

Student Protection Plan Summary of Policy Coverage and Benefits

COVERAGE

The Student Protection Plan (SPP)¹ provides 24-hour worldwide coverage for your child against injuries that may result from accidents or mishaps during or after school hours. This includes when your child is on approved job attachments or participating in after-school activities.

Schedule of Benefits

Item	Description	Limits of Compensation
A	Medical expenses (any one accident and within one year from the accident)	Up to \$8,000
i	Outpatient Benefits	Up to \$790
	a) Outpatient and follow-up treatments due to an accident including : - ambulance fees - physiotherapy at specialist outpatient clinics (SOCs) in restructured hospitals and Singapore Sports Council	Up to \$280
	b) Traditional Chinese Medicine	Up to \$34 per visit, not more than \$170 for any one accident
	c) Dental treatment due to an accident	Up to \$340
ii	Inpatient Benefits	Up to \$5,600
	a) Daily room and board (including ICU)	Up to \$112 per day, for not more than 50 days for any one accident
	b) In-hospital consultation and surgical benefit	Up to \$350
	c) Other hospital services	Up to \$910
	d) Follow-up treatment after stay in hospital	Up to \$350
B	Hospital cash benefit Daily cash benefit for staying in hospital due to an accident	\$14.30 per day, up to 60 weeks from the date of accident
C	Funeral expense benefit We will pay this within one year from the date of accident	\$1,500
D	Schedule of losses (Table 1) We will pay this within one year from the date of accident	
	Total we will pay per accident, under item D	\$25,000

Table 1 – Schedule of Losses

Description	Limits of compensation
Loss of life	\$25,000
Total paralysis through injuries	\$25,000
Loss of any two limbs	\$20,000
Loss of one limb	\$10,000
Loss of sight of both eyes	\$20,000
Loss of sight of one eye	\$10,000
Total loss of speech	\$10,000
Loss of hearing in one ear	\$5,000
Fracture of leg with established non-union	\$1,000
Shortening of leg by at least 5 cm	\$1,000
Loss of thumb	
- both phalanges	\$3,000
- one phalanx	\$1,500

Description	Limits of compensation
Loss of any one finger	
- three phalanges	\$1,000
- two phalanges	\$800
- one phalanx	\$400
Loss of metacarpals	
- first or second (additional)	\$300
- third, fourth or fifth (additional)	\$200
Loss of toes	
- all	\$5,000
- great, both phalanges	\$1,500
- great, one phalanx	\$500
- other than great, if more than one toe lost, each	\$300
Cost of artificial limb	Up to \$3,000
Removal of lower jaw by surgical operation	\$5,000

Extension of coverage under the following situations:

- Injuries suffered during rock climbing, horse riding, sailing, canoeing, kayaking or other water activities which do not need underwater breathing equipment, provided such activities are supervised co-curricular activities (CCA) and are approved by the school;
- Food poisoning while taking part in school activities or while on the school's premises;
- Injuries caused by bee or wasp or hornet stings, or dengue fever suffered while taking part in approved activities;
- Injuries from an assault; and
- Loss of life not due to an accident which happens during or results from approved CCA, physical education lessons or school competitions.

MAJOR EXCLUSIONS

While SPP covers a wide range of accidents, there are still several exclusions that apply. For example, injuries caused by hunting, riding a motorcycle, injuries due to mental problems or insanity, injuries sustained while under the influence of alcohol or drugs, and racing other than on foot are excluded. For the complete list of exclusions, please refer to the policy conditions.

SUMMARY OF CLAIMS PROCEDURES

To make a claim for SPP, please submit the completed claim form together with the following relevant documents within 30 days of the accident or insured event. A copy of the claim form is available at www.income.com.sg.

SUBMISSION OF CLAIMS

Please submit the claim forms and required documents to:

Claims Service Centre
Income Centre
75 Bras Basah Road
Singapore 189557

CONTACT DETAILS



MEET

your insurance adviser today



CALL

our hotline at **6788 5515**



CLICK

on www.income.com.sg

Important Notes

¹ SPP must be taken up on a compulsory basis for all students when the schools purchase the plan.

This is for general information only. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of November 2016