



**Confidence for
every unexpected turn**

**Live your life knowing you're fully protected from
the unexpected.**

With UniPA insurance, enjoy comprehensive coverage including:



Complimentary “No Claim Bonus” Benefit

Accidental Death and Permanent Total Disability benefits that increase 5% in sum insured each year (up to 5 years)



24-hour worldwide personal accident protection

Get covered worldwide for Accidental Death, Permanent Total Disability and Medical Expenses



No medical check-up required

Hassle free enrolment

Right By You

Section	Limit per plan	Maximum benefit for each plan			
		Value Plan (S\$)	Plus Plan (S\$)	Pro Plan (S\$)	
1	Accidental Death and Permanent Total Disability (ADPD)				
	Each Insured of Age 65 years old and below	100,000	200,000	500,000	
	Each Insured Age 66 years old and above	50,000	100,000	250,000	
	Family Plan - Per Child	25,000	50,000	125,000	
1.1	No Claim Bonus	Increase 5% sum insured for 5 years of consecutive renewal			
1.2	Full Premium Refund Benefit	Refund premium (less GST)			
2	In-patient & Out-patient Medical Expenses				
	Per Accident limit	2,000	3,000	5,000	
	Family Plan - Per Child	500	750	1,250	
2.1	Traditional Chinese and/or Chiropractic Treatment Expenses				
	Sub-limit of Section 2 per Accident	500	750	1,000	
	Sub-limit of Section 2 per visit	50	75	100	
	Family Plan - Per Child Sub-limit of Section 2 per Accident	100	150	300	
	Family Plan - Per Child Sub-limit of Section 2 per Accident	50	50	100	
3	Physiotherapy (Referral by doctor)				
	Per Accident limit	500	1,000	1,500	
	Family Plan - Per Child per Accident limit	100	150	300	
4	Ambulance Worldwide				
	Per Accident limit	300	300	500	
	Family Plan - Per Child per Accident limit	75	75	125	
5	Emergency Medical Evacuation & Repatriation				
	Each Insured of Age 65 years Old and below	50,000	100,000	250,000	
	Each Insured Age 66 years old and above	10,000	20,000	50,000	
	Family Plan - Per Child per Accident limit	10,000	20,000	50,000	

*The above terms are applicable to Class I occupations only. That is, professional or administrative duties of a sedentary nature.

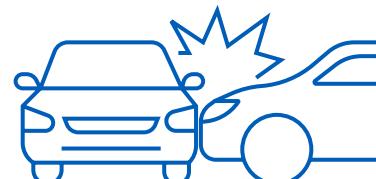
Personal Accident insurance protects you and your loved ones in unexpected scenarios:



Scenario 1
Sprained ankle
while running



Scenario 2
Injury during a
weekend hike



Scenario 3
Road accident -
Temporary disability

Important notice:

The Applicant must be at least 18 years old and residing in Singapore to apply for UniPA.

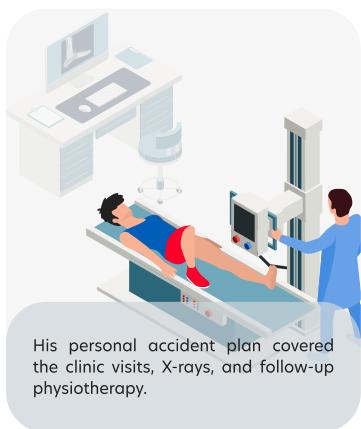
The Policy is available for new applications up to age 65, and is renewable annually until age 70.

Pre-existing conditions are not covered.

Sprained ankle while running



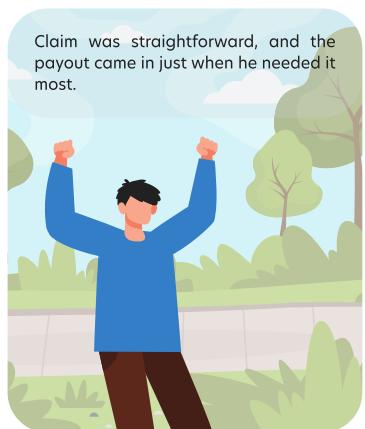
James, 33, enjoys early morning runs before work. One day, he tripped over uneven pavement, sprained his ankle and had to wear a cast for a few weeks.



His personal accident plan covered the clinic visits, X-rays, and follow-up physiotherapy.



He also received a small lump sum payout for the injury, which helped cover transport costs and time off work.

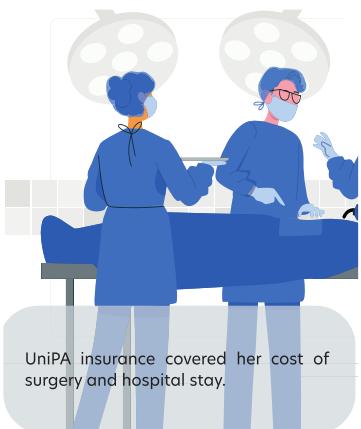


Claim was straightforward, and the payout came in just when he needed it most.

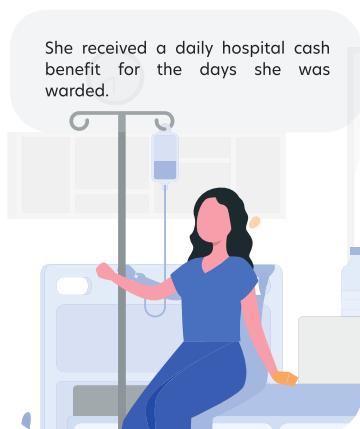
Injury during a weekend hike



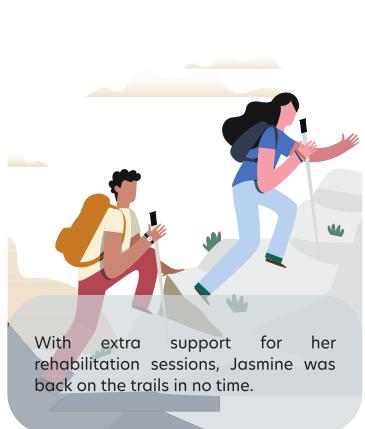
Jasmine, 29, went hiking with friends when she slipped on a wet rock and tore a ligament in her knee. It required surgery and several weeks of recovery.



UniPA insurance covered her cost of surgery and hospital stay.



She received a daily hospital cash benefit for the days she was warded.



With extra support for her rehabilitation sessions, Jasmine was back on the trails in no time.

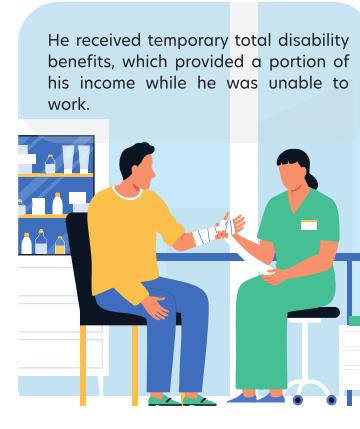
Road accident – Temporary disability



Alan, 42, a sales executive, was involved in a car accident that left him with multiple fractures, requiring three months of recovery.



His personal accident insurance covered emergency medical treatment and hospitalization costs.



He received temporary total disability benefits, which provided a portion of his income while he was unable to work.



The financial support helped Alan focus on recovery without worrying about bills and expenses.

Making a claim?

Notify UOI's Claims Division at medicalclaim@uoi.com.sg as soon as possible. Additionally, submit the completed claim form within seven (7) days.

To facilitate smooth processing of your claim, kindly include the following relevant documents:

- Hospital Inpatient Discharge Summary
- Clinical Summary
- Medical bills and invoices

Note: In certain cases, a Medical Report may be required. This report will be at the Insured's own expense.



UniPA Policy Wording



UniPA Claim Form

Should you need assistance or further clarification, feel free to reach out to us.

Important notice and disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI.

You may wish to seek advice from a qualified advisor before making a commitment to purchase the product. If you choose not to seek advice from a qualified adviser, you should consider carefully whether the product is suitable for you.

To find out more about this product, please contact us at 6222 7733 or email us your enquiry to us for follow up.

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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Information is correct as of September 2025.

United Overseas Insurance Limited

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Business hours

Monday to Thursday 8.45am to 5.45pm
Friday 8.45am to 4.45pm
Closed on weekends and public holidays

Underwritten by:

