

# Group Personal Accident Insurance for MOE Personnel

A complementary plan to your MOE WICA and IM2J cover

---

**GROUP PERSONAL ACCIDENT**



Choose from 5 plan types exclusively for MOE Personnel at preferential premium rates (inclusive of 9% GST)

Sum assured	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
Yearly premium rates (inclusive of Government Service Tax)	\$19.62	\$39.24	\$54.50	\$74.12	\$87.20

To be eligible you must be:

- 69 years old and below (age last birthday); and
- An MOE Personnel<sup>^</sup>. This includes both contract and permanent MOE Personnel<sup>^</sup>. MOE Personnel<sup>^</sup> on casual employment<sup>#</sup> are excluded.

## Group Personal Accident Insurance for Ministry of Education (MOE) Personnel

A Group Personal Accident (GPA) insurance plan that complements your MOE WICA and IM2J cover.

### What it covers - basic benefits

Benefits	Sum assured				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental death	\$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 tables 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> <ol style="list-style-type: none"> <li><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 and ambulance fees.</li> <li><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).</li> <li><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.</li> <li><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 or relevant hospital.</li> </ol> <p>For accident overseas, you must seek treatment within 7 days of returning to Singapore.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>First 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 practicing certificate.</li> <li>Private physiotherapy treatments are not covered.</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>Note: The necessity of the mobility aid, prosthesis and other implants must be prescribed by a registered medical practitioner.</p>				

### What it covers - 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: \$1,000)
- Double indemnity for accidental death or permanent and total/partial disability whilst on a public conveyance or due to a natural catastrophe
- 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 your next-of-kin, should you suffer from death or total/partial disability from an accident (Limit: \$1,000)
- Attacks by venomous or disease transmitting insects, reptiles, amphibians, sea creatures and animals
- Competitive Sports and Activities of Higher Risks
- 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)

## 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

## Scope of coverage

The GPA insurance covers each MOE Personnel<sup>^</sup> when he or she is:

- ✓ In his or her workplace, which can include an office building, a school, a student care centre, a kindergarten, and a KCare Centre;
- ✓ 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
- ✓ 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 the GPA insurance will be conducted, including any reasonable deviations. For the avoidance of doubt, the MOE Personnel's place of residence may include a place that is not in Singapore.



## IMPORTANT NOTES

- ^ MOE Personnel means a person who is either:
  - (a) employed by the Government of the Republic of Singapore under MOE, regardless of where such person is deployed to and regardless of whether the person is a contract employee or serving on the permanent establishment; or
  - (b) employed by the legal owner of a school that receives grant-in-aid from the Government pursuant to the Education (Grant-in-Aid) Regulations, but excludes any person employed under a scheme of casual employment.
- # Casual employment means employment or work in a temporary or non-permanent role, which includes but is not limited to employment or work under any internships, flexi-adjunct schemes or relief schemes. MOE shall have conclusive say over whether a person is employed under a scheme of casual employment.
- 1 The premium is not guaranteed and may be reviewed and varied by Income Insurance upon next renewal. Once the premium is varied, the new premium shall apply to your policy.
- 2 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.
- 3 Unless specified otherwise under the terms of this policy, your cover under this policy shall terminate and all benefits shall cease if any of the following occurs:
  - (a) The date on which the policy is terminated;
  - (b) When you ceases to be eligible as an insured member;
  - (c) At the expiry of the period for which the last premium payment is made;
  - (d) Upon death;
  - (e) Non-payment of the premium before renewal date; or
  - (f) Any conditions stated under Clause A of "What you need to be aware of" in the Policy Contract, arises.
- 4 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.

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 plan does not have any cash value.

Group Personal Accident Insurance for MOE Personnel is underwritten and issued by Income Insurance.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporate (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 the coverage, where applicable, please contact Income Insurance 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)).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 1 January 2024



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

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving 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 the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

## Get in touch



**BUY ONLINE** [income.com.sg/gpamp](http://income.com.sg/gpamp)



**EMAIL** [signup@income.com.sg](mailto:signup@income.com.sg)

### Income Insurance Limited

UEN: 202135698W

Income Centre

75 Bras Basah Road Singapore 189557

Tel: 6788 1777

Fax: 6338 1500

Enquiries: [income.com.sg/enquiry](http://income.com.sg/enquiry)