

## GROUP PERSONAL ACCIDENT INSURANCE FOR STUDENTS

(Applicable to accident date on and after 1 January 2025)

This is a Group Personal Accident (GPA) Insurance which covers death, permanent and total/partial disability and medical expenses due to an accident. The proximate or triggering causes of injuries must be reasonably attributed to an accident.

***Parents/guardian will have to pay for medical treatments upfront, before submitting claims to Singapore Life Ltd (Singlife) for reimbursement. Please note the applicable limits and coverage for medical expenses. Ineligible expenses or expenses in excess of the limits will be borne by the students/parents/guardian.***

***Parents/guardian should also take note that medical treatments at private hospitals will typically cost higher, and parents/guardian may need to pay more out-of-pocket expenses if treatment costs exceed the policy's coverage limits.***

### 1. Benefit/ Sum Insured for GPA Insurance

No.	Key Areas	Benefit/ Sum Insured
1.	Accidental Death Benefit	\$50,000
2.	Permanent Disablement (including Second and Third-Degree Burns)	Up to 150% of Accidental Death Benefit (as per Schedules of Benefits in Tables 2-4)
3.	Funeral Benefit	\$5,000
4.	Medical Expenses per Year (sum of outpatient and inpatient medical expenses)	Up to \$13,000 for medical expenses incurred up to 365 days from date of accident, and with the following sub-limits: <ul style="list-style-type: none"> <li>a. <u>Outpatient expenses (up to \$2,150 with \$400 sub-limit for treatment by Traditional Chinese Medicine (TCM) practitioners)</u> for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy at <u>Specialist Outpatient Clinics (SOCs)</u> in Restructured Hospitals or at any centres operated by the <u>Singapore Sports Council</u>, treatment by TCM practitioners and ambulance fees.</li> <li>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 expenses (including ICU), capped at \$120 per day, in-hospital consultation, surgery and expenses for other hospital services (e.g. X-rays, MRI, prescription, medical supplies, operating theatre.)</li> </ul>

		<p>c. <u>Reconstructive surgical expenses arising from an accident (up to \$13,000)</u> including medical consultation, test, surgical procedure and medical treatment before/after the surgery.</p> <p>d. <u>Dental treatment expenses (up to \$4,000)</u> for outpatient, inpatient and follow-up treatments due to an accident including minor/day surgery at a clinic/hospital.</p> <p>For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>• 1st treatment must be sought within 30 days from date of accident.</li> <li>• TCM Practitioners must be registered with the TCM Practitioners Board &amp; possess a valid practicing certificate.</li> <li>• Private physiotherapy treatments are not covered.</li> </ul>
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	<p>Up to \$5,000</p> <p>Note:</p> <ul style="list-style-type: none"> <li>• A doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required.</li> <li>• Purchase(s) must be made in the name of the insured.</li> </ul>

### 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 Accidental Death benefit as an additional pay out; refer to Table 1)
- Drowning, suffocation by smoke, poisonous fumes, gas
- Domestic and nursing assistance expenses (Limit: \$1,000)
- Double indemnity for Accidental 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 for insured's next-of-kin, should insured suffer from death or total/ partial disability from an accident (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
- "Infectious disease" under the Infectious Diseases Act 1976 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.
- Heat related injuries (heat stroke and heat exhaustion).

**Table 1: Comatose State Benefit Schedule**

<b>Comatose State Benefit is 50% of Accidental Death Benefit as an additional payout</b>	
<b>Schedule of Benefits for Duration of Comatose</b>	<b>Percentage of Comatose State Benefit</b>
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**

<b>Schedule of Benefits for Partial/Total Disability</b>	<b>Percentage of Accidental Death Benefit</b>
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**

<b>Schedule of Benefits for Third Degree Burns</b>	
<b>Damaged as a % of total surface area of Head</b>	<b>Percentage of Accidental Death Benefit</b>
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%
<b>Damaged as a % of total surface area of Body</b>	<b>Percentage of Accidental Death Benefit</b>
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**

<b>Schedule of Benefits for Second Degree Burns</b>	
<b>Damaged as a % of total surface area of Head</b>	<b>Percentage of Accidental Death Benefit</b>
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%
<b>Damaged as a % of total surface area of Body</b>	<b>Percentage of Accidental Death Benefit</b>
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%

## 2. Coverage

The GPA Insurance covers each student-athlete enrolled in SSP and eligible trainees with NYSI.

(a) participating in organisation’s programmes and activities as well as all non-organisation and all personal programmes and activities, worldwide, 24 hours.

## 3. What is not covered?

- a. Injuries that are not sustained during policy period (1 January to 31 December 2025)
- b. Treatment for an injury that is not as a result of an accident.
- c. Private Physiotherapy or alternative treatment (e.g. chiropractor, herbalist, podiatrist, naturopathy, Ayurveda).
- d. Non-prescribed medication or mobility aids (such as crutches, wheelchair, etc.).

## 4. SUMMARY OF CLAIMS PROCEDURES

All claims should be submitted as soon as possible subjected to a cap of **365 days** from the date of accident.

### **New Claim Submission**

1. Submit in the personal accident claim form together with the required documents (as mentioned below) and send to [managed\\_care3@singlife.com](mailto:managed_care3@singlife.com)

### **Enquiry on Status of Claims**

1. Please send an email to [managed\\_care3@singlife.com](mailto:managed_care3@singlife.com) to check on the status.

## Required Documents

1. For hospitalisation or day surgery, a copy of Inpatient discharge summary/ Day surgery form/ Attending physician's medical report
2. Police report, if applicable
3. If you have submitted a claim to any third party who has reimbursed your bills (e.g. other insurance policies/ insurers/ your employers), please submit copies of the following documents:
  4. Reimbursement letter/ claim settlement letter from other source
  5. Copy of the Shield Plan's settlement letter if there is any payment by Medisave-approved Integrated Shield Plan.
6. Download the personal accident claim form:  
<https://singlife.com/content/dam/business/sg/documents/make-a-claim/group-personal-accident-claim-form.pdf>
7. Complete the personal accident claim form and submit in together with above mentioned documents (point 1 to 3)

Please note that the list of documents above is not exhaustive. Other documents may be requested if necessary.

## CONTACT DETAILS

Hotline: [+65 6827 8030](tel:+6568278030)

Mondays to Fridays: 8:45am to 5:30pm

Closed on Weekends and Public Holidays

Email: [managed\\_care3@singlife.com](mailto:managed_care3@singlife.com)

## 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 and endorsements.

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 Singlife or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of January 2025.