



Protect your students — our — Future

Student Protection Plan

STUDENTS & CHILDREN

24-hour worldwide coverage.
Includes both inpatient and outpatient expenses.

You always give the best education for your students. Beyond teaching and nurturing them, protecting them is also crucial so that they can realise their bright future ahead. Give your school personnel¹ and students² – from primary school to junior college – a peace of mind with Student Protection Plan, designed to provide a well-rounded personal accident protection.

Why is it good for me?

- 1 **24-hour worldwide cover against accidents** for your students
- 2 Receive compensation of **up to \$8,000 for medical expenses** incurred due to an accident
- 3 Get **daily hospital cash benefits**
- 4 Receive **up to \$25,000** in the event of **death and permanent disability**³ due to an accident
- 5 **Extended cover to principals, teachers** and selected **events**

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24-hour worldwide coverage

Your students can enjoy 24-hour worldwide coverage for death, permanent disability and medical expenses due to an accident. No matter where your students are, you can have peace of mind with Student Protection Plan.

Receive compensation of up to \$8,000 for medical expenses incurred due to an accident

Student Protection Plan reimburses inpatient and outpatient expenses including Traditional Chinese Medicine treatments of up to \$8,000 for each accident, provided that the expenses are incurred within one year from the date of the accident.

Get daily hospital cash benefit

If your student or school personnel is hospitalised due to an injury, we pay a daily hospital cash benefit of \$14.30 for each full day of hospitalisation up to 60 weeks from the date of the accident. Let Student Protection Plan take care of the basic needs while they focus on recuperating.

Receive up to \$25,000 in the event of death and permanent disability due to an accident

Student Protection Plan pays up to \$25,000 if death and permanent disability³ happens within one year from the date of the accident. In the event of accidental death, we also pay a funeral expense benefit of \$1,500.

Extended cover for principals and teachers

Your dedicated team of principals and teachers will also be covered for death not due to an accident if it happens while they are assisting, supervising or accompanying the students during co-curricular activities, physical education lessons or school competitions that you have approved.

Extended cover for selected events for your students

Student Protection Plan also gives much added assurance, with its protection for your students should they suffer from food poisoning⁴ or an injury caused by bee or wasp or hornet stings⁵. For other extensions of benefits, please refer to your policy contract for more details.

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Schedule of benefits

Student Protection Plan provides accident coverage that will pay for the following expenses up to the benefit limits as set out below:

Description		Limits of compensation
Medical expenses (due to any one accident and within one year from the accident)		Up to \$8,000
1.1 Outpatient Benefits		
a. Outpatient and follow-up treatments due to an accident including: - Ambulance fees - Physiotherapy at specialist outpatient clinics (SOCs) in Singapore restructured hospitals and Singapore Sports Council	Up to \$280	Up to \$790
b. Traditional Chinese Medicine	Up to \$34 per visit, for not more than \$170 for any one accident	
c. Dental treatment due to an accident	Up to \$340	
1.2 Inpatient Benefits		
a. Daily room and board, including ICU	Up to \$112 per day, for not more than 50 days for any one accident	Up to \$5,600
b. In-hospital consultation and surgical benefit		Up to \$350
c. Other hospital services		Up to \$910
d. Follow-up treatment after a stay in hospital		Up to \$350
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
Funeral expense benefit We will pay this within one year from the date of accident		\$1,500

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Should your student or school personnel lose his/her life or be permanently disabled within one year from the date of an accident, Student Protection Plan will pay the relevant benefits shown in the table below.

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 - One phalanx	\$3,000 \$1,500
Loss of any one finger - Three phalanges - Two phalanges - One phalanx	\$1,000 \$800 \$400
Loss of metacarpals - First or second (additional) - Third, fourth or fifth (additional)	\$300 \$200
Loss of toes - All - Great, both phalanges - Great, one phalanx - Other than great, if more than one toe lost, each	\$5,000 \$1,500 \$500 \$300
Cost of artificial limb	Up to \$3,000
Removing of lower jaw by surgical operation	\$5,000
Total we will pay per accident	\$25,000

Coverage for school personnel

Accidents that occurred within the school's premises during official school operating hours	Accidents that occurred while helping with organised school activities	Accidents that occurred while taking part in official school matters
Principals Teachers Non-teaching or non-academic staff	Principals Teachers Non-teaching or non-academic staff Registered parent volunteers Members of the school alumni	Members of the school management committee

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

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IMPORTANT NOTES

- 1 Principals, teachers, non-teaching and non-academic staff, parent volunteers, members of the school management committee, and members of the school alumni must be 69 years old and below (age last birthday) at the point of application. The coverage for them will end when they have attained 70 years old.
- 2 Student Protection Plan must be taken up on a compulsory basis for all full-time students when the school purchases the plan. Your students must be at least 6 years old (age last birthday) at the point of application. The coverage for your students will end when they have attained 26 years old. Your students are covered against accidents regardless of whether the accident happened at or outside your premises.
- 3 Maximum compensation payable for death and permanent disability due to the same accident is \$25,000.
- 4 Food poisoning is covered only if your students become ill or die while taking part in activities you have approved or while at your premises.
- 5 Your students are covered if they suffer or die from an injury caused by bee or wasp or hornet stings while taking part in activities you have approved, regardless of whether the accident happened at or outside your premises.

This is for general information only. You can find the usual terms and conditions of this plan in the policy contract. 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 22 July 2016