

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%