

SINGAPORE SPORTS SCHOOL
GROUP PERSONAL ACCIDENT POLICY NUMBER G0003567

A) PRODUCT INFORMATION

Great Eastern Life's **Group Personal Accident (GPA) Policy** pays a compensation in the event of death, permanent total or partial disability, medical expense which must be arising from accidental causes.

1. Coverage

Worldwide basis

2. Benefits at a Glance

No.	Benefits (due to accidental means)	Benefit/ Sum Insured in SGD
a.	Death	50,000 per student
b.	Permanent Total Disability	75,000 per student
c.	Permanent Disability (inclusive of second degree and third degree burns)	Pays in accordance to the Schedule of Compensation in Page 4
d.	Compassionate Death Allowance	Pays 5,000 for cost of funeral expenses
e.	Domestic Assistance benefit	Pay lump sum 1,000 if unable to perform 3 out of 6 Activities of Daily Living
f.	Trauma Counselling	Pay lump sum 1,000 per policy period to the insured member's next-of-kin, should the insured member dies or total permanently disabled arising from an accident

g.	Medical Expenses	<p>Up to \$13,000 for medical expenses arising from accidental means which are incurred up to 365 days from date of accident:</p> <ol style="list-style-type: none"> 1. <u>Outpatient expenses</u> (reimbursable up to \$2,150 with \$400 sub-limit for treatment by TCM practitioners, for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy at Specialist Outpatient Clinics (SOC) in Singapore Restructured hospitals and Singapore Sports Council, treatment by Chiropractor³, dental treatments and ambulance fees. 2. <u>Inpatient expenses</u> (reimbursable up to \$10,850 for hospitalization due to an accident including follow-up treatments after discharge from hospital, daily hospital room and board/intensive care unit which is capped at \$120 per day, in-hospital consultation and surgery expenses, other hospital services (e.g. X- rays, MRI, prescription, medical supplies, operating theatre). 3. Reimburse hospital admission expenses arising from <u>heat stroke, heat exhaustion and heat cramps</u>, including follow-up treatment after discharge from hospital, up to sub-limit of \$3,000 and form part of the \$10,850 limit. 4. Reimburse <u>reconstructive surgical expenses</u> arising from an accident for medical consultation, tests, surgical procedure and medical treatment before & after the surgery. Reimbursable up to overall \$13,000. <p>³ Chiropractor must be registered with the Chiropractic Association of Singapore</p>
h.	Daily Hospital Allowance (overseas and upon return)	\$50 per day of hospital stay (up to maximum of 120 days) Note hospital confinement must be at least 12 hours.
i.	Mobility Aids, Prosthesis and Other Implants	<p>Reimbursable up to \$5,000 for:</p> <ol style="list-style-type: none"> a) a self-powered, climbing wheelchair; and/or b) motor vehicle with the controls suitably adjusted; and/or c) a lift, necessary ramps, railings or holds to usual place of residence; and/or d) Prosthesis; and /or e) Implants <p>Note: we require Doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants.</p>
j.	Additional Extensions	<p>a) <u>Exposure</u> We pay up to 10% of sum assured or maximum S\$10,000 when by reason of an Injury, an insured member is exposed to the elements and as the result of such exposure suffers an event for which compensation is otherwise payable hereunder, such event shall be covered.</p>

		<p>b) <u>Disappearance</u> We pay up to 10% of sum assured or maximum S\$10,000, if the body of an insured member has not been found within 365 days after the date of the disappearance, sinking or wrecking of the conveyance in which he was traveling at the time of the Injury and under such circumstances and subject to the receipt by the insurer of an court order and also a signed undertaking from the Policyholder stating that if at any time after a claim has been paid and the person is found to be alive, the amount paid must be immediately refunded to the insurer in full.</p> <p>c) <u>Strike, Riot, Civil Commotion, Terrorism</u> Covers insured member against accidental death or injury as a result of strike, riot, civil commotion provided that such event did not arise as a result of or in connection with an insured member's collaboration or provocation of such act and death/ accidental injury as a consequence of such act could not reasonably be avoided by the insured member.</p> <p>d) <u>Hijack, murder and assault</u> Covers insured member against accidental death & injury as a result of being a victim of hijack, murder or assault except in the case where such claims arise out of or in connection with the insured member's own participation or provocation of any such action or if such act could reasonably be avoided by the insured member.</p> <p>e) <u>Suffocation by Smoke, Poisonous Fumes, Gas or Drowning</u> Covers insured member against accidental death or injury which was the result of smoke, poisonous fumes, gas or drowning, provided that such event did not arise as a result of an insured member's wilful and intentional act and death Or accidental Injury as a consequence of such act could not reasonably have been avoided by the insured member.</p>
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3. What are not covered?

This insurance policy shall not cover death or any Loss caused directly, or indirectly, wholly or partly, by:

- a) self-inflicted injuries or any attempted thereat, while sane or insane;
- b) War (declared or undeclared), hostilities, civil war or any warlike operations; military or naval or air-force service while under orders for warlike operations;
- c) Participation in riot or commission of an assault or act of crime;
- d) Treatment incurred more than 365 days from date of accident;
- e) Treatment for an injury not as a result of an accident;
- f) Private physiotherapy or alternative treatment (such as herbalist, podiatrist, naturopathy, Ayurveda);
- g) Non-prescribed medication or mobility aids (such as crutches, wheelchair etc.).

Schedule of Compensation

Compensation Payable

A	DEATH	100%
B	PERMANENT DISABILITY	
	1. Permanent total disability	150%
	2. Total paralysis of all limbs	150%
	3. Loss of both hands or both feet	150%
	4. Loss of one hand or one foot	125%
	5. Loss of entire sight of both eyes	150%
	6. Loss of or the permanent total loss of one limb and loss of sight of one eye	150%
	7. Total and Permanent loss of speech and hearing	150%
	8. Permanent and incurable insanity	100%
	9. Total and Permanent loss of hearing in	
	a. Both ears	75%
	b. One ear	25%
	10. Total and permanent loss of speech	50%
	11. Total and permanent loss of the lens of one eye	50%
	12. Loss of sight of one eye	100%
	13. Loss of one thumb	
	a. Both phalanges	30%
	b. One phalanx	15%
	14. Loss of four fingers & thumbs (all phalanges)	70%
	15. Loss of four fingers (all phalanges)	40%
	16. Loss of any one finger	
	a. Three phalanges	10%
	b. Two phalanges	8%
	c. One phalanx	5%
	17. Loss of toes	
	a. All	15%
	b. Great, both phalanges	5%
	c. Great, one phalanx	3%
	d. Other than great, if more than one toe, each	1%
	18. Fractured leg or patella with establish non-union	10%
	19. Shortening of leg by at least 5 cm	7.5%
	20. Third Degree Burns	
	<u>Area</u> <u>Damage as a Percentage of Total body surface area</u>	
	*Head equals to or greater than 2% but less than 5%	50%
	equals to or greater than 5% but less than 8%	75%
	equals to or greater than 8%	100%
	*Body equals to or greater than 10% but less than 15%	50%
	equals to or greater than 15% but less than 20%	75%
	equals to or greater than 20%	100%
	21. Second Degree Burns	
	<u>Area</u> <u>Damage as a Percentage of Total body surface area</u>	
	*Head equals to or greater than 8%	8%
	equals to or greater than 5% but less than 8%	6%
	equals to or greater than 2% but less than 5%	4%
	*Body equals to or greater than 20%	8%
	equals to or greater than 15% but less than 20%	6%
	equals to or greater than 10% but less than 15%	4%

The aggregate of all percentages payable under any or all of (A) and (B) of the Schedule of Compensation in respect of any one accident shall not exceed 150%.

For Illustration:

Capital Sum Insured is \$50,000

If a student suffers from Permanent Total Disability, the compensation payable according to the Schedule of Compensation is 150% of Capital Sum Insured. Therefore, \$75,000 (150% X \$50,000) will be payable.

If a student suffers from Loss of four fingers (all phalanges), the compensation payable according to the Schedule of Compensation is 40% of the Capital Sum Insured. Therefore, \$20,000 (40% x \$50,000) will be payable.

4. Claims Procedure

- a) Student-athlete / parent can collect the claim form from Academy's General Manager. It may also be downloaded from the school's website.
- b) Student-athlete / parent to complete the claim form. To facilitate the processing of claim, please adhere to the instructions on completion and attach the required documents as stated on the claim form.
- c) After completion, submit the claim form to the Academy's General Manager.
- d) For subsequent follow-up expense, claim form is not required. Please indicate "Accident Follow Up" behind the receipt or invoice and submit to Academy's General Manager. Please make a copy for your own retention.

IMPORTANT NOTES

This fact sheet is for general information only. The terms and conditions of Group Personal Accident Insurance for Students is found in the master policy contract issued to Singapore Sports School.

Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the Policy is automatic and no further action is required from the Policyholder. 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 the Company or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg)
