

Student Protection Plan/ Student Sports Injury Plan

A good education is fundamental. Great protection is invaluable.

We understand you have high hopes for your child. While you lay out the best plans for your child's education, you can be assured that you will not be caught unprepared should he meet with any mishaps during his school years. To help you meet the challenges that unexpected events may bring, Student Protection Plan (SPP) is designed to provide extensive coverage for your child throughout his years of education, from primary school right up to junior college.

SPP provides 24-hour worldwide coverage for your child against injuries that may be sustained during or after school hours. Even when your child is on approved job attachments or participating in after school activities, he is protected. This way, you can have peace of mind while your child is free to make the best of his schooling experience.

Protecting your child with the Student Protection Plan

As your child makes his journey towards a sound education, it is important for him to be engaged in activities that could take place outside the classroom. As these activities provide good learning opportunities, your child should be encouraged to participate widely in such activities. However, injuries from these activities are not always preventable.

Should your child be injured, SPP will compensate you for the medical expenses incurred. Please refer to the table below.

1. MEDICAL EXPENSES¹ (Any One Accident)	
1.1 Out-patient Benefits (within 1 year from accident)	Up to \$ 700
a) Accidental Emergency Outpatient Treatments at GPs/ A&E/Polyclinics/Specialist Out-patient Clinics at Restructured Hospitals (SOCs) of up to \$250 - includes Ambulance Fees & follow-up treatments - includes Physiotherapy at SOCs/Singapore Sports Council (SSC)	
b) Traditional Chinese Medicine up to \$30 per visit (maximum \$150)	
c) Accidental Dental Treatment up to \$300	
1.2 In-patient Benefits	
a) Daily Room & Board (including ICU) - daily @ \$100 up to 50 days	Up to \$5,000
b) In-hospital Consultation & Surgical Benefit (Physician/Surgeon/ Anaesthetist fees)	Up to \$ 300
c) Other Hospital Services	Up to \$ 800
d) Post-hospitalisation Treatment (within 1 year from accident)	Up to \$ 300
¹ Maximum Compensation for Medical Expenses per Any One Accident	Up to \$7,100
2. HOSPITAL BENEFIT (Any One Accident)	
\$100 weekly from day one while hospitalised due to accident	Up to \$6,000

Extensive protection includes:

- Injuries sustained during **supervised** Co-Curricular Activities (CCAs) such as rock-climbing, horse-riding, sailing, canoeing and other water activities
- Injuries sustained while riding pillion on a motorcycle to and from school with the parent or guardian
- Injuries caused by lightning
- Food poisoning contracted while engaging in school activities
- Dog bites, bee/wasp/hornet stings, dengue fever
- Injuries sustained during approved job attachment

Benefits at a glance

- Coverage for out-patient and in-patient expenses for injuries sustained during or after school hours
- Coverage for accidental death and disability of up to \$25,000
- Optional supplement (Student Sports Injury Plan (SSIP)) providing coverage for injuries during CCAs
- Coverage can be extended to include parent volunteers and school personnel

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Protecting the parents and dedicated team

Best of all, SPP is also extended to all registered parent volunteers, as well as principal, teaching and non-teaching staff (aged 69 years and below). The benefits include:

- Accident coverage for:
 - Principal, teachers and registered parent volunteers in the event that accidents occur while they are involved in organised school activities
 - Principal, teachers and non-teaching staff in the event that accidents occur during school hours
- Death coverage for principal and teachers in the event that death occurs while supervising or accompanying students during CCAs, Physical Education (PE) lessons or school competitions

Payment for death and disabilities

If your child is disabled as a result of an accident, SPP will pay the benefits shown in the compensation table below according to the disability suffered. The maximum compensation payable for several disabilities due to the same accident shall not exceed \$25,000. In the event of accidental death, a funeral expense benefit of \$1,000 will also be paid. The schedule of losses below shows the amount of benefits payable.

Description	Compensation amount
Loss of life (through any accident, lightning, murder, assault; from all causes during CCA or PE)	\$ 15,000
Total paralysis through injuries	\$ 25,000
Loss of any two limbs	\$ 20,000
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
Loss of one arm	\$ 10,000
Loss of one leg	\$ 10,000
Fracture of leg with established non-union	\$ 1,000
Shortening of leg by at least 5 cm	\$ 1,000
Loss of thumb	\$ 3,000
- both phalanges	\$ 1,500
- one phalanx	\$ 1,000
Loss of any one finger	\$ 800
- three phalanges	\$ 400
- two phalanges	\$ 300
- one phalanx	\$ 200
Loss of metacarpals	\$ 300
- first or second (additional)	\$ 200
- third, fourth or fifth (additional)	\$ 100
Loss of toes	\$ 5,000
- all	\$ 1,500
- great, both phalanges	\$ 500
- great, one phalanx	\$ 300
- other than great, if more than one toe lost, each	\$ 100
Cost of artificial limb (up to)	\$ 3,000
Removal of lower jaw by surgical operation	\$ 5,000

Additional Coverage with Student Sports Injury Plan

Schools are now encouraging their students to be actively involved in their CCAs in order to attain a more well-rounded education. With this greater emphasis, your child will also need greater protection.

As a supplement to SPP, Student Sports Injury Plan (SSIP) provides extra coverage for students who are active in CCAs. By signing up for this plan, you will be covering your child against any mishaps that may occur while he participates in any approved school CCAs¹.

In addition to the benefit of extra medical coverage, the premiums for SSIP are very affordable. The table below shows the premium rates and benefits payable under SSIP.

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Annual Premium Rates	Plan 1	Plan 2
Primary and Secondary Schools	\$4.20	\$3.20
Junior Colleges	\$9.80	\$7.50
Schedule of Benefits (Maximum Benefits Payable For Any One Accident)		
Out-patient Benefits		
Emergency Out-patient Treatment (GPs, A&E, Polyclinics and SOCs)	Up to \$2,000	Up to \$1,000
Physiotherapy (SOCs or SSC)	Up to \$25 per visit (max 6 visits)	Up to \$25 per visit (max 6 visits)
Traditional Chinese Medicine Treatment	Up to \$25 per visit (max 3 visits)	Up to \$25 per visit (max 3 visits)
In-patient Benefits		
Daily Room and Board (including ICU)	Up to \$250 daily	Up to \$150 daily
Daily In-Hospital Consultation	As charged	As charged
Surgical Benefits	As charged	As charged
Other Hospital Charges	As charged	As charged
Post-Hospitalisation Treatment	As charged	As charged
Maximum Overall Limit Per Accident	\$25,000	\$10,000

Premium rates are non-guaranteed and may be reviewed from time to time. Payments are subject to deductibles (borne by you) if SPP is not taken up.

Exclusions for both plans

While SPP and SSIP cover a wide range of accidents, injuries caused by unsupervised activities such as horse-riding, scuba-diving, hunting, riding a motorcycle, injuries due to insanity, injuries sustained while under the influence of alcohol or drugs, racing other than on foot and self-inflicted injuries are excluded in the two plans. Food poisoning and dengue fever are excluded in SSIP.

Claims procedure

To make a claim under SPP or SSIP, please submit the completed claim form together with the following relevant documents within 30 days of the accident or insured event.

- Police report, and/or
- For death claim: death certificate, autopsy report, coroner's findings, birth certificate
- For permanent disability claim: medical report
- For medical expenses claim: original medical bills and receipts

The claim form is available at www.income.com.sg. Please submit your claims to:

NTUC Income
Group & Health Department
75 Bras Basah Road
NTUC Income Centre
Singapore 189557

IMPORTANT NOTES

¹ All CCA teams in the school can only be covered under the same plan, i.e. Plan 1 or Plan 2.

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

This leaflet is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Information is correct as of 22 September 2011