

PRODUCT SUMMARY FOR GROUP PERSONAL ACCIDENT

Policyholder : Singapore Management University (SMU)
 Policy Period : 01 July 2025 to 30 June 2026
 Policy Number : 2100653158 (Local Students) / 2100653765 (International Students)
 Insurer : Income Insurance Limited

Product Information

Eligibility: All full-time and part-time active local and international students in Singapore, with minimum age of 16 years, and maximum age of 69 years last birthday, renewable up to age of 70 years last birthday

Basis of Coverage: Plan 1 – All Local (SG/SPR) or International Students

Sum Assured: Accidental Death Benefit – S\$35,000 Per Insured Member

Aggregate Limit: S\$30,000,000 each policy

Benefits: To reimburse eligible sum assured for death and/or permanent disablement as a direct result of accident or injury, subject to the policy Schedule of Benefits.

Schedule of Benefits – Local and International Students	
Benefits	Coverage and/or Payout (S\$)
1) Accidental Death	\$35,000
2) Permanent Disablement	Up to 150% of sum assured stated in Table of Compensation
3) Major Burns (Second / Third Degree)	Up to the percentage stated in Table of Compensation
4) Accidental Medical Expenses (Sub-limit: Sub-limit: Up to \$1,000 for treatment by a Chinese Physician, Chiropractor or Physiotherapist)	Up to \$5,000 (GST payable on claims)
5) Ambulance Cost	Up to \$500
6) Dental Treatment due to Accident	Up to \$2,000
7) Outpatient Rehabilitative Physiotherapy and Treatment by Chiropractor (with referral by a Registered Medical Practitioner)	Up to \$1,500
8) Treatment by Qualified Bonesetter and TCM	Up to \$1,500
9) Medical Report Fee (if required by insurer)	Covered
10) Injury due to Fainting (e.g. bruises sustained in fall during fainting)	Covered
11) Mobility Expenses	Up to S\$2,000
<i>Note: This is only a summary of the Group Insurance which provides a brief description of the benefits and/or exclusions. Please refer to insurer's Policy Contract / Endorsement for the full description, terms & conditions.</i>	

Schedule of Benefits – Local and International Students (cont'd)	
Benefits	Coverage and/or Payout (S\$)
12) Burial Expenses	Up to S\$5,000
13) Accidental Hospital Recuperation	Lump Sum of S\$250
14) Accidental Death due to Natural Catastrophe	10% of sum assured or S\$50,000 per insured person, whichever is lower
15) Child Education Fund	Lump sum of S\$5,000
16) Comatose State Lump Sum Benefit	10% of sum assured or S\$50,000 per insured person, whichever is lower
<i>Note: This is only a summary of the Group Insurance which provides a brief description of the benefits and/or exclusions. Please refer to insurer's Policy Contract / Endorsement for the full description, terms & conditions.</i>	

Definitions

1) Accident / Accidental

Accident or Accidental means a sudden, unexpected physical event, which happens during the period of insurance and which must be the only and direct cause of injury.

2) Chinese Physician

Chinese physician means a registered practitioner who is licensed to practice traditional Chinese medicine, including herbalist, acupuncturist or bone-setter, in accordance with the applicable laws of the country in which such practice is granted. He/she cannot be the insured member or the insured member's family member, or his/her business associates including any business partner, employers or employees.

3) Injury

Injury means damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only and directly by an accident. This does not include all medical conditions, diseases, sickness, bacterial infections or viral infections, even if these conditions resulted from, or are connected with, the accident.

4) Permanent Disablement

Permanent disablement means disablement that results solely, directly and independently of all other causes from the injury and which occurs within 12 months of the accident in which injury was sustained, and:

- Falls into one of the categories listed in the Table of Compensation; or
- Is a disablement which, having lasted for a continuous and uninterrupted period of at least 12 months, is at the expiry of that period, beyond hope of improvement.

5) Permanent Total Disablement

Permanent total disablement means disablement that results solely, directly and independently of all other causes from the injury and which occurs within 12 months of the accident in which injury was sustained which, having lasted for a continuous and uninterrupted period of at least 12 months, will in all probability entirely prevent the insured member from engaging in employment or take part in any paid work of any and every kind for the remainder of his/her life and from which there is no hope of improvement.

6) Pre-existing Conditions

Pre-existing condition means any injury which the insured member has had symptoms; has been diagnosed; known or unknown; regardless of whether treatment or medical advice was actually received, prior to the commencement of his/her insurance cover under this policy.

Basic Benefits

1) Accidental Death

Insurer shall pay the sum assured as specified in the schedule in the event of death of the insured member as a direct result of an accident. Death must occur within 12 months from the date of such accident.

2) Permanent Disablement

Insurer shall pay the corresponding sum assured, as specified in the table of compensation below, in the even if injury is sustained.

Table of Compensation for Permanent Disablement		
Item	Description	Percentage of sum assured as shown in the schedule
1	Permanent Total Disablement	150%
2	Loss of two limbs	150%
3	Loss of sight of both eyes	155%
4	Loss of sight of one eye, except perception of light	100%
5	Loss of one limb	125%
6	Loss of speech	75%
7	Loss hearing in both ears	100%
8	Loss of four fingers and thumb of one hand	85%
9	Loss of four fingers	55%
10	Loss of hearing in one ear	30%
11a	Loss of thumb – both phalanges	40%
11b	Loss of thumb – one phalanx	25%
12a	Loss of index finger – three phalanges	20%
12b	Loss of index finger – two phalanges	15%

Table of Compensation for Permanent Disablement (cont'd)

Item	Description	Percentage of sum assured as shown in the schedule
13a	Loss of any one other finger – three phalanges	20%
13b	Loss of any one other finger – two phalanges	15%
13c	Loss of any one other finger – one phalanx	10%
14a	Loss of metacarpals – first or second	5%
14b	Loss of metacarpals – third, fourth or fifth	3%
15	Loss of all toes of one foot	25%
16a	Loss of great toes – two phalanges	10%
16b	Loss of great toes – one phalanx	5%
17	Loss of any other toe	5%
Third Degree Burns		
18a	Head – Damage as a percentage of total body surface area:	
	Equals to or greater than 8%	100%
	Equals to or greater than 5% but less than 8%	75%
	Equals to or greater than 2% but less than 5%	50%
18b	Body – Damage as a percentage of total body surface area:	
	Equals to or greater than 20%	100%
	Equals to or greater than 15% but less than 20%	75%
	Equals to or greater than 10% but less than 15%	50%
The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the Sum Assured.		

3) Second Degree Burns

Insurer shall pay the corresponding sum assured, as specified in the table of compensation below, in the event that the insured member sustained an injury, resulting in second degree burns.

Table of Compensation for Second Degree Burns

Item	Description	Percentage of sum assured as shown in the schedule
a	Head – Damage as a percentage of total body surface area:	
	Equals to or greater than 8%	100%
	Equals to or greater than 5% but less than 8%	75%
	Equals to or greater than 2% but less than 5%	50%
b	Body – Damage as a percentage of total body surface area:	
	Equals to or greater than 20%	100%
	Equals to or greater than 15% but less than 20%	75%
	Equals to or greater than 10% but less than 15%	50%
The aggregate of all percentages payable in respect of any one accident shall not exceed 100% of the Sum Assured.		

Additional Benefits

All benefits will be applied on per accident basis, unless otherwise stated and the benefits shall subject to the maximum benefits limits of each item as specified in the table of insured benefits or schedule page, and any excess, if applicable.

In any event, Insurer shall only pay the benefits specified in your table of insured benefits or schedule page.

1) Accidental Medical Expenses Reimbursement

- (a) Insurer shall pay the medical expenses incurred and charges incurred for dental treatment in the event that the insured member sustained an injury, up to limit shown in the schedule or up to 12 months from the date of the accident, whichever comes first.
- (b) Insurer shall pay the charges incurred for treatment by a Chinese Physician, Chiropractor or Physiotherapist, whichever is lower, and up to the limit for this benefit or S\$1,000 in the event that the insured member seeks such treatment for an injury sustained.

The total amount payable under (a) and (b) shall not exceed the limit shown in the schedule.

2) Ambulance Cost

Insurer shall pay the actual ground ambulance cost, up to the sum assured as specified in the schedule, in the event that the insured member sustained an injury, requiring an ambulance for transportation to the hospital.

3) Burial Expenses

Insurer shall pay the sum assured as specified in the schedule in the event of death of the insured member as a direct result of an accident.

4) Accidental Hospital Recuperation

Insurer shall pay the sum assured as specified in the schedule in the event if the insured member sustained an injury, and within 30 days from the date of the accident, was confined in a hospital for at least 24 hours. Subsequent hospitalisation resulting from the same injury will not be payable.

5) Accidental Death due to Natural Catastrophe

Insurer shall pay an additional 10% of the sum assured under Accidental Death benefit or the maximum sum assured as shown in the schedule, whichever is lower, in the event of death of the insured member as a result of a natural catastrophe.

6) Child Education Fund

Insurer shall pay the sum assured as specified in the schedule in the event of death of the insured member as a direct result of an accident, for the provision of continuous education for each child of the insured member, provided that on the date of the accidental death, such child(ren) was enrolled in a kindergarten, primary or secondary school, institution for vocational or tertiary education licensed by the local government.

7) Comatose State Lump Sum Benefit

Insurer shall pay an additional 10% of the sum assured under Accidental Death benefit or the maximum sum assured shown in the schedule, whichever is lower, in the event that the insured member sustained an injury, and within 30 days from the date of the accident, was confined in a hospital, in a comatose state.

In the case of successive comatose state by the same accident which takes place less than 10 days from one to the other, the comatose state will be deemed as one.

Insurer will not pay if the comatose state results directly from alcohol or drug abuse.

General Exclusions:

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

- 1) Self-inflicted injuries or any attempt thereat, while sane or insane.
- 2) 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.
- 3) Participating in riot, committing an assault or felony.
- 4) Participation in competitive racing on wheels.