

UniPA FAQ

1. Does this policy cover me during my reservist training?
 - Yes, your personal accident (PA) insurance policy provides coverage during reservist training, provided it takes place during peacetime.
2. Does this policy cover treatment at Traditional Chinese Medicine Practitioner (TCM) or Chiropractor due to an injury?
 - Yes, this insurance covers medical expenses incurred from treatment by a registered TCM Practitioner or Chiropractor, due to an injury sustained in an accident. Coverage is provided up to the benefit limit of your chosen plan and for up to 52 weeks from the date of the accident.
 - You can find the list of registered practitioners [here](#).
3. Does this policy cover transportation costs to a hospital due to an accident?
 - Yes, ambulance charges incurred due to an accident are covered under the policy. However, please note that other forms of transportation costs are not covered.
4. Does this policy cover motorcycling?
 - No, your PA policy does not cover motorcycling, whether you are the rider or a pillion passenger.
5. Does this policy cover me while I am overseas?
 - Yes, your PA policy provides worldwide coverage for an unlimited number of trips, with each trip covered for up to 30 consecutive days.
6. What is the age limit if I wish to apply for this policy?
 - Adults: You can apply up to 65 years old.
 - Children: The age limit is from 2 months to 18 years old.
7. If I had an accident before, can I still apply for this policy?
 - Yes, you can still apply, please email us at contactus@uoi.com.sg with details of your previous injury and accident. However, please note we do not cover pre-existing medical conditions.
8. Can I take up a policy for a longer or shorter term?
 - Unfortunately, the policy is only available for a 1-year term.

9. What is the coverage for UniPA?

Section	Limit per plan	Value Plan (S\$)	Plus Plan (S\$)	Pro Plan (S\$)
1	Accidental Death & 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 Medical 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 visit	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

*Any claim paid under Sections 1 to 5 above will be deducted from the payout for Accidental Death or Permanent Total Disability.

10. What are the optional benefit(s) I can add on to my UniPA insurance?

Optional Benefits (On-top of Section 1 to 5 benefits)				
A	Cash Support Benefits			
A1	Hospital Confinement Allowance			
	Per day (up to 365 days)	50	100	200
A2	Daily Intensive Care Unit (ICU) Income			
	Per day (up to 10 days)	100	200	400
A3	Daily High Dependency Ward (HDW) Income			
	Per day (up to 10 days)	100	200	400
A4	Weekly Recuperation Income (Medically unfit certified by doctor)			
	Per Accident limit, per week (up to 104 weeks)	50	100	200
A5	Get-You-Home Benefit			
	Per Accident lump sum payout (In-patient hospitalisation more than 5 days)	50	100	200
B	Disablement Assistance Benefits			
B1	Home Nursing Care			
	Per Accident limit (up to 12 weeks)	N.A.	1,000	2,000
B2	Domestic Helper Recruitment Fee			
	Per Accident limit	N.A.	1,000	2,000
B3	Personal Mobility Aids			
	Per Accident limit	500	1,000	1,500
B4	Home Modification Aids			
	Per Accident limit	2,500	5,000	10,000
C	Lifestyle Assistance Benefit			
C1	Home Loan Protector			
	Outstanding loan amount or limit, at time of Accident	10,000	20,000	50,000
C2	Car Loan Protector			
	Outstanding loan limit, at time of Accident	10,000	20,000	50,000
C3	Credit Card Payment Protector			
	Outstanding credit card bill, at time of Accident	5,000	10,000	25,000
C4	Personal Possession Protector			
	Per Accident limit, at time of Accident	1,000	1,500	2,000
	Limit per article or pair or set of articles	100	150	200
C5	Pet Support Care			
	Per Accident limit, per day (up to 10 days)	50	50	100
D	Infectious Disease Extension Benefit			
	Extend to cover listed Infectious Disease for: Section 2 - In-patient & Out-patient Medical Expenses Section 4 - Ambulance Worldwide Optional Benefit A (if add-on) - Cash Support Benefit			

11. What is the refund and cancellation policy for UniPA insurance?

Yes, you can cancel the policy. Simply notify us via email at contactus@uoi.com.sg or call 6222 7733. Cancellation will take effect from the date we receive your request. No refund is provided if any claim has been made since the policy started.

- Within the 14-day free-look period: You will receive a full refund (provided no claim has been made).
- After the 14-day period:
 - o Before the policy starts: You'll receive a refund minus \$27.25 (after GST).
 - o After the policy starts: We'll calculate the refund based on the unused portion of your policy.

12. How do I make 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:
 - o Hospital Inpatient Discharge Summary
 - o Clinical Summary
 - o Medical bills and invoices

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

Need More Help?

For more information about your car insurance policy, claims, or coverage options, feel free to contact us at 6222 7733 during business hours or email us at claim@uoi.com.sg.

UOI Business hours

Monday - Thursday	8.45am to 5.45pm
Friday	8.45am to 4.45pm