

## Make A Wise Decision

Main Plan Benefits	Sum Insured
Accidental Disablement	Up to S\$50,000
Special Education Benefit	S\$100,000
Accident Medical Reimbursement	Up to S\$2,000 per injury
Daily Hospital Cash (Injury or Illness)	S\$60 per day
Subsidy of Child Care or School Fees	S\$200
Surgical Reimbursement (Injury or Illness)	S\$1,000
Parental Allowance	S\$40 per day
A&E Expenses Reimbursemen	Up to S\$200
Accidental Death Benefit (Bereavement Expenses)	S\$5,000
Emergency Medical Evacuation/ Repatriation (Injury or Illness)	Up to S\$250,000

Optional Child Critical Illness Plan	Sum Insured
15 Child Critical Illnesses	S\$10,000

Plan Type	Annual Premium Per Person (Inclusive of GST)
Main Plan	S\$184.98
Junior Advantage with Optional Child Illness Plan	S\$265.96

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## Junior Advantage Plan



Child Personal  
Accident

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# Junior Advantage Plan

As a parent, ensuring that your child has a bright future is probably your most important priority. From providing a good education to material comforts and financial security, you'd always want the best for your child.

But during his young and active years, unforeseen things could happen. He may fall seriously ill or be involved in an accident with far reaching consequences

## Introducing Junior Advantage

Specially designed to provide for your precious ones, from the ages of 30 days to 15 years, Junior Advantage gives you the essential medical and supplementary hospital cash benefits should the need arise.

From comprehensive accidental disablement coverage to benefits such as daily hospitalization cash, subsidy of child care or school fees, reimbursement of Accident & Emergency expenses, Junior Advantage has you and your children well covered. It even provides you with the option to extend protection for your child against key child critical illnesses.

## Junior Advantage At A Glance

### • **Accidental Disablement**

A lump sum payout arising out of an injury. It increases by 5% for each renewal year, up to 5 years ie. a maximum additional payout of S\$12,500.

### • **Special Education Benefit**

Pays in the event of the following permanent disablement arising out of an injury.

- Permanent total disablement
- Loss of or the permanent total loss of use of both limbs
- Loss of speech and hearing
- Loss of sight of both eyes

### • **Accident Medical Reimbursement**

Reimburse the costs of medical treatment.

### • **Daily Hospital Cash**

Pays up to 365 days of daily hospital allowance due to an injury or illness.

### • **Subsidy of Child Care or School Fees**

Pays a subsidy for child care or school fees if hospitalization due to an injury or illness is in excess of 5 days.

### • **Surgical Reimbursement**

Reimburse the costs of surgical medical treatment (including day surgery) arising out of an injury or illness.

### • **Parental Allowance**

Provides up to 30 days of daily parental allowance if a child is hospitalized due to an injury or illness.

### • **A&E Expenses Reimbursement**

Covers A&E expenses incurred (including ambulance charges) following admission via A&E unit and hospitalization is in excess of 3 days arising out of an injury or illness.

### • **Accidental Death Benefit**

Pays for bereavement expenses in the event of a loss of life arising out of an injury.

### • **Emergency Medical Evacuation & Repatriation Expenses**

Helps cover the costs of emergency medical evacuation arising out of an injury or illness whilst overseas for academic exchange, field or immersion programs organized by schools.

### • **Child Critical Illness (Optional Cover)**

Covers the following 15 child critical illnesses

1. Severe Asthma
2. Severe Epilepsy
3. Leukaemia
4. Bone Marrow Transplant
5. Kawasaki Disease with Heart Complications
6. Insulin Dependent Diabetes Mellitus
7. Haemophilia
8. Rheumatic Fever with Heart Involvement
9. Acquired Brain Damage
10. Still's Disease Including Severe Juvenile Rheumatoid Arthritis
11. Paralysis (Irreversible Loss of Limbs)
12. Irreversible Aplastic Anaemia
13. Severe Encephalitis
14. Tuberculous Meningitis
15. Death as a Result of Hand, Foot and Mouth Disease

## Special Highlights

- Yearly 5% renewal bonus for Accidental Disablement up to 5 years
- Child Critical Illness option available as an add-on
- Simple easy enrolment
- No medical examination required

## Make A Decision Today!

Ensure that your child's transformation into a teenager is a smooth one from as little as 49 cents a day. Enjoy total peace of mind knowing that your young ones will be taken care of.

So make a wise move today and think ahead for the young ones in your family with Junior Advantage.

## Key General Exclusions

- Pregnancy
- Drug or alcohol abuse
- Mental illness
- War
- Civil invasion
- Suicide
- Self-inflicted injury
- AIDS
- Pre-existing physical impairment, illness, injuries or disabilities due to illnesses

## Key Exclusions Under Optional Cover

- Waiting period applies to Child Critical Illness
- Pre-existing conditions
- Congenital defects or abnormalities
- Cosmetic surgery
- Mental Illness

### IMPORTANT NOTES:

- Except for Child Critical Illness, the benefits under this Policy are payable only upon an accident occurring, subject to applicable terms, conditions and exclusions.
- If you are switching policy, you should consider whether this would result in any cost and whether the benefits under the new policy are more suitable.