

SMU Group Personal Accident Insurance (GPA)

Eligibility

Registered active students of Singapore Management University (SMU):

- (a) Full-time local and international Undergraduate students
- (b) Full-time and part-time local and international Graduate students
- (c) Full-time Non-graduating students
- (d) Local NSMen who have matriculated as SMU students
- (e) Other student groups included or excluded as defined by SMU

Note:

- Students of the Singapore Universities Student Exchange Programme (SUSEP) will be covered under their home university.
- Students of the SMU-SUTD Dual Degree Programme will be covered under SUTD.
- Local refers to Singaporeans or Singapore Permanent Residents.

Coverage

The insurance pays upon death, permanent disablement and reasonable and necessary medical expenses for treatment of injury caused solely by an accident and not arising from sickness or pre-existing medical conditions, subject to the policy limits, terms and conditions.

Period of Insurance

(a) Effective Date	Student's matriculation date
(b) Termination Date	When the student's status at SMU changes from Active to Inactive due to graduation, withdrawal and other reasons determined by SMU Note: Graduation date is not the commencement date

For special cases, coverage period will be as advised by SMU.

Geographical Scope of Cover

24 hours worldwide, subject to:

(a) Official SMU trip	Covered
(b) Non-official SMU trip	Covered up to 180 consecutive days
(c) International Student who returns to his home country for medical treatment	
(d) Travel overseas intentionally for treatment, except (c)	Not Covered

Extensions

- (a) Covers all programs (including exchange and internship), activities, events, sports and competitions organised, authorised and/or approved by SMU, SMU students' societies and/or its clubs or in which the student participates as a representative of SMU, held in Singapore or overseas;
- (b) Covers first year students who participate in the freshmen orientation and any activities organised by SMU, SMU students' societies and/or its clubs (held in or outside SMU's campus);
- (c) Full terrorism
- (d) Riot, strike, civil commotion, hijack, murder, assault
- (e) Disappearance
- (f) Exposure
- (g) Suffocation by smoke, poisonous fumes, gas and drowning
- (h) Miscarriage due to an accident
- (i) Motorcycling (as rider or pillion rider)
- (j) Reservist Training
- (k) Unscheduled flights

Termination of Cover

The cover will be terminated:

- (a) when the student ceases to be a registered active student of SMU;
- (b) when the policy has paid 100% of the sum insured for accidental death or permanent disability. Other benefits arising from this event continue to be payable;
- (c) when the policy has expired and not renewed.

Benefits

Coverage	Limit
Accidental Death - within 12 months from the date of accident	\$35,000
Permanent Disability - refer to Scale of Compensation Table - within 12 months from the date of accident	
Medical Expenses (per accident) Covers reasonable and necessary expenses including follow-up medical treatment incurred within 12 months from the date of accident (even after the student has graduated or policy has expired provided the accident occurred during the policy period) or up to the policy limit, whichever comes first	\$5,000
Ambulance Cost (ground ambulance to hospital) up to sub-limit of \$500 per accident	
Dental treatment to restore sound natural teeth due to an accident up to sub-limit of \$2,000 per accident	
Outpatient Rehabilitative Physiotherapy and Treatment by a Chiropractor (with referral by a Registered Medical Practitioner) up to sub-limit of \$1,500 per accident	
Treatment by a Registered Chinese Physician (TCM) up to sub-limit of \$1,500 per accident	
Injury due to fainting (e.g. bruises sustained in a fall during fainting)	
Medical Report Fee (if required by the insurer)	\$2,000
Mobility Expenses (per accident) Mobility expenses means charges incurred for renovation to the insured member's principal home for the purpose of coping with the disablement or purchases of any of the following mobility aids prescribed by a registered medical practitioner (a) self-powered climbing wheelchair; (b) motor vehicle with the controls suitably adjusted lifts, ramps, railings and holds at usual place of residence.	
Funeral Expenses	\$5,000

Clinics & Hospitals

Covers treatment at all Singapore Government Restructured Hospitals/Clinics and Private Hospitals/Clinics.

Payment of Medical Bills

Please pay the medical bill first and submit a claim for reimbursement.

What Is Not Covered

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

- (a) Self-inflicted injuries or any attempt thereof, while sane or insane.
- (b) Insurrection, declared or undeclared war or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- (c) Participating in riot, committing an assault or felony.
- (d) Participation in competitive racing on wheels.

Exclusion (d) will not apply for programs, activities, events, sports and competitions organised, authorised and/or approved by SMU, SMU students' societies and/or clubs or in which the student participates as a representative of SMU.

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Permanent Disablement – Scale of Compensation Table

If the insured person is involved in an accident which causes the insured person an injury and due only to this accident the insured person becomes permanently disabled within 12 months from the accident, the insurance will pay the sum the scale of compensation shown below.

Description	% of Sum Insured
1 Loss of Life	100
2 Loss of two or more limbs	150
3 Loss of one or two or more limbs by amputation at or above wrists or ankles	125
4 Total and irrecoverable loss of all sight in two eyes	150
5 Total and irrecoverable loss of all sight in one eye	100
6 Total paralysis	150
7 Injuries resulting in being permanently bedridden	150
8 Permanent, total and continuous disability preventing the Assured from engaging any occupation or employment for wage or profit or from giving attention to any business whatsoever	150
9 Eye	
- loss of sight of one eye, except perception of light	50
- loss of lens of one eye	50
10 Loss of four fingers and thumb of one hand	50
11 Loss of four fingers	40
12 Loss of speech	50
13 Loss of hearing	
- both ears	75
- one ear	15
14 Loss of thumb	
- both phalanges	25
- one phalanx	10
15 Loss of index finger	
- three phalanges	10
- two phalanges	8
- one phalanx	4
16 Loss of middle finger	
- three phalanges	6
- two phalanges	4
- one phalanx	2
17 Loss of ring finger	
- three phalanges	5
- two phalanges	4
- one phalanx	2
18 Loss of little finger	
- three phalanges	4
- two phalanges	3
- one phalanx	2
19 Loss of metacarpals	
- first or second (additional)	3
- third, fourth or fifth (additional)	2
20 Loss of toes	
- all	15
- great, both phalanges	5
- great, one phalanx	2
- other than great, if more than one toe lost, each	1
21 Second and Third Degree Burns	
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

Notes:

- No compensation will be paid if the disability is not listed in the scale of compensation.
- The total of all percentages of the sum insured due under this section will not be more than 150% for each insured person.
- Compensation for accidental death will be reduced by any payment which has already been made for the same insured person under the scale of compensation within the same policy year.
- No extra compensation will be made for any specific item which is part of a greater item. For example, if payment is made for the loss of upper limb, the insurance will not pay again for the loss of finger or thumb for the same insured person.

Claim Procedure

Claims should be submitted as soon as possible but **within 30 days** of the date of treatment or happening of the event whichever is earlier. If more time is required, please notify using the "Ask Joey" button in the GroupCare@Income app or portal.

Step 1 Prepare/obtain the following documents:

Documents Required	GPA Claim outpatient	GPA Claim H&S
Final Hospital Invoice (the hospital will send the final invoice to the patient within 2 to 4 weeks after discharge)		✓
Pre/Post hospitalisation/surgery invoice		✓
Other Medical Bills	✓	
Payment Receipt (if the invoice shows payment is due)	✓	✓
Inpatient Discharge Summary		✓
Referral Letter, A&E Memo if any	✓	✓
Written Test Reports (e.g. x-ray, MRI), if any	✓	✓
Police Report (for road traffic accident cases)	✓	✓
Medical Report (for overseas hospitalisation)		✓
<i>H&S – hospitalisation and/or surgery</i>		

Step 2 Click on the "Claim" icon in the app/portal to submit the claim.



Note:

- If the required documents (eg. referral letter, test report, discharge summary etc.) are not provided to you, please request from the clinic/hospital during the visit. Otherwise, you may have to return to the clinic/hospital to request for it.
- The insurer may request for further information/documents on a case-by-case basis in order to assess the claim.
- Original invoices and receipts must be kept for one (1) year from the date of treatment and provided to the insurer on request.
- Generally, medical expense claims will be processed within 30 days after complete claim documents and information are received.
- Students can check status of claims via the app or portal.
- Notification of the result of the claim or request for documents/information will be sent via the app or portal.
- Approved medical expense claims will be credited into the student's bank account.

Some Definitions

Accident or Accidental	Means a sudden, unexpected event which happens during the period of insurance and which must be the only cause of injury. (Note: The insurance does not cover claims arising from sickness or pre-existing medical conditions.)
Chinese Medicine Practitioner	Means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their license under the laws of the country. This cannot be the insured person, his/her family member, partner, business partner, employer, employee or agent.
Dental Treatment	Means treatment necessary to restore sound and natural teeth which is made necessary due to an accident.
Injury	Means damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only by an accident.

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Losing	Means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by the insurer's medical practitioner.
Losing a limb	Means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by the insurer's medical practitioner.
Medical Practitioner	Means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The medical practitioner should not be the insured person, his/her family member, partner, business partner, employer, employee or agent.
Permanent	Means having lasted 12 consecutive months and at the expiry of that period, being beyond hope of improvement.
Pre-existing medical condition	Means any injury or sickness, including any complications which may arise: <ul style="list-style-type: none"> (a) which the insured person knew or should reasonably know, based on symptoms which existed before the start of the policy; (b) which the insured person is receiving diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of the policy; or (c) for which the insured person has been asked to get medical treatment or medical advice by a medical practitioner within 12 months before the start of the policy.
Second Degree Burns	Means a burn where both the epidermis and the underlying dermis are damaged.
Sickness	Means worsening physical health not caused by an accident, for which the insured person needs the treatment of a medical practitioner.
Reasonable and Customary Charges	Charges for medical care which do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar illness or injury and which in accordance with accepted medical standards, could not have been omitted without adversely affecting the Insured Person's medical condition. In Singapore, Reasonable and Customary Charges shall be deemed to be those laid down in the Singapore Medical Association's Schedule of Fees.

Please refer to the Policy for the complete list of Definitions.

Some Conditions

Aggregate Limit of Liability Per Event	The total claims payable in respect of all of the sections occurring while a number of insured persons are together caused by a single event shall not be more than \$30,000,000. If the total claims payable is more than the limit as shown in the schedule, the amount shall be pro-rated among the insured persons subject to a maximum limit as shown in the "Benefits" table for each of the insured person.
Fraud	The insured person must not act in a fraudulent way, for example: <ul style="list-style-type: none"> (a) make a false or fraudulently exaggerated claim; (b) make a false statement; (c) submit a forged or false document; <p>otherwise the insurer may do the following:</p> <ul style="list-style-type: none"> (a) not pay the claim or any other claim (b) recover the amount already paid (c) report the insured person to the police (d) others action to be determined by the insurer.
Reasonable Care	The policyholder and insured person must take all reasonable precautions to avoid an injury and take all practical steps to minimise claims.
Other Insurance	If at the time of any accident which results in a claim under this policy the policyholder or the insured person has another insurance covering the same loss, this insurance will not pay more than its share.

Taking Over The Rights The insurer can take over any rights to defend or settle any claim and to take proceedings in the policyholder's or the insured person's name to enforce the policyholder's, the insured persons's or the insurer's rights against any other person.

Claim Conditions If the policyholder of the insured person can recover all or part of the medical expenses from other sources, the insurer will only pay the policyholder or the insured person the amount that cannot be recovered.

All claims will be paid in Singapore dollars. Foreign currency will be converted into Singapore dollars at the exchange rate which the insurer will decide on at the date of the loss.

Please refer to the Policy for the complete list of General Conditions.

Contact



Web
www.mycg.com.sg/smu



Apply for Letter of Guarantee
Submit & Track Claims
Download GroupCare@Income mobile app
Log in to www.groupcareincome.com.sg portal

Let's Chat

Click on "Ask Joey" in the app & portal

Contact MYCG



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Managed by MYCG & Partners Pte Ltd | UEN 201803632H
Underwritten by Income Insurance Limited | UEN 202135698W

This fact sheet is not a contract of insurance and is to be used as a guide only. Coverage is subject to the full terms and conditions of Income's Policy which is the operative document. Any discrepancy between the information in this fact sheet and the Policy is unintentional.

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 or www.lia.org.sg or www.sdic.org.sg).