



**GROUP PERSONAL ACCIDENT INSURANCE SCHEME  
For Full-Time Students of SMU**

**Insured** : Singapore Management University

**Insurer** : AXA Insurance Singapore Pte Ltd

**Eligibility** : All full-time students, local & international, including short-term (exchange & bridging) students

**Number of Students** : As per SMU's Tender Specifications dated 30 May 2007

**Claims Experience** : As per SMU's Tender Specifications dated 30 May 2007

<b>Coverage</b>	<b>Benefit</b>	<b>Limit per student</b>
	Accidental Death	\$20,000
	Accidental Permanent Disablement	up to \$30,000
	Outpatient Accident Medical Reimbursement	\$2,000

**Extensions** :

- 1 Age Limit increased up to 70 years
- 2 Automatic Addition and Deletion
- 3 Automatic Increase in Benefit by 5% of the original principal sum at each renewal date but shall not exceed 25% any one Insured Person. Subject to no claim made under the policy and policy not terminated or cancelled at any time in the previous period of insurance ( subject to increase in sum insured not exceeding S\$500,000.00 )
- 4 Strike, Riot and Civil Commotion
- 5 Hijacking
- 6 Murder and assault
- 7 Suffocation by smoke, poisonous fumes, gas and drowning
- 8 Exposure
- 9 Disappearance
- 10 Motorcycling ( as a rider or a pillion-rider )
- 11 Terrorism
- 12 Accidental Miscarriage
- 13 Unscheduled Flight as a passenger on board licensed private aircraft and/or helicopter
- 14 Third Degree Burns
- 15 Burial Expenses S\$2,000
- 16 Mobility Extension (up to S\$1,000)
- 17 Ambulance Costs (up to S\$500)

**Territorial Limits** : Worldwide, 24 hours

**Conveyance Limit** : S\$13,000,000

**Exclusions** : As per AXA's Smartcare Shield Policy attached

**Choice of Law & Jurisdiction** : Singapore, Courts of Singapore

**Claims Notification** : Within 30 days from date of accident

**Claims Payment** : Within 30 days of receipt of complete claim documents



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**ACCIDENTAL DEATH & PERMANENT DISABLEMENT  
TABLE OF COMPENSATION**

This Policy will insure the Insured Person in respect of the following Loss as per the percentage of the Sum Insured or an amount as stated, in accordance with the defined Injury, resulting in:

1.	Loss of Life	100%
2.	Permanent total disablement	150%
3.	Loss of or the permanent total loss of use of two limbs	150%
4.	Loss of or the permanent total loss of use of one limb	125%
5.	Permanent total loss of sight of both eyes	150%
6.	Permanent total loss of sight of one eye	100%
7.	Loss of or the permanent total loss of use of one limb and loss of sight of one eye	150%
8.	Loss of speech and hearing	150%
9.	Permanent and incurable insanity	100%
10.	Permanent total loss of hearing	
	a) both ears	75%
	b) one ear	25%
11.	Loss of speech	50%
12.	Permanent total loss of the lens of one eye	50%
13.	Loss of or the permanent total loss of use of four fingers and thumb of	
	a) right hand	70%
	b) left hand	50%
14.	Loss of or the permanent total loss of use of four fingers of	
	a) right hand	40%
	b) left hand	30%
15.	Loss of or the permanent total loss of use of one thumb	
	a) both right phalanges	30%
	b) one right phalanx	15%
	c) both left phalanges	20%
	d) one left phalanx	10%
16.	Loss of or the permanent total loss of use of fingers	
	a) three right phalanges	10%
	b) two right phalanges	7.5%
	c) one right phalanx	5%
	d) three left phalanges	7.5%
	e) two left phalanges	5%
	f) one left phalanges	2%
17.	Loss of or the permanent total loss of use of toes	
	a) all-one foot	15%
	b) great toe-two phalanges	5%
	c) great toe-one phalanx	3%
	d) other than great toe, each toe	1%
18.	Fractured leg or patella with established non-union	10%
19.	Shortening of leg by at least 5 cm	7.5%
20.	Third Degree Burns	
	<b>Area</b>	<b>Damage as a Percentage of Total Body Surface Area</b>
	- head	equals to or greater than 2% but less than 5%
		equals to or greater than 5% but less than 8%
		equals to or greater than 8%
	- body	equals to or greater than 10% but less than 15%
		equals to or greater than 15% but less than 20%
		equals to or greater than 20%

**COMPENSATION:**

The total compensation payable in respect for any disabilities due to the same Injury is arrived at by adding together the various percentages but shall not exceed 150% of the Principal Sum and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter.

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## **POLICY EXCLUSIONS** (these Exclusions are applicable to all Sections of the Policy)

We will not pay for claims directly or indirectly arising from : -

1. Any unlawful act of an Insured Person or his/her wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
2. Illness, disease, mental defect or infirmity, or insanity, bacterial or viral infections even if contracted by accident. This excludes bacterial infection that is the direct result of an accidental cut or wound.
3. Medical or surgical treatment except where such treatment is rendered necessary by Injury within the scope of this Policy.
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
  - (a) it is carried out to restore function or appearance after an Accident, (provided that the Accident occurred while the Insured Person was Covered under this Policy); and
  - (b) it is done at a medically appropriate stage after the Accident; and
  - (c) the cost of the treatment is approved by us in writing before it is done.
5. AIDS (Acquired Immunisation Deficiency Syndrome) & ARC (AIDS Related Complex) & HIV (Human Immunodeficiency Virus) infection.
6. Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury within the scope of this Policy.
7. Effect or influence of alcohol or drugs not prescribed by a qualified medical practitioner.
8. Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
9. Declared or undeclared war or any act thereof, terrorism, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or usurped power.
10. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
11. The Insured Person engaging or participating in any professional sports, dangerous activities or sports, including underwater activities necessitating the use of underwater breathing apparatus, any kind of speed contest or racing (other than on foot) boxing and wrestling, parachuting, sky diving, bungee jumping, competitive snow or ice sports, hunting, pot-holing; but not including the following activities carried out for leisure: scuba diving under the supervision of a qualified instructor, trekking/hiking (with licensed guides if in remote areas), rock climbing, hang-gliding, non-competitive winter sports.
12. Any Accident to an Insured Person which arises in the course of his/her occupation, if his/her occupation falls within the following categories or involves the following activities: air crew, ship crew, professional sportspersons, diving, oil-rig platform and/or offshore work, fire-fighting, police, naval, military, airforce service or operations (other than as a Serviceman in the Singapore National Service undergoing full-time or reservist training) and any hazardous occupations.

## **ENDORSEMENT NO.1/2007**

To be attached to and form part of the Policy contract.

Notwithstanding anything to the contrary contained in the Policy contracts attaching thereto, it is hereby stipulated and agreed that, the following provision shall be added under the Policy.

### **POLICY PROVISION**

**Extension To Cover Terrorism including losses caused by terrorist attacks using nuclear, chemical and/or biological substances.**

#### **Definition of “Nuclear, Chemical, Biological Terrorism”**

“Nuclear, chemical, biological terrorism” which is also covered hereunder shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this reinsurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.