

## Group Personal Accident Insurance (for MOE Personnel) Product Summary

### Product Information

This is a group personal accident policy that covers death, disablement, medical expenses or charges associated with treatment of injury, due to an accident or infectious disease which occur while your policy is in force. The amount we will pay depends on the conditions and maximum benefit limits of the insured member's plan type as set out in the table of cover below.

This Group Personal Accident Insurance for MOE Personnel is one of the policy offered to Ministry of Education, Singapore (MOE) Personnel under the master contract between Income and MOE.

This policy is not a Medisave-approved policy and insured member may not use Medisave to pay the premium for this policy.

### Premium rates

The premium rates for this policy are as set out below. The premium payable under the insured member's policy will be adjusted accordingly for the period of insurance. Premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience.

Yearly premium rates				
Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
\$12.11	\$28.26	\$40.37	\$53.49	\$65.61

Premium rates are inclusive of 8% GST.

### Table of cover

Benefits	Sum assured				
Accidental death	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
Permanent disablement (including second and third degree burns)	Up to 150% of accidental death benefit (as per schedules of benefits in table 1 to 3)				
Funeral benefit	\$5,000				
Medical expenses (sum of outpatient and inpatient medical expenses)	<p>Up to \$13,000 for medical expenses incurred up to 12 months from date of accident or infectious disease, and with the following sub-limits:</p> <p>a. <u>Outpatient expenses (up to \$2,150 with a further sub-limit of up to \$400 for treatment by a traditional chinese medicine practitioner)</u> for outpatient and follow-up medical treatments due to an accident including but not limited to minor/day surgery at a clinic or hospital, physiotherapy at specialist outpatient clinics in restructured hospitals, physiotherapy at any centres or clinics operated by the Singapore Sports Council, dental treatments and ambulance fees.</p> <p>b. <u>Inpatient expenses (up to \$10,850)</u> for inpatient and follow-up treatments after hospitalisation in a hospital due to an accident, including daily room and board expenses (including ICU), capped at \$120 per day, in-hospital consultation and surgery expenses incurred at a hospital, and expenses for other hospital services provided by a hospital (e.g. X-rays, MRI, prescription, medical supplies, operating theatre.)</p> <p>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.</p>				

	<p>For accident overseas, the insured member must seek treatment within 7 days of returning to Singapore.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> treatment must be sought within 30 days from date of accident.</li> <li>• TCM Practitioners must be registered with the TCM Practitioners Board &amp; possess a valid practising certificate.</li> <li>• Private physiotherapy treatments are not covered.</li> <li>• Chiropractor must be registered with the Chiropractic Association of Singapore.</li> </ul>
Hospital allowance (overseas and upon return)	\$50 per day of hospitalisation stay (up to a maximum of 50 days)
Temporary/Permanent mobility aid, prosthesis and other implants	<p>Up to \$5,000</p> <p><b>Note:</b></p> <p>The necessity of the mobility aid, prosthesis and other implants must be prescribed by a registered medical practitioner.</p>

#### Extensions

- Act of god/convulsion of nature
- Disappearance including disappearance resulting from an act of god or convulsion of nature (Limit: within 365 days)
- Comatose state benefit (50% of accidental death benefit as an additional pay out; refer to schedules of benefits in table 4)
- Drowning, suffocation by smoke, poisonous fumes, gas
- Domestic and nursing assistance expenses (Limit: up to \$1,000, payable up to 90 days from date of discharge or where the limit is exhausted, whichever occurred first.)
- Double indemnity for accidental death or permanent and total/partial disability whilst on a public conveyance or due to a natural catastrophe
- Food poisoning
- Insects and animal bites
- Trauma counselling, psychiatric and psychological treatment fees (Limit: up to \$1,000)
- Exposure
- Riot, strike, civil commotion, hijack, murder, assault
- Motorcycling
- Terrorism including losses caused by terrorist attacks by nuclear, chemical and/or biological substances

#### Schedules of Benefits

**Table 1: Schedule of benefits for partial/total disability**

Description	Percentage of sum assured as shown in the schedule
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 2: Schedule of benefits for third degree burns**

Description	Percentage of sum assured as shown in the schedule
<b>Damaged as a % of total surface area of Head</b>	
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%
<b>Damaged as a % of total surface area of Body</b>	
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 3: Schedule of benefits for second degree burns**

Description	Percentage of sum assured as shown in the schedule
<b>Damaged as a % of total surface area of Head</b>	
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%
<b>Damaged as a % of total surface area of Body</b>	
Equal or greater than 20%	8%
Equal or greater than 15% and less than 20%	6%
Equal or greater than 10% and less than 15%	4%

**Table 4: Comatose state benefit schedule**

Duration of comatose	Percentage of sum assured as shown in the schedule
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

### Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and the insured member is advised to refer to the actual terms and conditions in the contract. Please consult your qualified adviser should you require further explanation.

#### 1. Eligibility

This policy shall cover insured member whose age is 69 years old and below (age last birthday) and is a MOE personnel. This include both contract and permanent MOE personnel. For avoidance of doubt, MOE personnel on casual employment shall not be eligible for this policy.

Insured members who are not actively at work on the dates they would otherwise become eligible for insurance coverage under the policy shall not be eligible until they return to active service at work.

## **2. Scope of coverage**

This policy shall cover insured member when he or she is:

- (a) In his or her workplace, which can include an office building, a school, a student care centre, a kindergarten, and a KCare Centre;
- (b) Participating in any activity in the course of his or her employment, including Co-Curricular Activities and sports, regardless of the time at which such activities are conducted and whether the activity is conducted in the workplace or outside the workplace, be it in Singapore, or elsewhere; and
- (c) Commuting from (or to) his or her place of residence, including a hostel, to (or from) either his or her workplace or the place where an activity covered by this policy will be conducted, including any reasonable deviations. For the avoidance of doubt, the insured member's place of residence may include a place that is not in Singapore.

## **3. Commencement of coverage**

Coverage under this policy will commence as follows:

- (a) If you have submitted your application for this policy within 1 month from the date you are employed as an MOE personnel, the cover under this policy will commence on the day after the date of receipt of premium by us.
- (b) If you are submitting your application for this policy after 1 month from the date you are employed as an MOE personnel and you do not have an existing policy, the cover under this policy will commence on 1 January of the following year, subject to the receipt of premium by us before 1 January of the following year.
- (c) If you have an existing policy and intend to renew the policy for the following year, the cover under the renewed policy will commence on 1 January of the following year, subject to the receipt of premium by us before the existing policy expires.

## **4. Free-look period**

We will give you 14 days from the time you receive this policy to decide whether you want to continue with it. If you do not want to continue this policy, you may write to us to cancel this policy and get a refund of your premium paid. This is provided that no claims have been made before the cancellation. We consider that this policy has been delivered (and received) either: (a) on the same day we email it to you at the email address you have provided in your policy application; or (b) seven days after we post it, whichever mode of delivery we use in the particular circumstances. We will only post the policy document to you instead of emailing it, if you request to post it.

## **5. Cancellation of policy**

We may cancel this policy by giving the insured member 30 days' written notice. Once the notice period has expired, all cover, including benefits, under this policy shall terminate.

If this policy is cancelled by us, there shall be a pro-rated refund of premiums to you for any unexpired part of the period of insurance. If the policy is cancelled by you, there will be no refund for your policy for any unexpired part of the period of insurance.

## **6. Terms of renewal**

This policy may be renewed on 1 January of the following year or such other dates as may be agreed in writing between you and us, subject to our consent, our receipt of MOE's written notice requesting that we continue to offer this policy to you for purchase, and the receipt of your renewal application and renewal premium by us before this policy expires.

Terms, conditions and premium rates are not guaranteed and will be reviewed by us at each renewal.

## **7. Non-guaranteed premium**

We may revise the premium rates for this policy by giving the insured member 30 days' written notice.

## 8. Claims conditions

- (a) The insured member must notify us, within 60 days from the date of accident, informing us of any possible claim. For death claim, notice must be given within 3 months from the death of the insured member.
- (b) Claim has to be verified and endorsed by MOE or authorised supervisor in charge.
- (c) All claims shall be made on our prescribed forms and submitted to us together with the original copies of receipts and itemised bills.
- (d) Any information required by us for assessing the claim shall be furnished by the insured member at the insured member's expense.
- (e) Any benefits payable under this policy shall be paid to the insured member. The insured member's receipt of any benefit payable under this policy shall in all cases be deemed final and complete discharge of all our liability.
- (f) In the event an insured member is covered:
  - (i) under occupational insurance including but not limited to any insurance effected pursuant to the Work Injury Compensation Act (cap.354), IM2J, and any revisions thereof;
  - (ii) for any medical expenses under any court judgement against MOE in an action by an insured member against MOE;
  - (iii) under any insurance coverage under the government legislation; or
  - (iv) under other group or individual insurance (excluding Integrated Shield Plan) and the insured member has successfully made a claim for medical expenses under such insurance,the benefits payable under this policy in respect of medical expenses shall be limited to the balance of the medical expenses incurred which are not covered or payable by the above listed (i) to (iv), subject to the benefit limits computed in accordance to the table of insured benefits or schedule, and terms and conditions of this policy.

For the avoidance of doubt, where an insured member is covered under any other group or individual insurance, the insured member has the discretion to choose which policy to make a claim under.

- (g) We will pay all claims in Singapore dollars. If the insured member suffers a loss which is in a foreign currency, we will convert the amount into Singapore dollars based on the exchange rate on the date of the loss.

## 9. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the list of exclusions.

This policy does not cover claims directly or indirectly caused by or arising from:

- (a) Self-inflicted injuries or any attempt thereat, while sane or insane.
- (b) Claims paid by MOE or IM2J.
- (c) Congenital medical anomaly or pre-existing illnesses and injuries.
- (d) Claims not endorsed by MOE.
- (e) Private Physiotherapy or alternative treatment (treatment such as herbalist, Podiatrist, Naturopathy, Ayurveda).
- (f) Treatment incurred more than 365 days from the accident date.
- (g) Treatment or claims not arising from the scope of coverage or not as a result from an accident.

## 10. Waiting period

There is no waiting period under this policy, unless specified otherwise.

## 11. Distribution cost

Total distribution cost of this product is 0% to 10% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the total distribution cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

## **12. Change of employer**

You must give us immediate written notice if there is any change of employer which will affect your eligibility of cover. We have the rights to reject the claim if you fail to inform us of the change.

## **13. 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.

For further information, please email Income customer service officer at [bix@income.com.sg](mailto:bix@income.com.sg).

### **Disclaimer**

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by MOE and Income.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.

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)).