

PA RecoveryPlus



360 Protection for every stage of your life.

PA RecoveryPlus is a comprehensive personal accident insurance that takes care of you every step of the way, offering well-rounded protection with coverage spanning across essential, recovery support and lifestyle support benefits.

The plan offers flexibility to add on coverage for your spouse, your children, parents and even parents-in-law as you build your family, saving you the hassle of managing multiple policies.

Coverage Highlights

- **Essential benefits** to provide crucial payouts for death, disability, and medical expenses for treatment and family support.
- **Recovery support benefits** to fund nursing and domestic support services, and modifications to the living environment for easy mobility throughout your recuperation journey.
- **Lifestyle support benefits** to safeguard your active lifestyle with coverage for unused gym and fitness classes, and care services for your pet when you are hospitalised.

Types of Cover

Adult Cover

Covers you (as the main insured person) and your spouse between the age of 18 to 65 years old and is renewable up to age 75. The main insured person is also the policyholder.

Child Cover

Covers up to five children between the age of one month old to 25 years old and is renewable up to age 25.

Senior Cover

Covers parents and parents-in-law between the age of 50 to 70 years old and is renewable up to age 80.

Eligibility

All insured persons must reside in Singapore and must be:

- Singaporean; or
- Permanent resident; or
- Foreigner holding valid employment, work permit or long-term pass issued by the Singapore government

Plan Selection

To find out which plans are available for your selection, click [here](#) to get a quote or refer to FAQs or occupation category guide on our website for more details.

Benefits Summary		Sum Insured		
		Silver Plan	Gold Plan	Platinum Plan
Adult cover (per insured person)				
Essential benefits				
Section 1	Accidental death	\$100,000	\$200,000	\$300,000
Section 2	Permanent disability (per policy year)	\$150,000	\$300,000	\$450,000
Section 3	Third-degree burns (per policy year)	\$100,000	\$200,000	\$300,000
Section 4	Fractures	\$2,000	\$4,000	\$6,000
Section 5	Medical expenses for injury	\$1,000	\$2,000	\$3,000
Section 6	Alternative treatment expenses for injury Includes Traditional Chinese Medicine, acupuncture, bone-setting or chiropractic treatment	\$200 up to \$40 per visit	\$400 up to \$50 per visit	\$600 up to \$60 per visit
Section 7	Mobility aid As prescribed by doctor such as walking cast, crutches or wheelchair required due to an injury	\$1,000	\$2,000	\$3,000
Section 8	Daily hospital income	\$50 per day up to 365 days, Max. \$18,250	\$100 per day up to 365 days, Max. \$36,500	\$150 per day up to 365 days, Max. \$54,750
Section 9	Double hospital income in ICU	\$100 per day up to 30 days, Max. \$3,000	\$200 per day up to 30 days, Max. \$6,000	\$300 per day up to 30 days, Max. \$9,000
Section 10	Special hospital income (per occurrence) – Dengue – Food poisoning – Hand, foot and mouth disease (HFMD)	\$50 per day up to 50 days, Max. \$2,500	\$100 per day up to 50 days, Max. \$5,000	\$150 per day up to 50 days, Max. \$7,500
Recovery support benefits				
Section 11	Transport allowance for follow-up medical appointments (post-hospitalisation)	\$50 \$10 per day	\$75 \$15 per day	\$100 \$20 per day
Section 12	Home nursing and domestic support fund (post-hospitalisation) Pays cash benefit which you can use to defray services required during recuperation such as nursing treatment at home, meal delivery, laundry service and hiring of temporary domestic help	\$1,000	\$2,000	\$3,000
Section 13	Home modification for mobility (per lifetime) 13.1 Home care equipment (sub-limit) 13.2 Car modification (sub-limit)	\$5,000 \$1,000 \$500	\$7,000 \$2,000 \$1,000	\$10,000 \$3,000 \$1,500
Section 14	Permanent caregiver grant (per lifetime)	\$500	\$750	\$1,000
Section 15	Trauma counselling (per lifetime)	\$500 up to \$100 per visit	\$750 up to \$150 per visit	\$1,000 up to \$200 per visit
Lifestyle support benefits				
Section 16	Cosmetic procedure for face and neck due to injury	\$1,000	\$2,000	\$3,000
Section 17	Petcare allowance (per policy year) Reimburses for petcare services when you are hospitalised	\$600 \$20 per day, up to 30 days	\$900 \$30 per day, up to 30 days	\$1,200 \$40 per day, up to 30 days
Section 18	Staycation and entertainment ticket cancellation (per policy year)	\$100	\$200	\$300
Section 19	Fitness and sports membership fees (per policy year) Reimburses for unused gym subscriptions and fitness classes due to hospitalisation	\$150 \$50 per month, up to 3 months	\$225 \$75 per month, up to 3 months	\$300 \$100 per month, up to 3 months
Section 20	Loss of personal belongings due to assault and robbery (per occurrence)	\$200	\$400	\$600
OPTIONAL COVERS				
Adult cover (per insured person)				
Section 21	Additional capital sum insured for section 1 to 3	\$100,000 to \$400,000	\$100,000 to \$300,000	\$100,000 to \$200,000
Section 22	Additional medical expenses sum insured for section 5	\$1,000 to \$4,000	\$1,000 to \$3,000	\$1,000 to \$2,000
Section 23	Income protection for temporary disability (limited to one accident at any one time) (per week, up to 52 weeks) Pays a weekly benefit when you are unable to work as a result of injury to help with day-to-day expenses	\$100 to \$300	\$100 to \$300	\$100 to \$300

Benefits Summary		Sum Insured		
		Silver Plan	Gold Plan	Platinum Plan
Child cover (per insured person)				
Section 1	Accidental death	\$30,000	\$60,000	\$100,000
Section 2	Permanent disability (per policy year)	\$45,000	\$90,000	\$150,000
Section 3	Third-degree burns (per policy year)	\$30,000	\$60,000	\$100,000
Section 5	Medical expenses for injury	\$300	\$600	\$1,000
Section 6	Alternative treatment expenses for injury Includes Traditional Chinese Medicine, acupuncture, bone-setting or chiropractic treatment	\$100 up to \$40 per visit	\$200 up to \$50 per visit	\$300 up to \$60 per visit
Section 7	Mobility aid As prescribed by doctor such as walking cast, crutches or wheelchair required due to an injury	\$100	\$200	\$300
Section 8	Daily hospital income	\$30 per day up to 100 days, Max. \$3,000	\$40 per day up to 100 days, Max. \$4,000	\$50 per day up to 100 days, Max. \$5,000
Section 10	Special hospital income (per occurrence) – Dengue – Food poisoning – Hand, Foot and mouth disease (HFMD)	\$30 per day up to 50 days, Max. \$1,500	\$40 per day up to 50 days, Max. \$2,000	\$50 per day up to 50 days, Max. \$2,500
Section 11	Transport allowance for follow-up medical appointments (post-hospitalisation)	\$50 \$10 per day	\$75 \$15 per day	\$100 \$20 per day
Section 24	Child education fund Pays a lump sum to the surviving insured children due to death of parent insured under adult cover to fund for their education	\$10,000	\$20,000	\$30,000

Benefits Summary		Sum Insured		
		Silver Plan	Gold Plan	Platinum Plan
Senior cover (per insured person)				
Section 1	Accidental death	\$10,000	\$20,000	\$30,000
Section 2	Permanent disability (per policy year)	\$10,000	\$20,000	\$30,000
Section 3	Third-degree burns (per policy year)	\$10,000	\$20,000	\$30,000
Section 5	Medical expenses for injury	\$300	\$600	\$1,000
Section 6	Alternative treatment expenses for injury Includes Traditional Chinese Medicine, acupuncture, bone-setting or chiropractic treatment	\$100 up to \$40 per visit	\$200 up to \$50 per visit	\$300 up to \$60 per visit
Section 7	Mobility aid As prescribed by doctor such as walking cast, crutches or wheelchair required due to an injury	\$100	\$200	\$300
Section 8	Daily hospital income	\$30 per day up to 50 days, Max. \$1,500	\$40 per day up to 50 days, Max. \$2,000	\$50 per day up to 50 days, Max. \$2,500
Section 10	Special hospital income (per occurrence) – Dengue – Food poisoning – Hand, foot and mouth disease (HFMD)	\$30 per day up to 50 days, Max. \$1,500	\$40 per day up to 50 days, Max. \$2,000	\$50 per day up to 50 days, Max. \$2,500
Section 11	Transport allowance for follow-up medical appointments (post-hospitalisation)	\$50 \$10 per day	\$75 \$15 per day	\$100 \$20 per day

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Important notes:

- All benefits pay on per insured person per accident basis unless otherwise stated.
- The benefits payable are subject to the occurrence of an accident, with the exception of the "Special Hospitalisation Income".

This document is not a contract of insurance. You should consider carefully if you are intending to switch personal accident policies, as this might be detrimental to your current and/or future needs. Full details of the terms, conditions and exceptions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.