

PA PrimePlus (Series II)

High Coverage with a Single Premium Plan



A lasting legacy for your loved ones.

Secure your family's future! Let PA PrimePlus protect your prime years with one of the highest levels of personal accident protection in the market, ensuring your loved ones receive larger payouts in the event of the unexpected.

Coverage Highlights

- **Top end coverage**
A cash payout of up to \$1 million* for accidental death or permanent incapacity.
- **Spouse inclusion**
Add your spouse to the same policy at 50% of the main applicant's sum insured.
- **Include children for free**
Get free child cover for unlimited number of children when you and your spouse are insured under the same policy.
- **Adventurous activities cover**
We will pay up to 50% of the sum insured if an injury or death is a result of participating in a list of adventurous activity.
- **Medical expenses reimbursement (optional)**
Add this option for medical alternative treatment and dental expenses incurred due to an injury.
- **Affordable premiums**
Choose from two levels of protection, with premiums starting from less than \$1 a day.
- **Fuss-free application**
No lengthy forms and no medical examination required! The main applicant needs to be gainfully employed at the time of application.

**Cover and limits are based on Gold Plan.*

Eligibility

1. 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, and
 - Between 23 and 60 years old
2. The main insured person's occupation is professional, managerial or administrative and does not involve manual work, the use of tools or machinery, operation of vehicle as a primary job function or exposure to hazards or high-risk environment.

Plan Selection

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



Benefits	Silver Plan	Gold Plan
	Sum Insured per insured person	
Section 1 Accidental death / Permanent disability		
Main insured person 18 to 65 years old 66 to 70 years old 71 to 75 years old	\$500,000 \$250,000 \$125,000	\$1,000,000 \$500,000 \$250,000
Spouse (optional cover) 18 to 65 years old 66 to 70 years old 71 to 75 years old	\$250,000 \$125,000 \$62,500	\$500,000 \$250,000 \$125,000
Child (free cover) 1 month to 21 years old	\$50,000	\$100,000
Section 2 Adventurous activities cover		
This section extends the policy to cover leisure and non-competitive activities like bungee jumping, parasailing, tandem sky diving, canoeing, scuba diving, winter sports, mountaineering up to 3,000m and more, at 50% of sums insured.	50% of sums insured	
Optional		
Section 3 Medical expenses for injury (per accident)		
Main insured person 18 to 65 years old 66 to 70 years old 71 to 75 years old	\$5,000 \$2,500 \$1,250	\$7,500 \$3,750 \$1,875
Spouse (optional cover) 18 to 65 years old 66 to 70 years old 71 to 75 years old	\$2,500 \$1,250 \$625	\$3,750 \$1,875 \$950
Child (free cover) 1 month to 21 years old	\$500	\$750
Alternative treatment expenses (per accident) includes acupuncturist, bonesetter, chiropractor or traditional Chinese medicine practitioner Sub-limit of section 3		
Main insured person 18 to 65 years old 66 to 70 years old 71 to 75 years old	\$1,000 \$500 \$250	\$1,500 \$750 \$375
Spouse (optional cover) 18 to 65 years old 66 to 70 years old 71 to 75 years old	\$500 \$250 \$125	\$750 \$375 \$190
Child (free cover) 1 month to 21 years old	\$100	\$150
Policy Limit per year		
The policy limit is shared by all insured persons and is the most we will pay per period of insurance . The policy limit is not applicable to Section 3.	\$500,000	\$1,000,000

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Important notes:

1. Applicable to Section 1 - The most we will pay per **insured person** is 100% of the **sum insured**. If there is any claim, the **sum insured** will be reduced for the remaining lifetime for the relevant **insured person**. The **sum insured** does not reset at renewal.
2. Free cover for unlimited number of **children** when the **main insured person** and **spouse** are insured under the same policy.
3. The policy limit is the most we will pay during the **period of insurance**, regardless of the number of **insured persons**. Any claim will reduce the policy limit, and the remaining policy limit will continue to apply for the rest of the **period of insurance**. The policy limit will reset to 100% of your selected plan at every renewal. The policy limit is not applicable to Section 3.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA /LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).