

Junior Protection Plan

24-hour worldwide coverage.
Affordable premiums.

STUDENTS & CHILDREN



For as little as \$8.72 per student per year, Junior Protection Plan offers personal accident coverage to students who are registered at kindergartens, childcare centres, day care centres, preschool centres, before and after school care centres, tuition centres or enrichment centres with programmes held in a classroom setting¹. Safeguard your students today, with round the clock protection in the event of an accident anywhere in the world². At the same time, your school personnel will also enjoy protection against personal accidents.

Why is it good for me?

1

24-hour worldwide cover² against accidents for your students

2

Receive **up to \$20,000 in the event of accidental death** and **up to 150% of the sum assured for accidental permanent disablement**

3

Receive **up to \$4,000 for accidental medical expenses**

4

Receive **up to \$400 a year for medical expenses** incurred as a result of **Hand, Foot and Mouth Disease (HFMD)**

5

Receive **up to \$80** for each visit to the **Traditional Chinese Medicine (TCM)** practitioner

6

Get **daily hospital cash benefit** due to accident

24-hour worldwide cover

Your students can enjoy 24-hour worldwide coverage² for accidental death, accidental permanent disablement and medical expenses due to an accident. No matter where your students are, you can have peace of mind with Junior Protection Plan.

Lump sum payout

Junior Protection Plan covers up to \$20,000 in the event of accidental death and up to 150% of the sum assured for permanent disablement due to an accident.

Enjoy coverage with up to \$4,000 accidental medical expenses benefit

We provide reimbursement for the medical expenses incurred for inpatient and outpatient treatments, charges incurred for dental treatment or treatment by physiotherapist in the event of an accident.

Furthermore, enjoy extra peace of mind if your students incur medical expenses in the event of food poisoning, dengue fever and insect bite.

Receive up to \$400 a year for medical expenses incurred as a result of Hand, Foot and Mouth Disease (HFMD)

We cover your students for medical expenses incurred for consultation and medication prescribed by a registered medical practitioner in the event of contracting HFMD.

Receive up to \$80 for each visit to the Traditional Chinese Medicine (TCM) practitioner

We pay for the charges incurred for each visit to the Chinese physician³ for treatment due to injury up to three times a year.

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 up to \$40 for each period of hospital stay. This benefit pays up to 30 days of hospital stay a year and each stay in the hospital must be for at least six hours. Let Junior Protection Plan take care of the basic needs while they focus on recuperating.

Schedule of benefits

Benefits		Plan 1	Plan 2
A.	Accidental death	\$10,000	\$20,000
B.	Accidental medical expenses with the following extended cover: a) Food poisoning b) Dengue fever c) Insect bite	\$2,000 per accident	\$4,000 per accident
C.	Hand, Foot and Mouth Disease (HFMD)	\$200 per year	\$400 per year
D.	Traditional Chinese Medicine (TCM) (Up to three visits per year)	\$50 per visit	\$80 per visit
E.	Daily hospital cash benefit (per day) (Up to 30 days per year)	\$30	\$40
F.	Schedule of losses for permanent disablement	Percentage of sum assured as shown in the schedule	
	Permanent Total Disablement	150%	
	Loss of two limbs	150%	
	Loss of sight of both eyes	150%	
	Loss of sight of one eye, except perception of light	100%	
	Loss of one limb	100%	
	Loss of speech	75%	
	Loss of hearing in both ears	100%	
	Loss of four fingers and thumb of one hand	85%	
	Loss of four fingers	55%	
	Loss of hearing in one ear	30%	

Benefits		Plan 1	Plan 2
F.	Schedule of losses for permanent disablement	Percentage of sum assured as shown in the schedule	
	Loss of thumb		
	- Both phalanges		40%
	- One phalanx		25%
	Loss of index finger		
	- Three phalanges		20%
	- Two phalanges		15%
	- One phalanx		10%
	Loss of any one finger		
	- Three phalanges		20%
	- Two phalanges		15%
	- One phalanx		10%
	Loss of metacarpals		
	- First or second		5%
	- Third, fourth or fifth		3%
	Loss of all toes of one foot		25%
	Loss of great toes		
	- Two phalanges		10%
	- One phalanx		5%
	Loss of any one toe		5%
<p>The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the sum assured.</p>			

The maximum aggregate limit payable under Junior Protection Plan for all of the sections arising out of 1 single event shall not be more than S\$5,000,000, unless otherwise endorsed in the policy.

Annual premium rates (inclusive of 9% GST)

Plan type	Annual premium rates
Plan 1	\$8.72
Plan 2	\$16.35

The premium is not guaranteed and may be reviewed and varied by us upon next renewal. Once the premium is varied, the new premium shall apply in respect of all insured members under your policy.

Eligibility for cover

For children who is between 2 months old and 21 years old (age last birthday) and is a registered student at a kindergarten, childcare centre, day care centre, preschool centre, before and after school care centre, tuition centre or enrichment centre. Your students are covered against accidents regardless of whether the accident happened at or outside your premises while participating in the activities or events carried out and endorsed by you.

For principals, teachers and non-teaching staff who are 69 years old and below (age last birthday) and registered at a kindergarten, childcare centre, day care centre, preschool centre, before and after school care centre. Principals, teachers and non-teaching staff are only covered against accidents while they are working during official operating hours.

Period of insurance

Duration of policy coverage is for 12 months and renewable yearly.

Participation requirement

Junior Protection Plan is administered on headcount basis and subject to a minimum of 40 children per centre. You may include the additional children or centre during the period of insurance subject to:

- (a) a minimum of 40 children per new centre; or
- (b) a minimum of 10 children per centre per endorsement in the same centre; and
- (c) short-term period charges are as follow:
 - (i) Period of cover 180 days and below – 60% of annual premium
 - (ii) Period of cover for 181 days and above – 100% of annual premium

Geographical limit

Junior Protection Plan provides the insured member with 24-hour worldwide coverage in Singapore or outside Singapore provided that such event or activity(ies) is organised by you.

Renewal of policy

Your policy will be renewed on the anniversary of the policy commencement date, or such other dates as may be agreed in writing between you and us, subject to our consent and the payment of the renewal premium.

This product is reviewed based on portfolio underwriting basis. It will be reviewed based on the experience of the entire portfolio of our Junior Protection Plan, and any changes in premium and/or benefits to this product will be applicable to all policies of Junior Protection Plan.

Cancellation of policy

You and/or us may cancel the policy by giving the other party 30 days' written notice. Once the notice period has expired, all cover under the policy shall terminate. We may also cancel the cover on any insured member for failing to comply with the terms and conditions of the policy.

If the policy is cancelled by us, there shall be a pro-rated refund of premiums to you for the unexpired part of the period of insurance under your policy.

If the policy is cancelled by you, there will be no refund for the unutilised policy period.

Change of terms and conditions

We may vary the premiums, benefits and/or cover or amend the terms and conditions of your policy by giving you 30 days' prior written notice at your last known address.

Some exclusions

- (a) Accidents arising from, caused by or due directly or indirectly to, the insured member's illness or medical condition.
- (b) The insured member deliberately injuring themselves, committing suicide or attempting suicide while sane or insane, the insured member's criminal act, provoked assault, deliberate acts or putting themselves in danger (unless they are trying to save human life).
- (c) The insured member taking part in any professional sports or in any sports for which the insured member would or could earn or receive any form of pay.
- (d) An accident while the insured member is not in your premises or not taking part in any activities organised by you.
- (e) The consequences of war, revolution or any similar event.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

How do I make a claim

You can submit your claim via our online portal BIX within 60 days from the date of occurrence.

IMPORTANT NOTES

- 1 Classroom setting means a room, including an office, suitably appointed with chairs, writing surfaces and other normal furniture and/or equipment of a teaching room.
- 2 The policy provides 24-hours worldwide coverage in Singapore or outside Singapore provided that such event or activity is organised by you.
- 3 Chinese physician means a registered practitioner who is licensed to practice traditional Chinese medicine, including herbalist, acupuncturist or bone-setter, in accordance with the applicable laws of the country in which such practice is granted. He/she cannot be the insured member or the insured member's family member, or his/her business associates including any business partner, employers or employees.

This is for general information only. You can find the usual terms, conditions and exclusions 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 advisor. 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 at 1 January 2024

Financial planning, made for the moments that matter to you.

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit income.com.sg.

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