



URBAN COVER PERSONAL ACCIDENT INSURANCE

STARR
INSURANCE COMPANIES

Urban Cover Personal Accident Plan

Summary of Cover

Product Highlights

1. Most holistic personal accident coverage across 3 core pillars that matter the most to you
2. Affordable Insurance Premium, Most value for money, 11 levels of protection with premium starting as low as \$10 per month.
3. Accidental Medical Reimbursement - Up to \$6,000 coverage for both in-patient and outpatient medical expenses caused by accident
4. Monthly Home Mortgage Reimbursement - Up to \$2,500 monthly for home mortgage payment in the event of an accident
5. Monthly Child Tuition Fee Reimbursement - Reimburse up to \$1,000 for child tuition fee incurred in the event of an accident
6. Monthly Parent Allowance - Up to \$1,250 allowance payout to your parents over 6 months in the event of death caused by accident.
7. Monthly Utility Expense Support - Up to \$150 per month for your utility bill while you are recuperating.
8. Pay at a frequency of your choice, monthly and yearly
9. No medical examination required
10. Chinese physician/chiropractic treatment covered
11. 24/7 worldwide cover
12. Free child cover when purchase for spouse

Age Limit

1. Enrollment age 18-65, renewal till 80

Table of Benefits

| Objective | Product Coverage | Bronze | Silver | Gold |
|--|---|--|---|---|
| <ul style="list-style-type: none"> Protecting Insured | <p>Protecting Insured</p> <ul style="list-style-type: none"> Accidental Death & Disability Coverage Accidental Medical Coverage Accidental Hospital Income Mobility Aid Home Renovation | <p>\$100,000</p> <p>\$2,000</p> <p>\$50</p> <p>\$300 \$500</p> | <p>\$200,000</p> <p>\$4,000</p> <p>\$100</p> <p>\$500 \$1,000</p> | <p>\$300,000</p> <p>\$6,000</p> <p>\$150</p> <p>\$600 \$3,000</p> |
| <ul style="list-style-type: none"> Providing Financial Relief | <p>Protecting Insured</p> <ul style="list-style-type: none"> Weekly Income Benefit (Weekly – Max 6 Mth) Home Mortgage Loan Reimbursement (Monthly – Max 6 Mth) Credit Card Bill Reimbursement (Monthly Max 3 Month) <p>*Only upon temporary total disablement caused by an accident with a 30-day waiting period. Waiting period comprises both hospitalization and post hospitalization leave issue by hospital.</p> <p>* Claims applicable on a per policy year basis</p> | <p>\$100</p> <p>\$1,000</p> <p>\$500</p> | <p>\$200</p> <p>\$2,000</p> <p>\$1,000</p> | <p>\$300</p> <p>\$2,500</p> <p>\$3,000</p> |

| | | | | |
|--|---|---------------------------------------|--|--|
| <ul style="list-style-type: none"> • Supporting Family | <p>Family Assistance Pillar</p> <ul style="list-style-type: none"> • Utility Expense Reimbursement (Monthly) • Parental / Family Allowance (Monthly) • Child Tuition Fee Reimbursement Fee (Monthly) <p>*Only upon temporary total disablement caused by an accident with a 30-day waiting period. Waiting period comprises both hospitalization and post hospitalization leave issue by hospital.</p> <p>*Parental & Family Allowance only upon death caused by accident</p> <p>*Max 6 Months for Utility, Tuition and Parental Allowance coverage</p> <p>* Claims applicable on a per policy year basis</p> | <p>\$50</p> <p>\$500</p> <p>\$500</p> | <p>\$100</p> <p>\$1,000</p> <p>\$700</p> | <p>\$150</p> <p>\$1,250</p> <p>\$1,000</p> |
| | <p>Annual Premium</p> | <p>\$128</p> | <p>\$250</p> | <p>\$375</p> |
| | <p>Monthly Premium</p> | <p>\$11</p> | <p>\$21</p> | <p>\$31</p> |

General Exclusions

We shall not pay under any section of this Policy for loss arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
3. An Insured Person who is a Terrorist or a member of a terrorist organization; any illegal or unlawful act by the Insured Person;
4. Dental care or surgery unless necessitated by an Accident (excluding denture and related expenses) to sound and natural teeth;
5. An Insured Person engaging in naval, military or air force service or operations; armed force service, other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore;
6. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline; or
7. Any loss which occurs while the Insured Person is in the Republic of Iraq or the Islamic Republic of Afghanistan.
8. Any Injury which arises in the course of Your occupation if Your occupation falls under Occupational Class 4.
9. Engaging in aerial activity other than as a passenger in any properly licensed private and/or commercial aircraft;
10. Suicide or attempted suicide or intentional self-injury, or from deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained while the Insured Person is in a state of insanity;
11. Any criminal, intentional or illegal act and breaking of any government laws and regulations on Your part;
12. Any treatments arising from pregnancy, miscarriage (except if miscarriage is caused by an Accident as provided under this Policy), abortion, childbirth, sterilization, contraception as well as treatment for infertility;
13. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any infection by Human Immunodeficiency Virus (HIV);
14. Provoked assault, intoxication, drugs abuse or insanity;
15. General check-up, convalescence, custodial or rest cure;
16. Any congenital anomalies or physical impairment;

17. Any mental, psychiatric and/or nervous disorders including anxiety or depression, sleep disorders, alcoholism and drug related treatment;
18. Pre-existing Condition;
19. Any kind of disease, illness, virus, bacterial or any other kind of infection howsoever caused (with the exception of Poisoning and Insects/Animals Bite);
20. Any loss, damage, injury or liability directly or indirectly caused or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission or the use of any nuclear weapons material;
21. Driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test.

About Starr

Starr Insurance Companies is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage, to almost every imaginable business and industry in virtually every part of the world.

Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919.

Today, Starr is one of the world's fastest growing insurance organizations. Our experienced associates are capable of writing in 124 countries on 6 continents.

Contact Us

Starr International Insurance (Singapore) Pte. Ltd.

Tel: (65) 3158 7515

Email: cs.sg@starrcompanies.com

Address: 138 Market Street, #16-04, CapitaGreen, Singapore 048946

Business Hours: Monday to Friday, 9:00am to 12:30pm and 1:30pm to 5:00pm (Closed on Saturdays, Sundays and Public Holidays)