

PAJunior Frequently Asked Questions

1. Does the Child need to go for any medical examination?

No, your application will be assessed based on the health declaration made by you.

2. What is not covered by PAJunior?

Some of the policy main exclusions include medical conditions (except as provided for under the policy), pre-existing conditions, war, wilful and/or intentional act, non-prescribed use of drugs, intoxication, insanity, venereal disease, AIDS, and childbirth as stated in the policy wording.

Cover for infectious diseases will cease if the infectious disease is declared as a pandemic or epidemic by the health authority in Singapore or the Government of the Republic of Singapore or by the World Health Organisation (WHO). Please refer to the Policy Wordings for the full set of terms and conditions.

3. Is there a waiting period for Infectious Disease Cover?

Yes. There is a 14 days waiting period applicable from the first inception of cover.

4. What are the 17 Specified Infectious Diseases covered under PAJunior?

They are:

1. Severe Acute Respiratory Syndrome (SARS)
2. Dengue Fever / Dengue Hemorrhagic Fever
3. Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
4. Avian Influenza or 'Bird Flu' due to Influenza A viral strains H1N1, H5N1, H9N2, H7N7 or H7N9
5. Nipah Virus Encephalitis
6. Japanese Viral Encephalitis
7. Malaria
8. Pulmonary Tuberculosis
9. Measles
10. Rabies
11. Melioidosis
12. Hand, Foot, Mouth Disease (HFMD)
13. Chikungunya Fever
14. Mumps
15. Rubella
16. Middle East Respiratory Syndrome (MERS)
17. ZIKA virus

5. What happens if I have more than one PAJunior policy with Sompō?

The policy with the highest limit will respond to any claims made.

6. Is there any Free Look Period?

Yes, you can 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, provided no claim has been made under the policy (not applicable to renewals)

7. If my child is required to serve Full-Time National Service, is the PAJunior coverage still effective?

The policy will cover your child when he is officially off-duty. While he / she is not officially off duty, only Bonus Cover 5 – National Service and Reservist will apply (not applicable to Bunny plan).

8. Can I upgrade my plan midway through my PAJunior policy?

Plan upgrade can only be done upon renewal and subject to Sompo's approval. Please contact Sompo's Customer Service Hotline at +65 6461 6222 or email us at cimb-query@sompo.com.sg.

9. Does the School Sports and Competition bonus cover provide additional coverage for medical expenses incurred?

No, it pays an additional lump sum amount for accidental death or permanent disablement (at least 75% of Section A sum insured must be payable) due to accidental injury sustained while participating in School Sports and Competition, as per the selected Teddy or Jumbo plan.