

PASStar Frequently Asked Questions

1. Can I claim for medical expenses and TCM treatment as a result of sprain, strain, back pain or skeletal muscle injuries?

For you to be eligible to claim for medical expenses/TCM treatment, there must be an Accident which result in sprain, strain, back pain or skeletal muscle injuries and is not due to exercise or household chores or overuse of muscles.

Please note that Injury must be a visible damage or visible harm to the Insured Person's body caused by an external force during the Period of Insurance which is caused directly and solely by an Accident.

For us to assess the claim, we will require you to provide a report from your Registered Medical Practitioner/Chinese Physician stating the visible injury observed during your medical consultation and the cause of the injury. Otherwise, we will not be able to consider the claim.

2. Do I need to go for any medical examination?

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

3. 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.

4. 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.

5. What happens if I have more than one PASStar policy with Sompo?

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. What are the 17 Specified Infectious Diseases covered under PAMStar?

- 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

8. If I am required to serve Full-Time National Service, is the PAMStar coverage still effective?

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

9. Can I upgrade my plan midway through my PAMStar 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.

10. Will my No Claim Bonus be affected if another insured person in the policy (e.g. insured spouse) made a claim?

Yes, the sum insured increment will be suspended for all insured persons in the policy for the next renewal if a claim is made during the policy year. However, the current accumulated sum insured will not be forfeited.