

### 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. 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 Income 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 – For Year 2023

| 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 for medical expenses incurred up to 365 days from date of accident, and with the following sub-limits:</p> <p>a. <u>Outpatient expenses (up to \$2,150 with \$400 sub-limit for treatment by TCM practitioners<sup>1</sup>)</u> for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy<sup>2</sup> at <u>Specialist Outpatient Clinics (SOC)</u> in restructured hospitals and <u>Singapore Sports Council</u>, treatment by chiropractors<sup>3</sup>, 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> including medical consultation, test, surgical procedure and medical treatment before/after the surgery.</p> <p>For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.</p> <p><u>Note:</u></p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> 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 practising certificate.</li> <li>• Private physiotherapy treatments are not covered.</li> <li>• Chiropractor must be registered with the Chiropractic Association of Singapore.</li> </ul> |

| No. | Key Areas   | Benefit/ Sum Insured   |
|-----|---|--|
| 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 | Up to \$5,000<br><br><u>Note:</u><br>A doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required. |

#### 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: \$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 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 (Cap. 137) 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, nationalisation, 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**

| <b>Schedule of Benefits for Partial/Total Disability</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> |      |
| 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> |      |
| 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> |    |
| 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> |    |
| 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 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 home-based learning & blended learning, 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.

## 3. What is not covered?

- a) Treatment incurred more than 365 days from date of accident.
- b) Treatment for an injury not as a result of an accident.
- c) Private Physiotherapy or alternative treatment (treatment such as 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.

|  |   |
|--|---|
| <p><b>Online Submission</b></p> <ol style="list-style-type: none"> <li>1. Go to Income’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>2. Click on “New/Follow up Accident Claim”</li> <li>3. Complete online claim form</li> <li>4. Upload tax invoice(s), receipts (outpatient/inpatient claims) and required documents</li> <li>5. Confirmation email will be sent to parents or students, and school administrator</li> </ol>   |  |
| <p><b>Follow Up Claim Submission</b></p> <ol style="list-style-type: none"> <li>1. Go to Income’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>2. Click on “New/Follow Up Accident Claim”</li> </ol>   |   |
| <p><b>Enquiry on Status of Claims</b></p> <ol style="list-style-type: none"> <li>1. Go to Income’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>2. Click on “Check Claims Status”</li> </ol>   |   |
| <p><b>Required Documents</b></p> <ol style="list-style-type: none"> <li>1. For hospitalisation or day surgery, a copy of Inpatient discharge summary/ Day surgery form/ Attending physician's medical report</li> <li>2. Police report, if applicable</li> <li>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:             <ol style="list-style-type: none"> <li>a. Reimbursement letter/ claim settlement letter from other source</li> <li>b. Copy of the Shield Plan's settlement letter if there is any payment by Medisave-approved Integrated Shield Plan.</li> </ol> </li> </ol> <p>Please note that the list of documents above is not exhaustive. Other documents may be requested if necessary.</p> |   |

#### CONTACT DETAILS

CLICK on [www.income.com.sg](http://www.income.com.sg)

CALL our hotline at 6332 1133  
 Mon – Fri 8.30am to 8.30pm  
 Sat & Sun – Closed

#### ZONE REPRESENTATIVES

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#### 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](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 2023.