

TM Student Protection Plan 2017

Summary of Policy Coverage & Benefits Basic Cover



TOKIO MARINE
INSURANCE GROUP

Coverage

Provides 24-hour Worldwide Accident Coverage related to all school activities and/or Co-Curricular Activities (CCAs) and/or Sports both in and out of school including the following extensions:

- | | | |
|--------------------------------|--|---|
| 1. Accidental Drowning | 8. Exposure | 14. Murder |
| 2. Animal Bites | 9. Fainting during CCAs resulting in bodily injury | 15. Riot & Civil Commotion |
| 3. Approved Job Attachments | 10. Food Poisoning | 16. Rock-Climbing |
| 4. Assault | 11. Fracture Benefit | 17. Scuba-Diving |
| 5. Bee, Wasp and Hornet Stings | 12. Horse Riding | 18. Suffocation |
| 6. Dengue Fever | 13. Motorcycling as rider or pillion | 19. Travelling directly between school/residence/venues where CCAs are held |
| 7. Disappearance | | |

Table of Benefits

1	Death or Permanent Total Disablement	100%	23	Loss of little finger (three phalanges)	7%
2	Loss of one or more limbs	100%	24	Loss of little finger (two phalanges)	3%
3	Loss of one leg or foot	100%	25	Loss of little finger (one phalanx)	2%
4	Loss of sight in one or both eye	100%	26	Loss of metacarpals	
5	Loss of sight except Perception of Light	100%	26.1	- first or second (additional)	3%
6	Loss of lens of one eye	50%	26.2	- third, fourth or fifth (additional)	2%
7	Loss of hearing in both ears	75%	27	Loss of all toes of one foot	17%
8	Loss of hearing in one ear	15%	28	Loss of great toe (two phalanges)	5%
9	Loss of speech	50%	29	Loss of great toe (one phalanx)	2%
10	Loss of four fingers and thumb of one hand	50%	30	Loss of any one toes	2%
11	Loss of four fingers of one hand	40%	31	Fractured leg or patella with established non-union	20%
12	Loss of thumb (both phalanges)	25%	32	Shortening of leg by at least 5cm	10%
13	Loss of thumb (one phalanx)	10%	33	Removal of lower jaw	20%
14	Loss of index finger (three phalanges)	15%	34	Third Degree Burns / Second Degree Burns	
15	Loss of index finger (two phalanges)	8%	34.1	Head	
16	Loss of index finger (one phalanx)	4%	34.1.1	- Equal to or greater than 2% but less than 5%	50%
17	Loss of middle finger (three phalanges)	10%	34.1.2	- Equal to or greater than 5% but less than 8%	70%
18	Loss of middle finger (two phalanges)	4%	34.1.3	- Equal to or greater than 8%	100%
19	Loss of middle finger (one phalanx)	2%	34.2	Body	
20	Loss of ring finger (three phalanges)	8%	34.2.1	- Equal to or greater than 10% but less than 15%	50%
21	Loss of ring finger (two phalanges)	4%	34.2.2	- Equal to or greater than 15% but less than 20%	75%
22	Loss of ring finger (one phalanx)	2%	34.2.3	- Equal to or greater than 20%	100%

Major Exclusions

- Pre-existing defects or infirmity;
- Intentional self-inflicted injury;
- Suicide;
- Sickness and illness

Main Benefits

1. Accidental Death Benefit	\$25,000
2. Permanent Disablement Benefit	Up to \$25,000
3. Medical Expenses (per accident, subject to sub-limit on Item 3(A) & 3(B))	Up to \$8,500
(A) Outpatient Medical Expenses (sub-limit per accident)	Up to \$1,000
(i) Accidental & Emergency/Outpatient Treatment (includes GPs/A&E/Polyclinics/SOC & related expenses)	Up to \$350
(ii) Traditional Chinese Physician & Physiotherapy (max. \$50 per visit/day)	Up to \$200
(iii) Accidental Dental Treatment	Up to \$450
(B) Inpatient Medical Expenses (sub-limit per accident) – at any hospital	Up to \$7,500
(i) Daily Room & Board, including ICU (\$110 per day up to 50 days)	Up to \$5,500
(ii) In-hospital Consultation & Surgical Costs (Physician & Surgical fees)	Up to \$500
(iii) Hospital Miscellaneous Services (X-rays, prescriptions, medical supplies, operation theatre, etc)	Up to \$1,000
(iv) Post Hospitalisation Treatment	Up to \$500
4. Hospital Cash Benefit (@\$100 per full week up to 60 weeks per accident)	Up to \$6,000
5. Special Grant (Burial Expenses)	\$2,000
6. Third Degree Burns	Up to \$25,000
7. Second Degree Burns	Up to \$2,000
8. Fracture Benefit	Up to \$3,000

- Notes:
- All medical expenses must be incurred within 365 days from the date of the accident.
 - Items 3(A) and 3(B) under Medical Expenses are sub-limits and form part of the total benefits due under Item 3.
 - All amounts shown in this document are in Singapore Dollars.
 - The above benefits are subject to policy terms, conditions and exclusions. Please refer to the policy for full details.

Arranged and Exclusively Marketed By:
AVA Insurance Brokers Pte Ltd

Underwritten By:
Tokio Marine Insurance Singapore Ltd.

Summary of Claims Procedure

(Claims must be submitted within 30 days from date of accident)

1. How to report a claim?

In the event of any claim, the Claimant (Insured Student / Parent / Guardian or School Representative) can contact directly or submit to **AVA INSURANCE BROKERS PTE LTD**

For reporting or to download claim form for claim notifications

1. <http://www.ava-ins.com/SPPClaims.aspx> (for claim form)
2. Email: claims_brokers@ava-ins.com (claims reporting only)
3. Fax to: +65 6535 6878
4. Call: +65 6535 1828

Please provide the following details when reporting a claim:

1. Name of School
2. Name of Student, Class & NRIC No.
3. Contact Numbers and Email
4. Brief Description of the Accident and Nature of Injury

2. Where to submit claim documents?

Please submit all the required documents by hand/registered mail to:

AVA INSURANCE BROKERS PTE LTD
Attention: Claims Department

Please indicate the School and Student's Name on the envelope.

3. What claim documents to submit?

After reporting the claim to us, the following documents must be submitted to us within 30 days from date of accident to ensure timely processing and settlement of claims.

1. **Completed Personal Accident Claim Form must include:**
2. **For Accidental Medical Expenses Claim**
 - (a) Original Medical Bills/Receipts
 - (b) Medical Reports from the attending doctor
(ONLY for claims exceeding \$1,000)
 - (c) Name of Payee (NRIC) clearly written for cheque payment
3. **For Accidental Death Claim**
 - (a) Copy of Police Report
(also applicable for Motor Related Accidents)
 - (b) Copy of Death Certificate
 - (c) Copy of Birth Certificate
 - (d) Copy of Parents' NRIC/Passport
 - (e) Supporting Documents such as autopsy report, newspaper cutting and other related documents, if any
 - (f) Original Medical Bills/Receipts, if any

4. Claim Enquiries

For claims enquiries, please contact:

AVA INSURANCE BROKERS PTE LTD

- Ms May Kwek - maykwek@ava-ins.com
Ms Ice Wong - icewong@ava-ins.com
Ms Carrisa Lee - carrisalee@ava-ins.com

Arranged and exclusively marketed by:

Underwritten By **Tokio Marine Insurance Singapore Ltd.**

For claims enquiries, please call **AVA INSURANCE BROKERS PTE LTD** at +65 6535 1828 or email us at claims_brokers@ava-ins.com.

Operating Hours:
9am to 6pm (Mondays to Fridays excluding Public Holidays)

Important Note:
Please report any accident within 30 days from the date of accident.

TM Student Protection Plan
Certificate of Insurance for 2017
Basic Cover



Authorized Signatory