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/guardians will have to pay for medical treatments upfront, before submitting claims to Income Insurance Limited (Income Insurance) 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/guardians.

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

All claims must be submitted online as soon as possible subject to a cap of 365 calendar days from the date of accident.

1. Benefit/ Sum Insured for GPA Insurance – For Year 2026

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 (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: 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 Sports Medicine Centre operated by Sports Singapore, treatment by TCM practitioners and ambulance fees. 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.) 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. 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. For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.

No.	Key Areas	Benefit/ Sum Insured
		Note: • 1st treatment must be sought within 30 days from date of accident. • TCM Practitioners must be registered with the TCM Practitioners Board & possess a valid practising certificate. • Private physiotherapy treatments are not covered.
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 Note: • A doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required. • Purchase(s) must be made in the name of the insured.

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 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
- Heat related injuries (heat stroke and heat exhaustion).

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

Schedule of Benefits for Partial/Total Disability	
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

Schedule of Benefits for Third Degree Burns	
Damaged as a % of total surface area of Head	
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%
Damaged as a % of total surface area of Body	
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

Schedule of Benefits for Second Degree Burns	
Damaged as a % of total surface area of Head	
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%
Damaged as a % of total surface area of Body	
Equal or greater than 20%	8%
Equal or greater than 15% and less than 20%	6%
Equal or greater than10% 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 or endorsed by the school, including Home-Based Learning (HBL), Co-Curricular Activities ("CCAs") and sports, regardless of the time at which such activities are conducted and whether the activities are 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 MOE Kindergarten located in his or her school; 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 (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 must be submitted online as soon as possible subjected to a cap of 365 days from the date of accident.

New Claim Submission

1. Go to Income Insurance's GPA portal at https://studentgpa.incomegroupins.com.sg
2. Click on "New/Follow up Accident Claim"
3. Select "New Claim" Under "Claim Type"
4. Complete online claim form
5. Upload tax invoice(s), receipts (outpatient/inpatient claims) and required documents
6. Confirmation email will be sent to parents or students, and school administrator

Follow Up Claim Submission

1. Go to Income Insurance's GPA portal at https://studentgpa.incomegroupins.com.sg
2. Click on "New/Follow Up Accident Claim"
3. Select "Follow Up Claim" Under "Claim Type"
4. Upload tax invoice(s), receipts (outpatient/inpatient/dental claims) and required documents
5. Confirmation email will be sent to parents or students, and school administrator

Enquiry on Status of Claims

1. Go to Income Insurance's GPA portal at https://studentgpa.incomegroupins.com.sg
2. Click on "Check Accident Claims 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:
   a. Reimbursement letter/ claim settlement letter from other source
   b. Copy of the Shield Plan's settlement letter if there is any payment by Medisave-approved Integrated Shield Plan.
4. School incident report with simple case description of nature of accident for all claims (To be submitted by Schools).

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

CONTACT DETAILS

CLICK on www.income.com.sg

CALL our hotline at 6788 1777
Mon – Fri 9.00am to 6.00pm
Sat, Sun & Public Holiday – Closed

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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 Insurance 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 Dec 2025.