

# Starr SafeGuard Pro Personal Accident Insurance



**STARR**  
INSURANCE COMPANIES

## Starr SafeGuard Pro Personal Accident Plan

### Summary of Cover

#### Product Highlights

1. Comprehensive protection designed against financial impact caused by accidents
2. Highly affordable with premium at less than the price of a cup of coffee a day
3. Pay at a frequency of your choice, monthly, quarterly, semiannually and yearly
4. No medical examination required
5. No claim bonus available
6. Choice of 3 comprehensive plans providing ample coverage for unforeseen accidental death, medical expenses and mobility support post hospitalization
7. Accidental Medical Expenses any one accident basis and nil excess
8. Chinese physician/chiropractic treatment covered
9. 24/7 worldwide cover

#### Age Limit

1. Enrollment age 18-65, renewal till 75

## Table of Benefits

Section No.	Coverage	Bronze	Silver	Gold
		Sum Insured per Insured Person (SGD)		
<b>Accidental Death and Permanent Disablement</b>				
<b>1</b>	<b>Accidental Death and Disablement</b> Death or permanent disablement arising within 12 months of an accident.	100,000	200,000	300,000
<b>Accidental Medical Expenses</b>				
<b>2</b>	<b>Accidental Medical Expenses</b> Any One Accident/No Aggregate Limit Per Policy Year/Nil Excess	3,000	5,000	6,000
<i>Extended to Include the following covers with sub-limits:</i>				
	<b>Ambulance Service Fee (Per Accident)</b>	300	300	300
	<b>Chinese Medical Practitioner/Chiropractic Expenses</b> (Any One Accident & Part of Accident Medical Expenses)	600	1,000	1,200
	<b>Inpatient Medical Expenses Arising From</b> 1. Chikungunya 2. Dengue Fever 3. Hand, Foot and Mouth Diseases (HFMD) 4. Pulmonary Tuberculosis 5. Zika Virus	600	1,000	1,200
<b>Daily Accident Hospital Cash Benefit</b>				
<b>3</b>	<b>Daily Accident Hospital Cash Benefit</b>	100	150	200
	- During Hospitalization	Per day up to 30 days	Per day up to 30 days	Per day up to 30 days
	- Post-hospitalization Medical Leave	per day up to 14 days	per day up to 14 days	per day up to 14 days
<b>Mobility Aid</b>				
<b>4</b>	<b>Mobility Aid</b> (Per Accident)	300	500	600
<b>Home Modification</b>				
<b>5</b>	<b>Home Modification Reimbursement Arising from Permanent Total Disablement</b>	1,000	2,000	3,000
<b>Fracture Benefit</b>				
<b>6</b>	<b>Fracture Benefit</b>	1,000	2,000	3,000
<b>Bereavement Grant</b>				
<b>7</b>	<b>Bereavement Grant</b>	3,000	3,000	3,000

## 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](mailto: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)