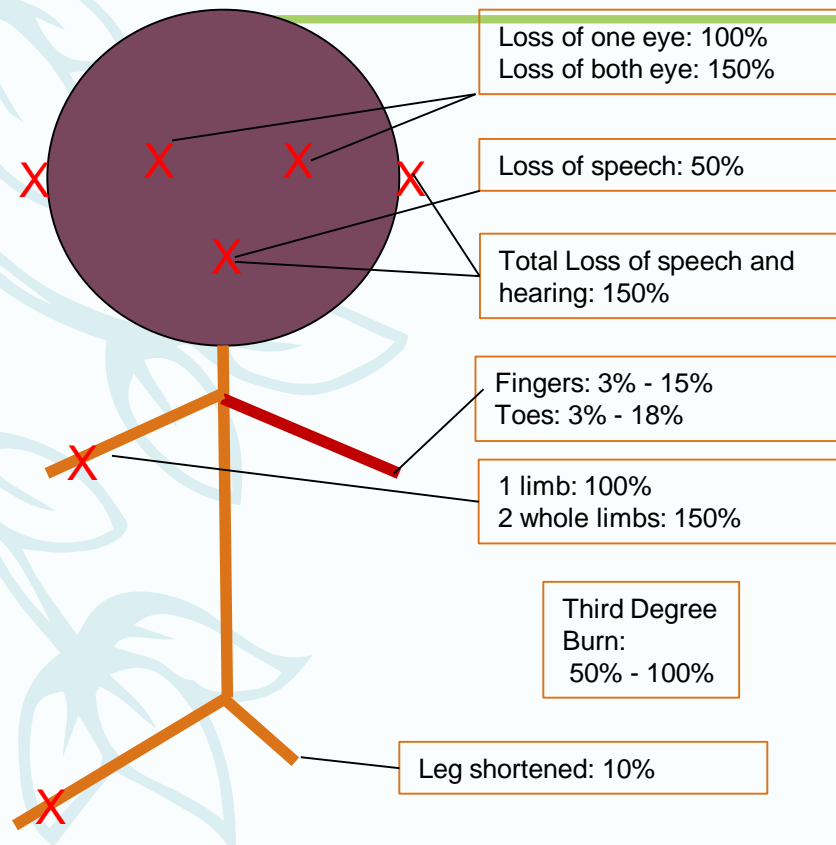
? Shares     

SINGAPORE – An 11-year-old girl had to have her jaw and gums realigned, after an e-scooter crashed into her on Thursday (April 12) evening along Pasir Ris Drive 1.

The child, who also lost two of her teeth and suffered multiple cuts and abrasions, “cried when she saw her face in the mirror”, said her father Rahmat Nizam Samat, 38, a civil

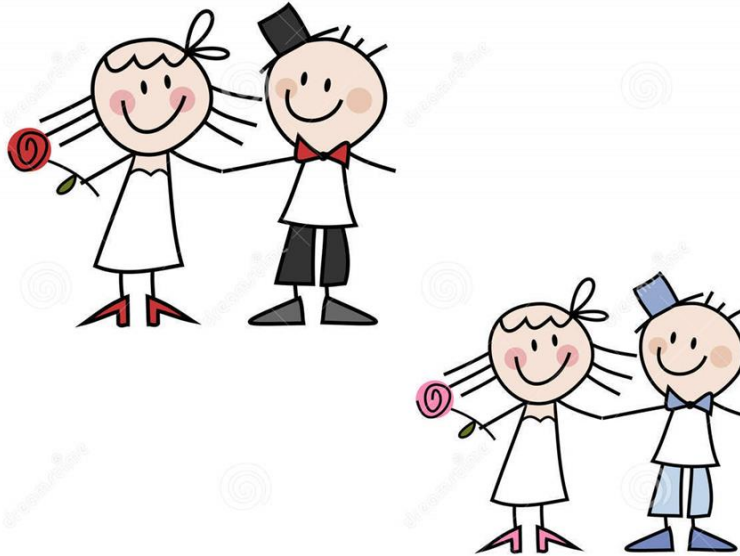
# PA STAR- The All Rounder

AS AN INDIVIDUAL



- Worldwide accident cover
- Accidental Death up to \$500,000
  - Double indemnity as passenger in traffic accident
- Medical Expenses up to \$7000
  - Including ID
  - TCM & Chiropractor
- Hospitalisation Allowance up to \$300.
- Double hospitalisation Allowance if ICU
- Weekly income Benefit
- Personal Effects and Belongings
- Emergency Medical Evacuation and Repatriation.
- Mobility Aid
- Trauma Counseling Expenses
- Family/Parental Allowance up to \$3000/month
- Re-employment Benefit
- No Claim Bonus up to 25%
- Ticketed cancellation cover up to \$100

# AS MARRIED COUPLE



- Benefits as Individuals Applies.
- Double indemnity for accidental death involving both insured adults
- Accidental Miscarriage (AD, ME)
  - Recuperation Cash allowance - \$100
- Baby Bonus Allowance \$100/child up to 2 child.
- Marriage Bonus
- Domestic Helper Cover - up to \$5000.
- Parent's Cover (Optional Cover) up to 4parents, \$25,000/parent
- Survivor Benefit – Free 6mths Policy Extension
- ID Booster (Optional Cover)



# FOR YOUR FAMILY



- Tuition Benefit for each insured child up to \$300/month
- Free Child Cover
  - Benefits per insured child (25% of lower of the parent's plan)
    - Accidental Death
    - Medical Expenses
    - Daily Hospitalisation allowance
    - Emergency Medical Evacuation and Repatriation Mobility Aid
- Education Fund (Optional Cover) for insured children.

## Free Extensions



**Full Terrorism Extension** – up to capital sum insured or \$500,000 in aggregate per Insured Person for all policies with Sompo covering Terrorism



Food Poisoning, Drowning, Insect or Animal Bite



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 – Extended to cover motorcycling (whether as rider or pillion-rider). Provided that at the time of sustaining Bodily injury, the insured person is wearing safety helmet and not engaging in or practicing for racing, hill climbing contests, and reliability trials and speed or duration testing.



Riot, strike, civil commotion, hijack, murder and assault



Suffocation by smoke, poisonous fumes, gas and drowning

## Who can apply for PAStar?

- Singaporeans
  - Singapore PR
  - Foreigners with valid employment pass, work permit, dependent pass, student pass, long term social visit pass
  - 16 -70 (age next birthday) As an individual.
  - Age 16 – 21 can only apply under standard plan.
  - Domiciled in Singapore
-



## Who can apply for PAStar?

Existing Policies Only - Client needs to leave home for temporary residence overseas ranging from a few months to up to 3 years

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- Contact [cc@sompo.com.sg](mailto:cc@sompo.com.sg) for a separate quotation by providing the following information for underwriting:
  - Period of stay overseas
  - Country
  - Occupation

## Medical Related Part 2

- **My client is not worried about big sized bills as it will be covered by hospital plans.**
  - Hospital plans covers in the event of hospitalisation. Situations whereby client went into a private clinic, for MRI, CT Scan to assess the fall, can be very costly. Some clients also prefer to seek treatment with Chiropractor and TCM for their sprained ankle.
  - PAStar is not meant to replace any policies, but rather to further enhance your client's cover.
  - You do not need GP referral to see a specialist for PAStar
- **If I made a claim for hospital cash benefit with another insurer for this Accident, can I still make a claim under PAStar**
  - You will still enjoy Cash Benefits under Daily Hospital Allowance and Weekly Income Benefit on top of what you have claimed under other plans.

### Cash Benefit

- Daily Hospitalisation Allowance up to \$300
- Weekly Income Benefit

## **SOMPO PA Star Quiz**

**What is the minimum age for a Child to be covered under their parents' PA Star policy?**

1. 1-Year-Old
2. 1 Month Old
3. 3 Month Old
4. Immediately when the child is born

**If client is on Elite 6 plan, what is the coverage for the Child under Section A?**

1. \$125,000
2. \$10,000
3. \$20,000
4. \$50,000

**What is an Insured Child entitled under the Free Child Cover?**

25% of Parent's plans Sum Insured for 3 Sections (A, B, C)

25% of Parent's plans Sum Insured for all Sections

25% of Parent's plans Sum Insured for 5 Sections. (A, B, C, H, J)

Same coverage as Parent's Plan

**What must be fulfilled before a Child can be insured for the Baby Bonus Allowance? (You may select more than 1 option)**

Both parents must be covered under the same policy

No eligibility applicable, child is automatically covered

Child must be more than 1-month old

The policy must be continuously insured with Sompo for at least 12 months

**Are housewives and retirees eligible for the Weekly Income benefit?  
Please provide explanation to your answer.**

a) Yes. In full amount

b) Yes. 50% of the weekly income benefit up to 12 weeks

c) No. They are not earning an income

d) Yes. 25% of the weekly income benefit up to 12 weeks



**Are visitations to physiotherapist covered under PA Star policy due to an accident?**

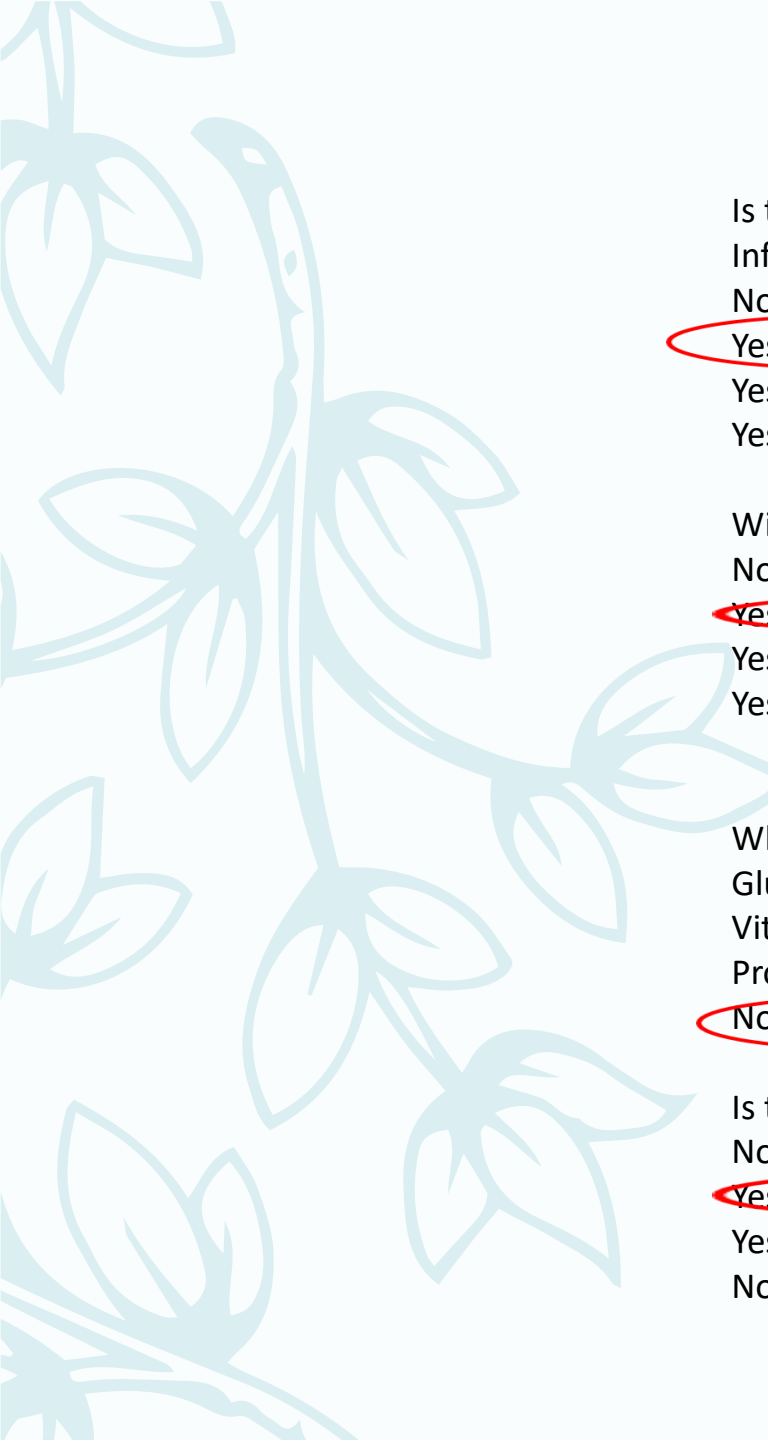
- a) Yes, capped at \$150/visit
- b) Yes, no referral is required as they are considered specialist
- c) No
- d) Yes, provided they are referred by registered medical professional.

**What is the maximum duration for client to be overseas, before policy auto terminates?**

- a) 90 days
- b) 180 days
- c) 183 days
- d) 365 days

**Can a foreign domestic worker purchase PA Star policy for herself as policyholder and Insured? Please explain your answer.**

- a) No. As she is not a Singaporean
- b) Yes. As she possesses a valid work permit and she is residing in Singapore
- c) No. Unless the employer is the policy holder
- d) Yes. But we do not cover accidents that happen in her home country while she is on home leave



Is there a waiting period I can make a claim under Medical Expenses due to Infectious Diseases?

No

Yes. 14 days

Yes. 30 days

Yes. 90 days

Will I be covered for dental treatment?

No.

Yes. Only for medically-necessary treatment due to an accident

Yes. Capped at \$500 for sound and natural tooth only

Yes. Capped at \$1000 for sound and natural tooth only

What are the supplements that will be covered under the policy?

Glucosamine

Vitamin C

Probiotics

None of the above

Is there a difference in TCM visitation limits for the various available plans?

No.

Yes. Standard \$50/visit, \$150/visit for all other plans

Yes, Standard \$50/visit, \$100/visit for all other plans

No, all plans per visit is claimable up to \$1000.



# Adjustments To All Personal Accident Plans



Dear Valued Partner,

Please be informed of the following adjustments to all PA plans.

## 1. Benefits Adjustment (applicable for all PA plans with immediate effect)

The following adjustments are applicable to new business policies issued from 30 Sep 2019 and renewal policies expiring from 1 Jan 2020 onwards.

	Changes Upon Renewal	Current Policy Coverage
1	<b>Section A and B : Accidental Death/Permanent Disablement and Medical Expenses</b> - Covered for 12 months from date of accident	<b>Section A and B : Accidental Death/Permanent Disablement and Medical Expenses</b> - Covered for 18 months from date of accident
2	<b>Claims Notification Period</b> - 30 days	<b>Claims Notification Period</b> - 14 days

## 2. Premium Adjustment (applicable for PASTar only)

This adjustment is applicable to new business policies issued from 18 Sep 2019 and renewal policies expiring from 1 Jan 2020 onwards.

Due to premium rounding issue, we have made some minor adjustment to our premium rates for Class 1 and Class 2 policyholders, as well as ID Booster under optional cover with average of less than \$0.50 per plan.



**40%**  
**OFF\* SINGLE TRIP**  
**20% OFF\* ANNUAL PLAN**  
EXTENDED TILL 30 DEC 2019

\*Not applicable for renewal policies, group discounts or other promotions. Other terms and conditions apply.

**Dear Partner,**

Give your customers peace of mind and join Sompony's quest to protect them against travel worries all around the world.

Please note that our TravelJoy promotion is extended till **30 Dec 2019**. As always, being our valued agents, you'll receive **20% commission** on all TravelJoy policies.