

GROUP PERSONAL ACCIDENT INSURANCE FOR STUDENTS

This is a Group Personal Accident (GPA) Insurance which covers death, permanent and total/partial disability and medical expenses due to an accident.

1. Benefit/Sum Insured for GPA Insurance

No.	Key Areas	Benefit/Sum Insured
1.	Death Benefit	\$50,000
2.	Permanent Disablement (including Second and Third Degree Burns)	Up to 150% of Death Benefit (as per Schedules of Benefits in Tables 2-4)
3.	Funeral Benefit	\$5,000
4.	Medical Expenses (sum of outpatient and inpatient medical expenses)	<p>Up to \$13,000</p> <p>With the following sub-limits:</p> <p>a. <u>Outpatient expenses (up to \$2,150 with \$400 sub-limit for TCM)</u> for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy at specialist outpatient clinics (SOC) in restructured hospitals and Singapore Sports Council, dental treatments and ambulance fees.</p> <p>b. <u>Inpatient expenses (up to \$10,850)</u> for inpatient and follow-up treatments after hospitalisation due to an accident including daily room and board (including ICU), capped at \$120 per day, in-hospital consultation and surgery expenses, for other hospital services (e.g. X-rays, MRI, prescription, medical supplies, operating theatre.)</p> <p>c. <u>Reconstructive surgical expenses arising from an accident (up to \$13,000)</u></p> <p>For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.</p>
5.	Hospitalisation Allowance (overseas and upon return)	\$50 per day of hospitalisation stay (up to a maximum of 50 days)
6.	Temporary/Permanent Mobility Aid, Prosthesis and Other Implants	\$5,000

2. Extensions

- Act of god/convulsion of nature
- Automatic additions, deletions & promotions
- Disappearance including disappearance resulting from an act of god or convulsion of nature. (Limit: 365 days)
- Comatose state benefit (50% of Death benefit as an additional pay out; refer to Table 1)
- Drowning, suffocation by smoke, poisonous fumes, gas
- Domestic and nursing assistance expenses (Limit: S\$1,000)
- Double indemnity for Death or Permanent and Total/Partial Disability whilst on a public conveyance or due to a natural catastrophe
- Exposure
- Food poisoning
- Hijack
- Murder and assault
- Motorcycling
- Strike, riots and civil commotion
- Terrorism including losses caused by terrorist attacks by nuclear, chemical and/or biological substances
- Trauma counselling, psychiatric and psychological treatment fees (Limit: \$1,000)

- Injury, illness, disease or Death resulting from complications or related to attacks by venomous or disease transmitting insects, reptiles, amphibians, sea creatures and animals.
- Competitive Sports and Activities of Higher Risks
- Illness, disease or Death from the contracting of pandemic or communicable diseases or viruses, including but not limited to Avian flu, MERS, SARS, Dengue Fever, Ebola, Malaria, Chikungunya, Zika, HFMD and other similar or related diseases or viruses due to and arising from exposure in the insured's school premises or during any school-related activity, whether in Singapore or elsewhere.
- Claims arising directly or indirectly or in consequence of invasion, act of foreign enemy, hostilities, acts of terrorism, civil war, civil unrest, civil commotion, strike, riot, rebellion, revolution, insurrection, mutiny, uprising, military coup or other usurpation of power, confiscation, detention, nationalization, requisition, martial law or state of siege or any events or causes which result in the proclamation or maintenance of martial law or state of siege.

Table 1: Comatose State Benefit Schedule

Duration of Comatose	Schedule of Benefits
At least 3 months	25% of Comatose state benefit
At least 6 months	50% of Comatose state benefit
At least 9 months	75% of Comatose state benefit
At least 12 months	100% of Comatose state benefit

Table 2: Schedule of Benefits for Partial/Total Disability

Schedule of Benefits for Partial/Total Disability	
Permanent Total Disablement	150%
Permanent unsound mind to the extent of loss of legal capacity	100%
Loss of 2 limbs or more	100%
Loss of 1 limb	100%
Loss of both eyes	100%
Loss of 1 eye, except perception of light	75%
Loss of 1 limb and 1 eye	100%
Loss of speech and hearing	100%
Loss of speech	50%
Loss of hearing in both ears	75%
Loss of hearing in 1 ear	25%
Loss of 4 fingers and 1 thumb on 1 hand	70% either Right or Left
Loss of 4 fingers on 1 hand	40% either Right or Left
Loss of 1 thumb (2 phalanges)	30% either Right or Left
Loss of 1 thumb (1 phalange)	15% either Right or Left
Loss of 1 finger (3 phalanges)	10% either Right or Left
Loss of 1 finger (2 phalanges)	7.5% either Right or Left
Loss of 1 finger (1 phalange)	5% either Right or Left
Loss of all toes on 1 foot	15%
Loss of big toe (2 phalanges)	5%
Loss of big toe (1 phalange)	3%
Loss of any one other toe	1%
Fractured leg or patella with established non-union	10%
Shortening of leg by 5cm	7.5%

Table 3: Schedule of Benefits for Third Degree Burns

Schedule of Benefits for Third Degree Burns	
Damaged as a % of total surface area of Head	
Equal or greater than 8%	100%
Equal or greater than 5% and less than 8%	75%
Equal or greater than 2% and less than 5%	50%
Damaged as a % of total surface area of Body	
Equal or greater than 20%	100%
Equal or greater than 15% and less than 20%	75%
Equal or greater than 10% and less than 15%	50%

Table 4: Schedule of Benefits for Second Degree Burns

Schedule of Benefits for Second Degree Burns	
Damaged as a % of total surface area of Head	
Equal or greater than 8%	8%
Equal or greater than 5% and less than 8 %	6%
Equal or greater than 2% and less than 5%	4%
Damaged as a % of total surface area of Body	
Equal or greater than 20%	8%
Equal or greater than 15% and less than 20%	6%
Equal or greater than 10% and less than 15%	4%

3. Coverage

The GPA Insurance covers each Student when that student is:

- (a) In his or her school;
- (b) Participating in the school’s activities, or any activity related to the school, including Co-Curricular Activities (“CCAs”) and sports, regardless of the time at which such activities are conducted and whether the activity is conducted in the school, in Singapore, or elsewhere;
- (c) Commuting from (or to) his or her place of residence, including a hostel, to (or from) either the school’s premises or the place where an activity covered by the GPA Insurance will be conducted, including any reasonable deviations. For the avoidance of doubt, the Student’s place of residence may include a place that is not in Singapore;
- (d) In the case of a primary-level Student, in addition to sub-paragraphs (a), (b) and (c):
 - i) In the student care centre located in his or her school;
 - ii) Participating in any activity conducted by the abovementioned student care centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the student care centre, in Singapore, or elsewhere; and
- (e) In the case of a kindergarten-level Student, in addition to sub-paragraphs (a), (b) and (c):
 - i) In the KCare Centre associated with his or her kindergarten, which may not be located in that kindergarten; and
 - ii) Participating in any activity conducted by the abovementioned KCare Centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the KCare Centre, in Singapore, or elsewhere.

4. SUMMARY OF CLAIMS PROCEDURES

To make a claim, please submit the completed claim form together with the relevant documents.

Manual Submission:	eSubmission: with effect from 1 March 2018
<ol style="list-style-type: none"> 1. Complete claim form 2. Submit claim form with supporting documents to school administrator for verification. 3. Mail original to Income. 	<ol style="list-style-type: none"> 1. Go to Income's GPA portal 2. Complete online claim form 3. Upload tax invoice(s), receipts (outpatient/inpatient claims) 4. For inpatient claims – please submit the original tax invoice, receipts and Inpatient discharge summary/attending physician's medical report to Income. 5. Confirmation email will be sent to parents or students and school administrator.
Please submit the claim documents to: NTUC Income Insurance Co-operative Limited c/o 31 International Business Park, #02-09, Creative Resource Singapore 609921	

CONTACT DETAILS

CLICK	CALL	ZONE REPRESENTATIVES		
on www.income.com.sg	our hotline at 6332 1133 Mon – Fri 8.30am to 8.30pm Sat & Sun – Closed	NORTH – Alvin Tan	91172222	alvin.tankc@income.com.sg
		SOUTH – Edmund Tan	96673188	edmund.tankh@income.com.sg
		EAST – Su Yixi	90220777	yixi.su@income.com.sg
		WEST – Cary Pang	96390136	cary.pang@income.com.sg

IMPORTANT NOTES

This is for general information only. The terms and conditions of Group Personal Accident Insurance for Students are found in the master policy contract.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 22 November 2017.