

SINGAPORE SPORTS SCHOOL
GROUP PERSONAL ACCIDENT
POLICY NUMBER G0003567

01 JANUARY 2024 TO 31 DECEMBER 2024

A) PRODUCT INFORMATION

Great Eastern Life's **Group Personal Accident (GPA) Policy** pays a compensation in the event of death, permanent total or partial disability, medical expense which must be arising from accidental causes.

1. Basis of Coverage

- Sum Insured: S\$50,000 per Insured Student Athlete
- Worldwide basis, subject to policy's terms and conditions.

2. Benefits at a Glance

No.	Benefits	Benefit/ Sum Insured in SGD
a.	Accidental Death	100% of Sum Insured
b.	Accidental Total & Permanent Disability	Up to 150% of Sum Insured (subject to Schedule of Compensation)
c.	Permanent Disability	Pays in accordance to the Schedule of Compensation
d.	Funeral Benefit	In the event of Accidental Death, pays up to S\$5,000 for cost of funeral expenses.
e.	Medical Expenses	<ul style="list-style-type: none"> • Maximum limit payable for all items listed below: S\$13,000 per Insured Member per Policy Period; • Reimburses outpatient and inpatient expenses arising from accidental means which are incurred up to 365 days from date of accident: <ul style="list-style-type: none"> a. <u>Outpatient expenses</u> Reimburse eligible expenses arising from an Accident, up to maximum of S\$2,150. Eligible expenses shall include treatment by a Traditional Chinese Medicine Practitioner (TCM)¹ (up to sub-limit of S\$400), minor/day surgery at clinic or hospital; outpatient physiotherapy² and/or chiropractic³ treatment at specialist outpatient clinic of any Singapore Restructured Hospital and Singapore Sport Council, dental treatment arising from an Accident. b. <u>Inpatient expenses</u> <ul style="list-style-type: none"> i. Reimburse eligible expenses up to maximum of S\$10,850 per Accident for in-hospital treatment which include daily room & board & daily intensive care unit up to S\$120 per day, in hospital doctor visit, surgery, other hospital miscellaneous services such as diagnosis x-ray, MRI, medication, medical supplies, operating theatre, anesthesia and ambulance fee and post hospitalisation follow-up treatment. ii. Reimburse eligible expenses for Reconstructive Surgery arising from an Accident up to maximum of S\$13,000 (up to sub-limit of S\$2,150) for Outpatient treatment and S\$10,850 for In-patient treatment respectively). For accident occur overseas, treatment must be sought within 7 days upon return to Singapore. iii. Reimburse eligible expense for medical expenses incurred due to Heat Stroke, Heat Exhaustion and Heat Cramps up to S\$3,000 per Policy Period for In-patient treatment. <p>Note:</p> <ul style="list-style-type: none"> 1 TCM Practitioners must be registered with the TCM Practitioners Board & possess a valid practicing certificate. 2 Private physiotherapy treatments are not covered. 3 Chiropractor must be registered with the Chiropractic Association of Singapore.
f.	Daily Hospital Allowance (overseas and upon return)	Reimburse a daily allowance of \$50 shall be payable up to 120 days for hospitalization occurring within 36 hours of Accident and requiring hospital confinement for at least 12 hours.

g.	Mobility Aids, Prosthesis and Other Implants	<p>Reimburse the actual cost of such equipment or prosthesis / implants and the installation thereof incurred by the Insured Member up to S\$5,000 per Accident where an Insured Member suffers an Accidental Injury which resulting in permanent total disablement or Specific Loss¹, of such nature that such Insured Member need and can operate:</p> <p>a) a self-powered, climbing wheelchair; and/or b) his/her motor vehicle with the controls suitably adjusted; and/or c) a lift, necessary ramps, railings and holds to usual place of residence; and/or d) Prosthesis; and /or e) Implants.</p> <p>Note: Doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required.</p> <p>¹"Specific Loss" shall mean the following:</p> <p>a) Loss of or the Permanent total loss of use of two limbs; or b) Loss of or the Permanent total loss of use of one limb; or c) Permanent total loss of sight of both eyes; or d) Permanent total loss of sight of one eye; or e) Loss of or the Permanent total loss of use of one limb and loss of sight of one eye; or f) Loss of speech and hearing.</p>
h.	Domestic Assistance Benefit	Pays up to S\$1,000 lump sum if insured is unable to perform 3 out of 6 Activities of Daily Living.
i.	Exposure and Disappearance	<ul style="list-style-type: none"> • Pays up to 10% of sum assured or S\$10,000 (whichever is lower) when by reason of an injury, an Insured Member is exposed of the elements and as the result of such exposure suffers an event for which compensation is otherwise payable hereunder, such event shall be covered. • Pays the accidental death sum assured, if the body of an Insured Member has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the conveyance in which he was traveling at the time of the injury and under such circumstances, it shall be presumed that he suffered loss of life resulting from injury at the time of such disappearance, sinking or wrecking. • Pays the Death benefit, subject to a signed undertaking by the Named Insured that if the Insured Person is subsequently found alive, such death Benefit shall be refunded to Great Eastern.
j.	Strike, riot, civil commotion and terrorism	Covers insured member against accidental death & injury as a result of Strike, Riot, Civil Commotion Act or Terrorism except in the case where such claims arises out of or in connection with the Insured Member's own participation or provocation of any such action or if such act could reasonably be avoided by the Insured Member.
k.	Hijack, murder and assault	Covers insured member against accidental death & injury as a result of being a victim of hijack, murder or assault except in the case where such claims arises out of or in connection with the Insured Member's own participation or provocation of any such action or if such act could reasonably be avoided by the Insured Member.
l.	Drowning and suffocation	Covers insured member against accidental death & injury as a result of drowning or suffocation by poisonous fumes, gas or smoke except in the case where such claims arise out of or in connection with the Insured Member's own willful or intentional act.

3. What is not covered?

This insurance policy shall not cover death or any Loss caused directly, or indirectly, wholly or partly, by:

- Self-inflicted injuries or any attempted thereat, while sane or insane;
- War (declared or undeclared), hostilities, civil war or any warlike operations; military or naval or air-force service while under orders for warlike operations;
- Participation in riot or commission of an assault or act of crime;
- Treatment incurred more than 365 days from date of accident;

- e) Treatment for an injury not as a result of an accident;
- f) Private Physiotherapy or alternative treatment (such as herbalist, podiatrist, naturopathy, Ayurveda);
- g) Non-prescribed medication or mobility aids (such as crutches, wheelchair, etc.).

Schedule of Compensation

	<u>Compensation Payable</u>
A DEATH	100%
B PERMANENT DISABILITY	
1. Permanent total disability	150%
2. Total paralysis of all limbs	150%
3. Loss of both hands or both feet	150%
4. Loss of one hand or one foot	125%
5. Loss of entire sight of both eyes	150%
6. Loss of or the permanent total loss of one limb and loss of sight of one eye	150%
7. Total and Permanent loss of speech and hearing	150%
8. Permanent and incurable insanity	100%
9. Total and Permanent loss of hearing in	
a. Both ears	75%
b. One ear	25%
10. Total and permanent loss of speech	50%
11. Total and permanent loss of the lens of one eye	50%
12. Loss of sight of one eye	100%
13. Loss of one thumb	
a. Both phalanges	30%
b. One phalanx	15%
14. Loss of four fingers & thumbs(all phalanges)	70%
15. Loss of four fingers(all phalanges)	40%
16. Loss of any one finger	
a. Three phalanges	10%
b. Two phalanges	8%
c. One phalanx	5%
17. Loss of toes	
a. All	15%
b. Great, both phalanges	5%
c. Great, one phalanx	3%
d. Other than great, if more than one toe, each	1%
18. Fractured leg or patella with establish non-union	10%
19. Shortening of leg by at least 5 cm	7.5%
20. Third Degree Burns	
<u>Area</u>	<u>Damage as a Percentage of Total body surface area</u>
*Head	
equals to or greater than 2% but less than 5%	50%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 8%	100%
*Body	
equals to or greater than 10% but less than 15%	50%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 20%	100%

The aggregate of all percentages payable under any or all of (A) and (B) of the Schedule of Compensation in respect of any one accident shall not exceed 150%.

For Illustration:

Capital Sum Insured is S\$50,000.

If a student suffers from Permanent Total Disability, the compensation payable according to the Schedule of Compensation is 150% of Capital Sum Insured. Therefore, \$75,000 (150% X \$50,000) will be payable.

If a student suffers from Loss of four fingers (all phalanges), the compensation payable according to the Schedule of Compensation is 40% of the Capital Sum Insured. Therefore, \$20,000 (40% x \$50,000) will be payable.

4. Claims Procedure

- a) Student-athlete / parent to collect claim form from Academy's General Manager. It may also be downloaded from the school's website.
- b) Student-athlete / parent to complete the claim form. To facilitate the processing of claim, please adhere to the instructions on completion and attach the required documents as stated on the claim form.
- c) After completion, submit the claim form to the Academy's General Manager.
- d) For subsequent follow-up expense, claim form is not required. Please indicate "Accident Follow Up" behind the receipt or invoice and submit to Academy's General Manager. Please make a copy for your own retention.

IMPORTANT NOTES

This fact sheet is for general information only. The terms and conditions of Group Personal Accident Insurance for Students is found in the master policy contract issued to Singapore Sports School.

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 the Policy is automatic and no further action is required from the Policyholder. 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 the Company or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg)
