

## PA Junior Insurance

### BENEFITS AT A GLANCE

Basic Benefits	Per Insured Child		
	Bunny	Teddy	Jumbo
<b>1. Accidental Death</b> Accidental Permanent Disablement (PD) including <ul style="list-style-type: none"> <li>• Fracture Arms &amp; Legs</li> <li>• Third Degree Burns</li> </ul>	S\$10,000 S\$30,000 S\$3,000 S\$30,000	S\$30,000 S\$100,000 S\$10,000 S\$100,000	S\$50,000 S\$150,000 S\$15,000 S\$150,000
<b>2. Medical Expenses per Accident incurred in hospital or outpatient clinic including</b> <ul style="list-style-type: none"> <li>• Treatment by Chinese Physician and Chiropractor</li> </ul>	S\$1,500 S\$100	S\$2,500 S\$150	S\$3,500 S\$200
<b>3. Education Fund</b> Pays upon accidental death of one or both parent	S\$5,000	S\$10,000	S\$15,000
<b>4. Daily Hospital Allowance (Accident)</b> Pays for each day of hospitalisation due to accident up to 200 days	S\$50 per day	S\$75 per day	S\$100 per day
<b>5. Ambulance Fee</b> Pays for emergency ambulance service to hospital where Insured is subsequently hospitalised due to a covered event	S\$100	S\$200	S\$300
<b>6. Recuperating Allowance (Accident)</b> Daily cash allowance for each day of medical leave upon discharge from hospital up to 30 days	S\$20 per day	S\$30 per day	S\$50 per day
<b>7. Medical Expenses (Infectious Diseases)</b> Pays for medical treatment due to any of the 17 Specified Infectious Diseases		S\$1,000	S\$1,500
<b>8. Daily Hospital Allowance (Infectious Diseases)</b> Pays for each day of hospitalisation due to any of the 17 Specified Infectious Diseases up to 200 days		S\$50 per day	S\$100 per day
<b>9. Get Well Benefit (Infectious Diseases)</b> Pays daily cash allowance for each day of medical leave or quarantine under medical advice upon discharge from hospital due to any of the 17 Specified Infectious Diseases, up to 14 days.		S\$30 per day	S\$50 per day
<b>10. Reconstructive Surgery due to Accident</b> <ol style="list-style-type: none"> <li>Restoration or Reconstruction Surgery</li> <li>Skin Transplantation</li> <li>Re-attachment of severed fingers, toes and limbs</li> </ol>	N.A.	S\$10,000	S\$15,000
<b>11. Mobility Aid Enhancement</b> Pays for purchase/rental of mobility aid, artificial limbs and hearing aids AND cost for modification of residence to aid mobility if the Insured suffered Permanent Disablement covered under Section A		S\$1,000	S\$2,000
<b>12. Monthly Financial Assistance due to Accidental Permanent Disablement (up to 24 months)</b>		S\$500 per month	S\$500 per month

Bonus Cover	Per Insured Child		
	Bunny	Teddy	Jumbo
<b>a. Child Care &amp; School Fee Subsidy</b> Reimburse any Child Care charges or School Fees incurred during hospitalisation and while recuperating at home due to an accident	S\$100	S\$300	S\$500
<b>b. Transport Allowance</b> Reimburse the cost incurred to convey (via Public Transport) the Insured, a) Home, on the day of discharge from hospital b) For subsequent follow up visits	S\$150	S\$200	S\$300
<b>c. School Sports &amp; Competition</b> Additional Sum Insured in the event of Death or Permanent Disablement (>75% PD payment) due to an accident while engaged in sports activities organised by the School, including Inter-School Competition as school representative anywhere in the world	N.A.	S\$5,000	S\$10,000
<b>d. Full Terrorism Cover</b>	Covered	Covered	Covered
<b>e. National Service &amp; Reservist Cover</b> Accidental Death or Permanent Disablement during Full-Time National Service and Reservist	N.A.	S\$10,000	S\$15,000

#### Free Extensions

- Food Poisoning
- Insects and Animal Bite that causes bodily injury through direct skin contact
- Disappearance for >1 year following sinking, wrecking or destruction of aircraft or conveyance that he/she is travelling on
- Riot, Strike and Civil Commotion
- Hijack, Murder and Assault
- Suffocation by Smoke, Poisonous Fumes and Gas
- Drowning

#### Important Notice:

- This information is not a contract of insurance and is intended for general circulation only. Full details of the precise terms, conditions and exclusions of this plan are provided in the policy. Please refer to a copy of the Policy Wordings.
- 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
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