

**GROUP TRAVEL INSURANCE FOR MOE SCHOOLS**  
**STUDENT PLANS**

This is a MOE Schools Travel insurance which covers accidental death, injury, sickness, loss or damage, legal liability or other specified event occurring to MOE school students during their school trips.

**1. Benefits**

Benefits	Maximum benefit (S\$) per insured person per trip		
	Plan A/ Plan A (Sports)#	Plan A Plus/ Plan A Plus (Sports)#	
Section 1a	Accidental death	100,000	100,000
Section 1b	Permanent disability	Up to 150% of accidental death benefit	Up to 150% of accidental death benefit
Section 1c	Additional indemnity for accidental death and permanent disability on public conveyance or natural disaster	Up to 150% of accidental death benefit	Up to 150% of accidental death benefit
Section 2	Comatose state	Up to 50% of accidental death benefit	Up to 50% of accidental death benefit
Section 3 <sup>+</sup>	Medical expenses overseas	100,000	100,000
Section 4 <sup>+</sup>	Medical expenses upon return	15,000	15,000
	Treatment by a Chinese medicine practitioner or a chiropractor	750 per injury/sickness	750 per injury/sickness
Section 5 <sup>+</sup>	Emergency medical evacuation	Unlimited	Unlimited
Section 6 <sup>+</sup>	Sending the insured person home	Unlimited	Unlimited
Section 7 <sup>+</sup>	Hospitalisation Allowance (Overseas and upon return)	2,500	2,500
		50 for each day of hospitalisation	50 for each day of hospitalisation
Section 8 <sup>+</sup>	Nursing assistance expenses	1,000	1,000
		Sub-limit per day: 100	Sub-limit per day: 100
Section 9 <sup>+</sup>	Hospital visitation (min. 3 consecutive days of hospitalisation)	3,000	5,000
Section 10 <sup>+</sup>	Compassionate visit	3,000	5,000
Section 11a <sup>+</sup>	Cancelling or postponing the insured person's trip	3,000	5,000
Section 11b <sup>+</sup>	Shortening the insured person's trip		
Section 12	Insolvency of Travel Operator	2,000	2,000
Section 13 <sup>+</sup>	Extension of stay	5,000	10,000

<b>Section 14</b>	<b>Loss or damage of baggage and personal belongings</b>	1,000 Sub-limit for laptop: 1,000 Sub-limit for other items: 500 for each item, set or pair	3,000 Sub-limit for laptop: 1,000 Sub-limit for other items: 500 for each item, set or pair
<b>Section 15</b>	<b>Losing travel documents and money including credit/debit card fraud</b>	1,000 Sub-limit for money: 300	3,000 Sub-limit for money: 300
<b>Section 16</b>	<b>Baggage delay</b>	1,000 200 for every six hours of delay overseas 200 after six hours of delay upon return to Singapore	1,000 200 for every six hours of delay overseas 200 after six hours of delay upon return to Singapore
<b>Section 17</b>	<b>Missed connections</b>	200	200
<b>Section 18</b>	<b>Flight delay</b>	1,000 100 for every six hours of delay	1,000 100 for every six hours of delay
<b>Section 19</b>	<b>Flight diversion or overbooking</b>	1,000	1,000
<b>Section 20</b>	<b>Kidnap and hostage</b>	3,000 200 for every 24 hours	5,000 200 for every 24 hours
<b>Section 21<sup>+</sup></b>	<b>Emergency phone charges</b>	100 Sub-limit for prepaid phone card : 10	250 Sub-limit for prepaid phone card : 10
<b>Section 22</b>	<b>Personal liability</b>	500,000	1,000,000
<b>Section 23</b>	<b>Trauma counselling, psychiatric and psychological treatment expenses</b>	1,000	1,000

# Plan A (Sports) and Plan A Plus (Sports) covers competitive sports and higher risk activities up to 4,000 meters above sea level. For example sports competitions, school related activities involving weapons, sports requiring physical exertion, adventure training, etc.

#### **Optional Extensions (with additional premium loading)**

- Competitive sports above 4,000 meters extension
  - Extends the insured person's Plan A (Sports) or Plan A Plus (Sports) plans to cover competitive sports and higher risk activities above 4,000 meters above sea level. For example, trekking up to Mount Everest Base Camp.
- Pre-existing medical condition extension
  - Covers the insured person's pre-existing medical conditions under the relevant benefit sections above indicated with <sup>+</sup>

## 2. Policy Extensions

- a Riot, strike, civil commotion, hijack, murder, assault and act of terrorism
- b Disappearance
- c Exposure to natural elements due to an accident
- d Suffocation by smoke, poisonous fumes, gas or drowning
- e Miscarriage due to an accident
- f Unscheduled Flight
- g Food poisoning
- h Motorcycling
- i Insect/animal bites, stings or attacks

## 3. Scales of compensation

### Accidental Death and Permanent Disablement

Item	Description of Disability	Percentage of accidental death sum insured as shown in the policy schedule
a.	<b>Permanent total disability</b>	150%
b.	<b>Losing two limbs</b>	100%
c.	<b>Losing one limb</b>	100%
d.	<b>Losing sight</b> of both eyes	100%
e.	<b>Losing sight</b> of one eye, except perception of light	75%
f.	<b>Losing one limb and sight</b> of one eye	100%
g.	<b>Losing speech and hearing</b> in both ears	100%
h.	Permanent and incurable insanity	100%
i.	<b>Losing hearing</b> in both ears	75%
j.	<b>Losing hearing</b> in one ear	25%
k.	<b>Losing speech</b>	50%
l.	<b>Losing four fingers and thumb</b> of one hand	70%
m.	<b>Losing four fingers</b> of one hand	40%
n.	<b>Losing a thumb</b>	
	a) Both phalanges	30%
	b) 1 phalanx	15%
o.	<b>Losing any one fingers</b>	
	a) 3 phalanges	10%
	b) 2 phalanges	7.5%
	c) 1 phalanx	5%
p.	<b>Losing any one toes on one foot</b>	
	a) All toes	15%
	b) 2 phalanges of the great toe	5%
	c) 1 phalanx of the great toe	3%
	d) Any one other toe	1%
q.	Fractured leg or patella with established non-union	10%

r.	Shortening of leg by at least 5cm	7.5%
<b>Third degree burns</b>		
s.	Head - Damage as a percentage of total head surface area	
	- equal to or greater than 8%	100%
	- equal to or greater than 5% but less than 8%	75%
	- equal to or greater than 2% but less than 5%	50%
t.	Body - Damage as a percentage of total body surface area	
	- equal to or greater than 20%	100%
	- equal to or greater than 15% but less than 20%	75%
	- equal to or greater than 10% but less than 15%	50%
<b>Second degree burns</b>		
u.	Head - Damage as a percentage of total head surface area	
	- equal to or greater than 8%	8%
	- equal to or greater than 5% but less than 8%	6%
	- equal to or greater than 2% but less than 5%	4%
v.	Body - Damage as a percentage of total body surface area	
	- equal to or greater than 20%	8%
	- equal to or greater than 15% but less than 20%	6%
	- equal to or greater than 10% but less than 15%	4%

#### Comatose state

Duration of comatose state	Percentage of sum insured as shown in the policy schedule
At least 3 months	25%
At least 6 months	50%
At least 9 months	75%
At least 12 months	100%

#### 4. Coverage

The MOE Schools Travel Insurance covers each insured person nominated and approved by the policyholder to go on authorized overseas trips up to 120 days and aged between 7 years old and 75 years old.

## 5. Summary of claims procedures

For claims processing, please submit the completed claim form together with the relevant documents.

Medical Claim (S\$200 and below) and All Non-Medical Claim	Medical Claim (>\$200)
<p>Email completed claim form with scanned supporting documents to <a href="mailto:govclaim@income.com.sg">govclaim@income.com.sg</a>.</p> <p>Indicate travel policy number in the subject matter.</p> <p>Total file sizes of email attachments must not exceed 30MB.</p>	<p>Submit claim form with original medical receipts by post to:</p> <p>Property &amp; Casualty Claims NTUC Income PO Box 0132 Singapore 911802</p>

The claim form can be download from the Income website at <https://www.income.com.sg/claims/travel-insurance/travel-claim>

Please select the claim form for “Ministry of Education” school trip.

**All claim forms must be endorsed and stamped by the school and submitted within 60 days from the date of the event.**

## 6. Contact details

For enquiries, call our hotline at **6789-0232** during the following hours:

Monday – Friday: 8.30am to 8.30pm

Closed on Saturday & Sunday

### IMPORTANT NOTES

This is for general information only. The full terms and conditions of the MOE Schools Travel insurance are found in the 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 05 October 2018.