

## **PA Junior Frequently Asked Questions**

### **1. Does my Child need to go for any medical examination?**

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

### **2. What are the policy main exclusions?**

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, childbirth, and specific occupations 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 before I can make a claim under Medical Expenses due to Infectious Diseases?**

Yes. There is a fourteen (14) days waiting period applicable from the first inception date of cover for the insured person.

### **4. What are the 17 Specified Infectious Diseases covered under PA Junior?**

- 1) Severe Acute Respiratory Syndrome (SARS)
- 2) Dengue Fever / Dengue Haemorrhagic Fever
- 3) Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- 4) Nipah Viral Encephalitis
- 5) Japanese Viral Encephalitis
- 6) Malaria
- 7) Pulmonary Tuberculosis
- 8) Measles
- 9) Rabies
- 10) Melioidosis
- 11) Hand, Foot and Mouth Disease (HFMD)
- 12) Avian Influenza or 'Bird Flu' due to Influenza A viral strains H1N1, H5N1, H9N2, H7N7 or H7N9
- 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 PA Junior policy with Sompot?**

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 PA Junior coverage still effective?**

All claims arising directly or indirectly or in connection with Full-time National Service are not admissible. If your child is required to serve Full-Time National Service, the policy will extend to cover your child when he is officially off-duty.

**8. Can I upgrade my plan midway through my PA Junior policy?**

Plan upgrade can only be done upon renewal and subject to Sampo's approval. Please contact Sampo's Customer Service Hotline at +65 461 6222 or email [cimb-query@sampo.com.sg](mailto:cimb-query@sampo.com.sg).

**9. Does the School Sports and Competition bonus cover provide additional coverage for medical expenses incurred due to injuries caused by accidents?**

No, the bonus cover pays additional lump sum amount for any accidental bodily injuries that result in death or permanent disablement, as per the selected Teddy or Jumbo plan.