

Summary of Key Contract Terms and Obligations for Overseas Student Personal Accident Insurance

For full details, please refer to the policy which is the legally binding document.

COVERAGE

Death, total permanent disablement, medical expenses caused by accident.

Evacuation/compassionate/repatriation expenses, study interruptions caused by illness or accident.

Benefits	Compensation
Death	100% of the sum insured.
Total Permanent Disablement	ranges from 2% to 100% of the sum insured, depending on the nature of the injury.
Accidental Medical Expenses	for medical, surgical and hospital charges.
Emergency Medical Evacuation Expenses	for the reasonable cost of transportation and en-route medical care and supplies necessarily incurred for evacuation to another location for treatment.
Compassionate Visit Expenses	for a round-trip economy class air ticket and accommodation incurred by family member who on written advice of a qualified medical practitioner is stated necessary to visit you, provided you are hospitalised for at least 5 consecutive days.
Study Interruptions	for the remaining part of a semester whereby tuition fees paid to the institution are non-refundable, provided you are hospitalised for more than 1 consecutive month.

Other benefits include repatriation of mortal remains, felonious assault, personal liability, hospital deposit guarantee and loss of luggage/personal effects.

MAIN EXCLUSIONS

This Policy does not cover claim(s) resulting from war risks, nuclear risks, pre-existing physical or mental defects, pregnancy, suicide, motorcycling and hazardous activities such as scuba diving, rock climbing, mountaineering and martial arts.

WORLDWIDE 24 HOURS EMERGENCY ASSISTANCE

In the event of an emergency, you can call our Appointed Assistance Company at their 24-hour hotline no (65) 6533 9450 for assistance.

CLAIMS

All claims are to be submitted to us as soon as possible on our prescribed form together with all supporting documents. If you need any help, our Claim Service Centre (CSC) located at NTUC Income Centre will be pleased to assist you. Alternatively, you may call our 24-hours hotline at 6788 6616.

We will process and decide on your claim within 7 working days upon receiving all relevant information. If you are not satisfied with the way we handled your claim, we will refer you to Financial Industry Disputes Resolution Centre Ltd (FIDReC) for their advice.

Our vision is to settle your claim promptly, fairly and hassle-free.

THE BENEFITS

We will provide during the Period of Insurance the following benefits subject to the terms, conditions, exceptions and exclusions appearing in this Policy. We will indemnify you against all costs and expenses covered by this Policy, incurred by the Life Assured, subject to satisfactory documentary proof. Our maximum liability per occurrence shall not exceed the limits shown in the Table of Benefits.

TABLE OF BENEFITS

SUM INSURED

BENEFITS	DELUXE PLAN	CLASSIC PLAN
Personal Accident	\$200,000	\$100,000
Accidental Medical Expenses	\$10,000	\$5,000
Emergency Medical Evacuation	Unlimited	Unlimited
Compassionate Visit	\$10,000	\$5,000
Study Interruptions	\$20,000	\$10,000
Repatriation of Mortal Remains	Unlimited	Unlimited
Felonious Assault resulting in death and/or disablement	\$100,000	\$50,000
Personal Liability	\$300,000	\$200,000
Hospital Deposit Guarantee	\$10,000	\$5,000
Loss of Luggage/Personal Effects	\$2,000	\$1,000

1. PERSONAL ACCIDENT

If the Life Assured sustains bodily injury caused by violent, accidental, external and visible means which is the sole cause of death or disablement, that occurs within 12 months of the accident, we will pay you or your legal personal representative(s) the benefits specified in the Table of Compensation.

TABLE OF COMPENSATION

Item	Description of Disablement	Percentage of Sum Insured
a	Death	100%
b	Total Permanent Disability	100%
c	Loss of sight of both eyes	100%
d	Loss of two limbs	100%
e	Loss of sight of one eye	50%
f	Loss of one limb	50%
g	Loss of speech	50%
h	Loss of hearing in both ears	50%
i	Loss of hearing in one ear	20%
j	Loss of a thumb - Both phalanges - One phalanx	20% 10%
k	Loss of any one finger - More than one phalanx - One phalanx	10% 5%
l	Loss of a big toe	5%
m	Loss of any other toe	2%

Where the injury is not specified above, we will at our sole discretion, after consulting our Medical Advisers, adopt a percentage of disablement which is consistent with the provisions above without any reference to the Life Assured's occupation. We will not pay if the Life Assured suffers any loss of sense of taste or smell.

If compensation is payable for Loss of or Loss of use of a whole member of the body, then compensation for parts of that member is not payable.

Upon the happening of any one of the injuries described under items a to h of the Table of Compensation all insurance under this Policy shall immediately cease except in respect of the claim for the death/injury suffered.

2. ACCIDENTAL MEDICAL EXPENSES

If the Life Assured sustains bodily injury caused by violent, accidental, external and visible means, we will pay you the reasonable cost of medical, surgical, hospital, ambulance, nursing home, emergency dental charges and other treatment given and authorised by a qualified medical practitioner necessarily incurred provided the expenses are incurred within 12 months from the date of the accident.

3. EMERGENCY MEDICAL EVACUATION EXPENSES

We will pay the reasonable cost of transportation and en-route medical care and supplies necessarily incurred as a direct result of illness and/or accident, if in the opinion of NTUC Income or its Appointed Assistance Company (subject to prior consultation with NTUC Income), it is necessary to evacuate the Life Assured to another location for treatment. All decisions as to the means of transportation and the final destination will be made by NTUC Income or its Appointed Assistance Company and will be based solely upon medical necessity.

4. COMPASSIONATE VISIT EXPENSES

If the Life Assured suffers an injury, sickness or disease that requires hospitalisation for at least five consecutive days, we will pay the reasonable cost of a round-trip economy class air ticket and accommodation necessarily incurred by a family member who on the written advice of a qualified medical practitioner is necessary to travel to and remain with the Life Assured.

In the event of death or hospitalisation of the Life Assured's family members for more than five consecutive days due to injury, sickness or disease, we will pay the reasonable cost of a round-trip economy class air ticket necessarily incurred by the Life Assured to return home or to the location of the Life Assured's family member concerned.

5. STUDY INTERRUPTIONS

If the Life Assured is hospitalised for more than one consecutive month as a result of an injury or sickness, or if there is a death of one of the Life Assured's family member which prohibits the Life Assured from continuing studies for the remaining part of a school semester for which tuition fees has been paid, we will reimburse you the non-refundable tuition fees which has already been advanced to the educational institution.

6. REPATRIATION EXPENSES

In the event of death as a result of injury or illness of the Life Assured whilst overseas, we will pay the reasonable cost incurred in obtaining the necessary clearance and arrange for the return of the Life Assured's mortal remains to the Life Assured's country of domicile.

7. FELONIOUS ASSAULT

We will pay an additional amount equal to 50% of the sum insured for Death and/or Disablement as shown in the Table of Compensation if the death and/or disablement resulted from felonious assault due to:

- a) robbery or any attempt thereat
- b) any act of violence directed at the Life Assured

Provided the injury is not inflicted by the Life Assured's fellow employees or family members, or by any person who resides with the Life Assured.

8. PERSONAL LIABILITY

We will pay on your behalf the expenses including legal expenses incurred with our written consent in the event the Life Assured becomes legally liable to compensate another person in damages for any bodily injury, death or loss or damage to property caused by the Life Assured's wrongful act or conduct.

No payment shall be made for any:

- a) liability for injury, illness, loss or damage which results from a deliberate act or omission on the Life Assured's part which could reasonably have been expected having regard to the nature and circumstances of such act or omission;
- b) liability in respect of loss or damage to property under the Life Assured's charge or control;
- c) liability to Life Assured's employees or family members;
- d) liability arising out of the use of vehicles, aircraft or any craft;
- e) liability directly arising from Life Assured's specific pursuit of any trade, business or profession;
- f) liability assumed by the Life Assured under contract;
- g) judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.

9. HOSPITAL DEPOSIT GUARANTEE

We will authorise our Appointed Assistance Company to assist the Life Assured by guaranteeing on the Life Assured's behalf any hospital admission deposit payable by the Life Assured, provided that the Life Assured is admitted to hospital as a result of bodily injury caused by violent, accidental, external, and visible means.

10. LOSS OF LUGGAGE/PERSONAL EFFECTS

We will pay for the cost of loss or damage to the Life Assured's accompanied luggage and personal effects arising as a result of fire, explosion, lightning, theft or accident whilst in the care, custody and control of a common carrier. We may at our option, and after making due allowance for wear, tear and depreciation in respect of items of more than one year old at the date of loss or damage, replace or repair or pay the cash equivalent subject to a maximum value of S\$500 for any one item or pair or set of items.

No payment shall be made for:

- (a) the first S\$40 of each and every loss;
- (b) any loss not reported to the police within 24 hours of the occurrence;
- (c) any loss of or damage to watch, article of jewellery, article of precious metal, field glasses, fur, contact or corneal lenses or to papers, documents (passports excepted), travel tickets, money of any kind or stamps;
- (d) any loss or damage due to pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- (e) any unattended baggage.

SPECIAL FEATURES

We have arranged with our Appointed Assistance Company to provide the Life Assured with a 24-hour emergency assistance service. The services available from our Appointed Assistance Company are medical advice, referral to doctors, specialists, hospitals, lawyers and interpreters, arrangement for bail bonds, travel assistance for loss of passport, embassy referral, medical evacuation/repatriation of patients, repatriation of mortal remains, despatch of doctors and medicine, compassionate visits, accompanied return of dependent children and hospital deposit guarantees.

All costs and expenses incurred for these services rendered are to be borne by the Life Assured except for emergency medical evacuation expenses, medical repatriation of patients and repatriation of mortal remains which are covered under Benefits 3 and 6 of the Table of Benefits.

GENERAL EXCLUSIONS

1. This Insurance does not cover claims for loss or liability directly or indirectly caused by or arising from:
 - (a) travel booked or undertaken against medical advice or for the purpose of obtaining medical treatment;
 - (b) self-injury, your criminal act, suicide or attempted suicide, provoked assault, intoxication, drugs, intemperance or insanity, venereal disease or virus including acquired immunity deficiency syndrome (AIDS) or any physical defect or infirmity, pregnancy, childbirth or menopause;
 - (c) any pre-existing conditions for which the Life Assured received medical treatment, diagnosis, consultation or prescribed drugs within the 12 months period prior to the commencement date of the Period of Insurance;
 - (d) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger carrying aircraft;
 - (e) engaging in rock climbing, mountaineering, parachuting, hang gliding, any underwater activity involving the use of underwater breathing apparatus, racing other than on foot, motor competitions, professional sports, martial arts and other hazardous activities;
 - (f) motor cycling;
 - (g) engaging in or taking part in naval, military or air forces services or operations or participating in operations of an offensive nature planned or conducted by the civil or military authorities;
 - (h) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or terrorism;
 - (i) radioactivity or from the use, existence or escape of any nuclear fuel, material or waste.
2. This Insurance does not cover any person below the age of 15 years and over the age of 65 years unless specifically endorsed by us.

GENERAL CONDITIONS

1. **Alteration Of Document**

Any amendment made to this Insurance will not be valid unless endorsed in writing by our authorised officer.

2. **Other Insurance**

If any other insurance covers the same damage loss or liability we will pay only our rateable proportion of any claim. This however, will not be applicable to the amount payable under Benefit 1.

3. **Notification**

Upon the happening of any loss or event which is likely to give rise to a claim, you must:

- (a) give us written notice within 30 days after the date of any loss or damage or immediate notice in the case of death or dismemberment of the Life Assured;
- (b) give us at your expense all medical evidence, certificates, reports, original receipts, proof of ownership, documentation and any other evidence, verified by oath if necessary, which we may require from you to support your claim.

4. **False or Exaggerated Claims**

No payment will be made under this Insurance if the claim is:

- (a) in any respect fraudulent;
- (b) intentionally exaggerated;
- (c) supported by false declaration.

5. **Non-assignment**

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Insurance. Your receipt of payment or that of your legal personal representatives shall in all cases effectively discharge our liability.

6. **Refund**

We may cancel this Policy by giving you seven days' notice at your last known address. You may also cancel this Policy by giving us notice in writing and the cancellation will take effect from the date we received the notice. In either case, any refund of premium will be calculated based on our scale of refund.

7. **Exclusion of Third Party Rights**

A person who is not party to this agreement shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

8. **Arbitration**

All disputes or differences under this Insurance shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an Award shall be a condition precedent to our liability.

9. **Compensation**

No compensation shall be payable until the total amount of such compensation shall have been ascertained and agreed.

DEFINITIONS

For the purpose of this Insurance, the following definitions apply:

We/Our/Us means NTUC Income Insurance Co-operative Limited.

You/Yours means the Insured referred to in the Policy.

Family members means the Life Assured's spouse, children, parents, brothers, sisters and parents-in-law.

Qualified medical practitioner means any person legally qualified and authorised by the medical licensing authority of that country to render medical or surgical service, but excludes medical practitioner who is the Insured/Life Assured or the relative of the Insured/Life Assured.

Permanent total disability means permanent, total and continuous disability preventing the Life Assured from engaging in any occupation or employment for wage or profit or from giving attention to any business whatsoever.

Loss means permanent, total and irrecoverable loss. Loss of use of member shall be treated as loss of member.

Injury, sickness or disease means a condition which is life threatening or renders the Life Assured unfit to travel as certified by a qualified medical practitioner.

Tuition fees means all legally required registration fees for the accredited educational institution, costs for required courses (and applicable laboratory fees for participation in said courses, exclusive of any extra-curricular course fees), and any costs for the use of facilities for attending the said courses. For the purpose of this definition, costs associated with room and board and/or text books (whether required or not) are not covered.

Felonious assault means any wilful or unlawful use of force upon the Life Assured that is a criminal or statutory offence in the jurisdiction in which it occurs and which results in bodily harm to the Life Assured.

Common carrier means any land, water or air conveyance operated under a valid license for the transportation of fare-paying passengers.

Legal Personal Representatives shall include a parent or guardian.

Appointed Assistance Company means the company appointed by us from time to time to provide the Life Assured with the emergency assistance services as set out in this Policy.

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