

# Student Protection Plan



**Giving your child the invaluable protection they need during their education.**

## Benefits at a glance

- 24-hour worldwide coverage
- 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 extended to include parent volunteers and school personnel

A good education is fundamental. Great protection is invaluable.

We understand the importance of your child's education and the high hopes you have for his/her future. While you have the best plans for your child's education, we are here to provide the protection your child needs during the school years.

Student Protection Plan (SPP)<sup>1</sup> is designed to provide protection for your child from primary school up to junior college. So you can be assured that you will not be caught unprepared should your child meet with any mishaps during his/her school years.

## Giving your child the needed protection

A sound education for your child includes engaging them in activities that may take place beyond the classroom. As these activities provide good learning opportunities, students are encouraged to participate widely in such activities. In the event of accidents or mishaps, SPP<sup>1</sup> will pay for the medical expenses incurred.

### Schedule of benefits

1. MEDICAL EXPENSES (Any One Accident)		Up to \$7,100
1.1 Out-patient Benefits (within 1 year from accident)		
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)	Up to \$ 700
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
2. HOSPITAL BENEFIT (Any One Accident)		
\$100 weekly from day one while hospitalised due to accident		Up to \$6,000

## Get in touch

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your insurance adviser today

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# Student Protection Plan

## 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

## Providing your child with 24-hour worldwide coverage

SPP<sup>1</sup> provides 24-hour worldwide coverage for your child against injuries that may result from accidents or mishaps during or after school hours. This includes when your child is on approved job attachments or participating in after-school activities. You can have peace of mind while your child is free to make the best of his schooling experience.

## Protecting the parents and dedicated team

SPP<sup>1</sup> is also extended to all registered parent volunteers, principal, teachers 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

# Student Protection Plan

## Benefits payable

If your child is disabled as a result of an accident, SPP<sup>1</sup> will pay the benefits shown in the compensation table below according to the disability suffered. The schedule of losses below shows the amount of benefits payable.

Description	Compensation amount
Loss of life (through any accident, lightning, murder, assault and 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 - 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
Removal of lower jaw by surgical operation	\$ 5,000

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.

## Exclusions

While SPP<sup>1</sup> covers a wide range of accidents, injuries caused by hunting, riding a motorcycle, injuries due to insanity, injuries sustained while under the influence of alcohol or drugs, racing other than on foot, self-inflicted injuries, unsupervised activities (such as horse-riding) and underwater activities using breathing apparatus (such as scuba-diving) are excluded from the plan.

# Student Protection Plan

## Claims procedure

To make a claim for SPP<sup>1</sup>, 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 and 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](http://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

<sup>1</sup> SPP is taken up on compulsory basis for all students via the school.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/forms/insDocument/spp.pdf](http://www.income.com.sg/forms/insDocument/spp.pdf). 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 NTUC 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)).

Information is correct as of 10 December 2012