



SMU Student Travel Insurance

Frequently Asked Questions (FAQs)

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Important Information & Contacts

1. Request for Certificate of Insurance (COI)

Insurance Provider: Chubb Insurance Singapore Limited
Insurance Broker: Mercer Marsh Benefits

Students may request a Certificate of Insurance (COI) for proof of insurance coverage. Please email the request to Chubb at sgtravelcoi@chubb.com using your SMU email, i.e. XXXXX@business.smu.edu.sg; furnishing the details below.

- Policy No.: 52325208
- Name of Policyholder: Singapore Management University
- Name of Traveller (as in Passport)
- Passport No.
- Destination (Country)
- Period of Trip (Departure date from, & Arrival date back to Singapore)

Please note that the COI will be issued within 3 to 5 working days from the date of request.

2. Request for Overseas Letter of Guarantee and Emergency Medical Evacuation and Repatriation

- Contact the 24-hour International SOS (ISOS) hotline: +65 6338 7800 or;
- Use the **Call Button** via the **ISOS Assistance Mobile App**
(Caller will be connected to the assistance centre closest to the location of the caller)

3. For claim enquiries / any changes to the COI

Please contact Mercer Marsh Benefits Customer Service Consultant

Monday to Friday (excluding Singapore public holidays)
8:30 am to 5:30 pm

Telephone: +65 6797 9613 (Enter Client ID: [2539](#))
Email: eh&b@mercermarshbenefits.com

4. For enquiries and technical support on the Benefits You App (BYA)

Email: benefitsyouasia@mercermarshbenefits.com

Commented [GK1]: The sentence starts with requesting Mercer to issue the COI but the email is Chubb and so need to be correct about this? I think since the rest of the FAQs refers to MHB, should this be better to be MHB?

Eligibility

1. Who is eligible for cover under the SMU Student Travel Insurance Policy?

All SMU Students embarking on official overseas trips / global programmes approved by Singapore Management University (SMU).

2. What is the definition of SMU Students?

All Undergraduates (UGs), Postgraduates (PGPs & PGRs) & Non-Graduating (NGs) matriculated students.

3. What is the end date of the students' coverage under the SMU Student Travel Insurance Policy?

This policy will cease upon the end of the students' candidature with SMU, which is taken to be the conferment of graduation date.

Note: The conferment date is not the same as the commencement ceremony date.

5. Which of my overseas trips will be covered by the SMU Student Travel Insurance?

Official Student Trip means any overseas trip which is approved, endorsed, organized, sponsored, or authorized by SMU will be covered by the SMU Student Travel Insurance. Such trips shall be referred to as 'Authorized SMU Student Trips' in short for purpose of this policy. Trips must commence from, and end in Singapore and shall not exceed 365 consecutive days in all (inclusive of 60 cumulative days of Personal Deviation immediately before and/or immediately after an Authorized SMU Student Trip).

The following overseas programmes and trips under the categories below are eligible for cover, upon the condition that these programmes and trips are approved by SMU:

- Trips that are part of, or contribute to an academic course or degree programme
- Academic-related international service learning, internships, practical experiences, research, and volunteer opportunities
- Travel by members of a registered student organisation to represent the University in events and competitions
- Travel to meetings for academic-related or professional associations including conferences
- Study abroad programmes
- Other trips which include activities of sponsored student organisations

6. How do I ensure that my trips are approved / authorized by SMU?

Students are to ensure that trips are approved, endorsed, organized, sponsored, or authorized in writing by the relevant approving authority in the Faculty / Department / Centre / Programme for such authorized SMU student trips. Students are to keep proper records of the approval / endorsement for the Authorized SMU Student Trips and the Programme Start Date / End Date as well as the Date of Departure from Singapore and Arrival back to Singapore as this will account for the Personal Deviation.

Students are also required to complete the mandatory items as listed in the Pre-Departure Checklist, as well as download and onboard onto the International SOS (ISOS) app on their mobile phones.

7. If I go for multiple trips within an academic / calendar year, will I still be covered by this policy?

Yes. There is no limit in the number of trips which you may make during the academic / calendar year, but it must be for an SMU endorsed activity, i.e. 'Authorized SMU Student Trip'; Effective from 1 January 2024, 'Per Trip' has been extended to not exceeding 365 days (inclusive of 60 days of Personal Deviation taken immediately before and / or immediately after the Authorized SMU Student Trip)

'Per Trip' is defined as a round trip commencing from, and ending in Singapore.

8. Will I be covered for overseas travel to represent SMU in sports or sporting activities?

Students engaging in Co-Curricular Activities (CCA) accompanied by professional & authorized by SMU for Alpine Sports, Biking, Diving, Kayaking, Skating, Trekking & Sailing are covered.

However, this policy excludes any competitive sports not organized by SMU or professional sports.

Professional Sports is defined as any sport for which an Insured Person receives a fee, allowance, sponsorship, or monetary reward as a result of their participation, which accounts for more than fifteen percent (15%) of their annual income from all sources.

9. If I am going for a personal leisure / home trip, am I covered by this policy?

No, this policy covers only SMU endorsed and authorized trips; personal leisure / home trips are not covered. However, if you are going for personal leisure / home leave that is an immediate extension to an Authorized Student Trip, this can be covered subject to adequacy of the personal deviation as allowed under the policy, i.e., 60 days in totality. The duration whilst you are in your home country will be deemed as personal deviation.

Example: If a student is embarking on an exchange programme in USA and decides to start with a leisure trip to South America before heading to USA for his exchange, the leisure trip to South America will be covered as long as it is within the personal deviation limit allowed under the policy.

Commented [GK2]: This probably has to be fleshed out with examples and the answer is not necessarily a clear-cut NO. For example, if student has exchange in USA and decides to start with a leisure trip to South America and then go direct to USA for his exchange, then as long as it's within the personal deviation limit, the student is covered.

Commented [HY3R2]: Covered for example

10. I will graduate mid-term during my Authorized Trip. Will I still be eligible for cover under this insurance?

You will not be covered if you are no longer a registered / matriculated student of SMU, i.e. conferred graduation status. You will need to purchase your own personal travel insurance to cover the duration of the trip.

Scenario:

Authorized Trip: 1 Jan to 30 Jun 2024;

Date of conferment of graduation: 31 May 2024

Answer: Coverage will end on 31 May 2024.

Note: Additional insurance coverage will need to be purchased prior to the start of the trip / departure from Singapore.

11. After my Authorized Trip, I may want to return to my Home Country for good instead of coming back to Singapore. Will I be covered under this Policy?

The intention of this policy is to provide cover for students departing from, and returning to Singapore. If the student decides to return to the Home Country for good instead of returning to Singapore, this insurance coverage will terminate upon the student's arrival at the Home Country.

12. What is the difference between 'Home Country' and 'Country of Residence'?

Home Country means the country of which the student holds a passport.

Country of Residence means the country in which the student is residing (i.e., Singapore).

Commented [GK4]: Need to add one more definition - "Host Country"

Commented [HY5R4]: No definition for Host country.

13. Are there any countries excluded from coverage?

The Policy shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Chubb to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Singapore or United States of America.

To view the list of excluded countries / territories, please visit the website [here](#).

If you require further information, please reach out to Mercer Marsh Benefits at:

Tel: +65 6797 9613 (Enter Client ID: 2539) or Email: eh&b@mercermarshbenefits.com

Commented [GK6]: There should be a URL where the latest update can be seen of countries which are excluded coverage.

Commented [HY7R6]: Sanction countries based on US laws - no URL. But can reference to the attached list for reference.

Personal Deviation

14. What is Personal Deviation and is there cover for Personal Deviation (PD)?

Personal deviation means personal vacation taken by the student immediately before, during or immediately after an authorized trip up to a maximum cumulative of 60 days.

Personal deviation taken during the period of the authorized trip does not count towards the 60-day limit.

Coverage will cease upon utilization of the 60 days and there will be NO cover for the balance of the trip exceeding 60 days.

15. How does the 60-day Personal Deviation immediately before, during and immediately after an Authorized Trip apply?

Authorized travel period: 1 Feb 2024 to 30 Apr 2024

Destination: Hong Kong

Commented [GK8]: It has to be mentioned that any personal deviation done between the start date/end date of the program is NOT counted and an example be also added to show this.

Commented [HY9R8]: Can be confusing.

- **Scenario 1: 30 days before the Authorized Trip**

Student travels on his personal vacation to Taiwan (30 days from 1 Jan 2024 to 31 Jan 2024) before the authorized trip. Is he covered?

Answer: Yes, he is covered as the period is within the 60-day allowable period for personal deviation.

- **Scenario 2: 60 days or more after the Authorized Trip**

Student travels on his personal vacation to Taiwan (63 days from 1 May 2024 to 2 Jul 2024) after the authorized trip. Is he covered?

Answer: Yes, but he is only covered up to 60 days under the allowable personal deviation period. The period of 60 days starts from 1 May 2024 to 29 Jun 2024. The period beyond 29 Jun 2024 will not be covered.

- **Scenario 3: Personal Deviation during the Authorized Trip**

Student travels during the weekends while on the Authorized Trip. Is he covered?

Answer: Student will be covered. Personal vacation taken within the duration of the Official Student Trip shall not form part of the 60 days as allowed under personal deviation.

- **Scenario 4: Transit in Singapore**

Student transits in Singapore, before embarking on Authorized Trip. Is his personal deviation covered?

Answer: If the student is on personal deviation (60 days before the Authorized Trip) and transits in Singapore immediately before embarking on the Authorized Trip, it is covered.

16. Can I pay to top-up additional travel insurance under this Policy, to cover for the number of days exceeding the 60-day allowance for personal deviation?

No. Being a group insurance policy, there is no top-up feature granted for this Policy. Hence, the benefits / limits under this Policy cannot be amended.

However, you may purchase your own personal travel insurance with your preferred insurance company at your own discretion and expense.

Note: Additional insurance coverage will need to be purchased prior to the start of the trip / departure from Singapore.

Insurance Coverage

17. What are the benefits and exclusions of this Policy?

For the detailed benefits and exclusions of the SMU Student Travel Insurance, please refer to the following documents on the [website](#) or Benefits You app (BYA).

- Student Travel Product Summary
- Policy Wording

18. What is the definition of pre-existing condition, and are pre-existing medical conditions covered under this Policy?

Pre-Existing Condition means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date that this Insured Person is added into this Policy.

This Policy extends to cover Pre-Existing Conditions only as per the listed benefits below:

- Medical Expenses, up to S\$3,000
- Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses), up to S\$50,000
- Post Journey Medical Expenses, up to S\$3,000

19. Are pre-existing conditions covered under this Policy while I am on Personal Deviation immediately before and / or after my Authorized Trip?

Yes, you will be covered up to the benefit limit for Pre-Existing Conditions.

20. Are congenital conditions covered under this Policy?

Congenital anomalies are part of the exclusions in the Policy, and thus not covered under this Policy.

21. Are medical expenses covered under this Policy?

Medical expenses for treatment of illnesses inclusive of COVID during the period of the authorized trip, are covered up to SGD 250,000.

22. Are post-trip medical expenses covered under this Policy, i.e. if do not seek treatment while overseas and return to Singapore?

Under post-trip medical expenses, if the student has already sought treatment overseas, the follow-up treatment will be covered up to SGD 30,000 within 60 days from date of arrival back to Singapore. If the student has yet to seek treatment during the overseas trip, the first treatment in Singapore must be within 7 days from the date of arrival.

23. Are hospital stays in any class of ward, covered under this Policy?

Yes, you are eligible to stay in any class of ward in the hospital which is up to the equivalent of a single-bedded room, and falls within reasonable accommodation for the medical condition treated by the attending physician.

24. Are accident injuries suffered under personal circumstances such as skiing, ice-skating, ballooning, bungee jumping etc, covered under this Policy?

You will be covered, as long as the activities are classified as usual tourist activities which are accessible to the general public without restriction (other than height, general health or fitness warnings) and which are provided by a recognised local tour operator, but always providing that he / she is acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

25. What does the Policy cover under the item 'Emergency Telephone Charges'?

Coverage will only include mobile phone charges incurred to contact International SOS (ISOS).

26. Are Traditional Chinese Medicine (TCM) treatments covered under this Policy?

Yes, TCM is covered subject to policy terms and conditions.

27. Are dental and optical expenses covered, under this Policy?

No, dental treatment and optical expenses are not covered except caused by accidental injury, i.e. dental treatment to restore sound and natural teeth resulting from an accident.

28. Are the costs of medication purchased from the pharmacy in overseas countries, covered under this Policy?

The Policy will cover medications purchased from pharmacies if prescribed by medical practitioners following a consultation for a sickness or injury sustained whilst you are on an Authorized Trip.

Note: Your claim for the medical consultation should be submitted together with the receipt for the medications purchased from the pharmacy, so that the underwriters can relate the expenses. A copy of the prescriptions given by the medical practitioners should also be attached.

29. Are mobility aids such as wheelchair, walking stick or crutches, covered under this Policy?

Yes, if it is recommended by the doctor. However, do take note that any transport expenses incurred are not covered.

30. How much will I be indemnified if I lose or damage my personal property / baggage?

If, during the period of insurance, whilst the Insured Person is on a journey, the Insured Person sustains loss of, or damage to his personal property and baggage, Chubb will indemnify in respect of such loss or damage up to the benefit amount shown in the Policy Schedule, less any excess applicable under the Policy.

Additional Conditions

- a. If any article of the Insured Person(s)' Personal Property and Baggage is proven to be beyond economical repair, a claim will be dealt with under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer) as if the article had been lost.
- b. In respect of articles more than one (1) year old, Chubb may pay subject to due allowance of wear and tear and depreciation or at their option reinstate or repair such articles.
- c. Do note policy has a cap of S\$2,000 (limit up to S\$1,000 per article or per pair/set of articles).

31. I am pregnant. Will I be covered under this Policy while I am overseas?

No, the policy does not cover any pregnancy related issues (except accidental miscarriage not attributed to any natural causes and/or sickness).

Commented [GK10]: How is this to be determined? And which benefits clause covers this?

32. Are Acts of Terrorism covered under this Policy?

Yes, this policy is extended to cover terrorism (including Nuclear, Chemical or Biological Terrorism).

Commented [HY11R10]: This will be per doctor's report. - under benefits with medical coverage. But pregnancy is not covered.

33. Does this Policy extend to cover damage to rental vehicles or liability to third parties arising from the use of the rental vehicle?

No, this travel policy does not extend to cover damage to rental vehicle or third parties.

Commented [GK12]: I thought that the policy has coverage for "Rental Vehicle Excess"?

Commented [HY13R12]: Coverage is only for vehicle excess.

34. Under what circumstances will 'Travel Delay' be triggered?

Travel delay claim will trigger under the following circumstances: - If the Common Carrier which the student has arranged to travel on is delayed for more than 4 hours from the specified time in the itinerary, due to:

- a. Any event leading to airspace or airport closure;
- b. Strike or industrial action;
- c. Civil Commotion;
- d. Terrorism;
- e. Adverse weather or Natural Catastrophe;
- f. Mechanical breakdown/derangement of the Public Conveyance (excluding taxi);
- g. Bomb threat to the Public Conveyance (excluding taxi);
- h. Grounding of a Public Conveyance (excluding taxi) as a result of:
 - i. a mechanical or structural defect; or
 - ii. the discovery of a suspicious object in the Public Conveyance as declared by the relevant authorities

35. Under what circumstances will 'Travel Misconnection' be triggered?

If during the period of insurance whilst the student is on a trip, and the student misses a connecting flight due to:

- a. the late arrival of his incoming flight; or
- b. any event leading to airspace or airport closure.

and no alternative transportation is made available by the Public Conveyance to the Insured Person, Chubb will pay up to the Benefit amount shown in the Policy Schedule.

36. Under what circumstances will 'Cancellation / Curtailment / Rearrangement / Postponement' be triggered?

Cancellation

If, during the Period of Insurance, an Insured Person is forced to cancel any part of a planned Journey prior to the commencement of that Journey as the direct and necessary result of any "Specified Cause" occurring within thirty (30) days prior to the commencement of the planned Journey, Chubb will indemnify in respect of Cancellation Expenses incurred up to the Benefit amount shown in the Policy Schedule.

Curtailment and Rearrangement

If, during the Period of Insurance, an Insured Person is forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any "Specified Cause", Chubb will indemnify in respect of Curtailment Expenses and/or Rearrangement Expenses incurred up to the Benefit amount shown in the Policy Schedule.

"Specified Cause" means any of the following, affecting the Insured Person:

- a. the Insured Person's death, or Bodily Injury or Sickness sustained by him and rendering him unfit to travel in the opinion of a Physician;
- b. the death, of a Close Relative or Bodily injury or Sickness of such person necessitating him to be confined to a hospital;
- c. the death of a Close Business Associate or Bodily Injury or Sickness of such person necessitating him to be Confined to a Hospital;
- d. compulsory quarantine, jury service, subpoena, or Hijack;

- e. unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or Natural Catastrophe or any other unforeseen circumstance impacting a population which is outside the control of the Insured Person; or
- f. the Insured Person's residence or usual place of employment in his Country of Residence becoming uninhabitable resulting from fire, storm, flood, theft, subsidence, or malicious damage.

Postponement

- a. If, during the Period of Insurance, a journey is postponed due to any of the following occurring within thirty (30) days before the departure of the Journey:
 - i. Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person;
 - ii. death, Serious Injury or Serious Sickness of Close Relative;
 - iii. death, Serious Injury or Serious Sickness or compulsory quarantine of a Close Business Associate;
 - iv. unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather, or Natural Catastrophe arising beyond the control of the Insured Person at the first destination of the Journey; or
 - v. subpoena or jury service.
- b. If, during the Period of Insurance, a journey is postponed due to any of the following occurring within one (1) week before the departure of the Journey:
 - i. the Insured Person's residence or usual place of employment in his Country of Residence becoming uninhabitable resulting from fire, storm, flood, theft, subsidence, or malicious damage occurring within one (1) week before the departure date and which requires the Insured Person to be present at the premises on the departure date,

Chubb will pay, up to the Benefit amount shown in the Policy Schedule for the resulting change fees or rebooking fee.

Chubb will not pay or indemnify for Benefit amounts or expenses or Sum Insured under Part 5 – Benefits, Section 5 – Cancellation / Curtailment / Rearrangement and Section 6 – Travel Postponement on the same Journey.

37. Are swab tests covered under the Policy?

If during the trip, the student is unwell and seeks treatment, and recommended by the doctor to perform a COVID swab test, it is covered under the policy.

Swab tests for any other purposes are excluded from coverage.

38. Is quarantine (local & overseas) covered under the Policy?

Quarantine is covered on the following basis only - Being tested positive or come in close contact with COVID-19 positive people and is put on compulsory quarantine ordered by a government authority.

Stay-Home-Notice / Quarantine costs for country entry purposes are not covered.

39. For COVID-19 related expenses, what countries are covered under the Policy?

If the countries are authorized planned destinations by SMU, personal deviation in another country is covered as part of the authorized trip. However, the list of countries / territories excluded from coverage still applies.

40. Under what circumstances will 'Cancellation / Curtailment / Rearrangement / Postponement' be triggered for COVID-19?

If the student sustains Sickness (including COVID-19) while overseas and renders him/her unfit to travel (with doctor's advice), Cancellation / Curtailment / Rearrangement benefit will respond accordingly.

41. If my trip is cancelled or postponed due to the decision of external parties cancelling or postponing the event / course / seminar, will the Policy cover for the costs of such disruption?

The policy will not respond if the reason of cancellation is not within the specified cause under the policy.

42. If I wish to cancel or postpone my trip due to concern of the pandemic, will the Policy cover for the cost of cancellation or rescheduling of the trip?

No, the policy does not respond as it is not within the specified cause covered under the policy.

43. If my trip already commenced prior to the travel alert of the destination country, will the Policy cover continue?

Cover will continue in view that the travel alert of the destination country was issued after the trip departure.

44. Can I pay to top-up for a higher coverage limit for the Medical Expenses benefit, or other benefits under this Student Travel Insurance Policy?

No. Being a group insurance policy, there is no top-up feature granted for this Policy. Hence, the benefits / limits under this Policy cannot be amended.

45. Can I purchase additional travel insurance coverage?

Yes, you may purchase your own personal travel insurance with your preferred insurance company at your own discretion and expense.

Note: *Additional insurance coverage will need to be purchased prior to departure from Singapore.*

46. What is the excess for this Policy?

There is no excess imposed under this policy.

Insurance Claims

47. How may I submit my claims?

- a. Download the Benefits You App (BYA)  from the [Apple Store](#) or [Google Play Store](#).
- b. Register as a new user using your full name, SMU email address and company code: **SMUSG2539**
- c. Under Travel Benefits, submit your claims and upload your supporting documents electronically on Chubb's Claims Portal, within 30 days of the occurrence of any event. Please key in the policy number and complete the information / details of your claim:
 - **Policy No.:** 52325208
 - **Name of Policyholder:** Singapore Management University

For enquiries on matters regarding Policy Benefits and Claim Submission, contact Mercer Marsh Benefits:

Telephone: +65 6797 9613 (Enter Client ID: [2539](#)) or **Email:** eh&b@mercermarshbenefits.com

For enquiries and technical support on the Benefits You App (BYA):

Email: benefitsyouasia@mercermarshbenefits.com

48. What are the information and supporting documents required for the submission of claims?

Claimant must use their full name as per NRIC /FIN / Passport No. and SMU email address in their claims submission and correspondence. Documents / information required for claims submission:

- Policy No: 52325208
- Claimant's personal details and contact information
- Scanned / softcopies of supporting documents (where applicable), including but not limited to:
 - Hospital bill
 - Medical receipt
 - Medical report
 - Medical certificate
 - In-patient discharge summary

- Incident report
- Police report
- Referral letter
- Proof of authorized trip, including but not limited to;
 - Letter of Approval from SMU
 - Email / Notice of confirmation from SMU
- Claimant's bank account information (for reimbursement of approved claims)

49. What is the time frame for submission of claims?

All claims should be submitted within thirty (30) days of the occurrence of any event. Any non-compliance to this time frame may render the claim to be rejected.

For medical claims, if the student has sought medical treatment overseas, the follow-up treatment in Singapore will be covered up to 60 days.

If the student has not sought medical treatment overseas and has returned to Singapore, he / she must first seek medical treatment within 7 days upon return, and coverage will continue up to a maximum of 60 days.

50. What is the processing time for the claims?

Upon receipt of all supporting documents, Chubb will take approximately ten (10) working days to process the claim(s). For more complicated cases, a longer processing duration may be expected.

Any delays in submission of the required supporting documents may also prolong the claims processing time.

51. How are claim payments reimbursed to claimants?

There are currently only two (2) modes of payment, either by:

- a. Electronic Funds Transfer (GIRO); or
- b. Telegraphic Transfer (T/T)

The claimant is required to select the mode of payment by indicating the option in the Claim Form. All payments will be made in SGD.

Note: All bank charges to facilitate this payment are not covered under the Policy.

52. If my supporting documents / reports are in a foreign language, may I still submit the document with my claim?

Yes, you may. However, Chubb reserves the right to request for an English-translated document at the claimant's own expense.

53. If an English-translated document is required, is a self-translated document or a document translated by the overseas host organisation acceptable?

The student may submit a self-translated document for Chubb's reference. However, Chubb reserves the right to request for an official translated document, which may be obtained from the overseas Embassy or the host organisation.

Note: Any cost relating to the translation is not covered under the Policy and will be at the claimant's expense.

54. If I have purchased more than one travel insurance policy, may I still make a claim under this Policy?

If you have more than one travel insurance policy, your claim will have to be submitted under your personal policy first. The SMU Student Travel Insurance policy will only be triggered when your personal policy is insufficient to cover the claim amount. However, if the claim is for Accidental Death & Permanent Disablement, both policies will be triggered.

Note: Subject to each insurance policy's terms and conditions, insurers may also prohibit claims against the same incident across multiple policies. Hence, it is advised to check with the respective insurers.

55. If I have made a claim under my personal medical insurance (e.g., Integrated Shield Plan), may I still make a claim under this Policy?

If you have already made the claim under your personal medical insurance, i.e. the claimant is entitled to a refund or reimbursement of all or part of the medical expenses from the personal medical insurance, Chubb is only liable for the excess portion.

Emergency Situations

56. Who do I call in the event of any emergency when I am overseas?

Please contact the 24-hour International SOS (ISOS) hotline: +65 6338 7800, or press the 'Call' button on the ISOS Assistance Mobile App to route you to the nearest assistance centre from your location.

Student/ Informant is required to furnish the following information when contacting ISOS:

- Student Name
- Identification / Passport No.
- Contact No.
- Name of Programme Student is enrolled in
- Policy No.: 52325208
- Name of Policyholder: Singapore Management University
- Policy Period: 1 July 2026 to 30 Jun 2027
- Location (Country / City)
- Nature of Assistance Required

57. If I am unwell, which are the clinics or hospitals overseas that I can visit to seek treatment?

Please contact the 24-hour International SOS (ISOS) hotline: +65 6338 7800, or press the 'Call' button on the ISOS Assistance Mobile App to route you to the nearest assistance centre from your location, for advice.

58. If I need to be admitted into a hospital overseas because of a medical condition / emergency, can Chubb pay the medical expenses on my behalf?

Medical Expenses Claims are on a reimbursement basis, i.e., students will be required to pay all bills first and obtain all receipts and supporting documentation to file an insurance claim with Chubb.

However, you may contact ISOS for assistance to request for the Letter of Guarantee, applicable only for medical expenses exceeding USD 500.

- Contact the 24-hour International SOS (ISOS) hotline: +65 6338 7800 or;
- Use the **Call Button** via the **ISOS Assistance Mobile App**
(Caller will be connected to the assistance centre closest to the location of the caller)

Note: The service fee imposed by ISOS to activate their services is not covered under the Policy, and will be borne by the insured member / student.

59. What should I do if I lose my personal property, money or travel documents?

You will need to file a report with the local police or the transport carrier (if loss happened in the airport / train station / harbour port etc.) or the local branch or agent of the issuing authority, i.e. Embassy / Consulate / High Commission (in the case of travel documents), within 24 hours of discovery.

If you are already back in Singapore, you may file a report at the nearest police station.

Note: Coverage for Emergency Telephone Charges only applies to mobile phone charges for calls made to International SOS (ISOS).

60. What should I do if my luggage / personal property is damaged upon arrival?

You will need to file a report with the incident desk or transport carrier desk at the port of disembarkation immediately upon discovery of the damage, before leaving the premises.

61. For Personal Liability Claims – what should I do if I accidentally damage property belonging to a Third Party; or cause harm or death to a Third Party?

You must report the incident to Chubb Insurance as soon as possible.

You must never admit, offer or promise payment to the Third Party without the consent of Chubb.

You must forward / send all letters of claim, writ, summons or process to Chubb immediately upon receipt.

Other Administrative Matters

62. My host university requires me to provide proof of Health Insurance; otherwise, I am required to take up additional insurance as provided by my host university. Will SMU be able to furnish me with a Certificate of Insurance (COI)?

Yes, you can write to Chubb to request for a Certificate of Insurance (COI) which will reflect your name and your travel details, as well as a summary of the benefits covered under the Policy. You can then submit the COI to the host university.

Please email your request to Chubb at sgtravelcoi@chubb.com using your SMU email, i.e. XXXX@business.smu.edu.sg, together with the following details.

- Policy No.: 52325208
- Name of Policyholder: Singapore Management University
- Name of Traveller (as in Passport):
- Passport No.:
- Destination (Country):
- Period of Trip (Departure date from, & Arrival date back to Singapore):

Please note that the COI will be issued within 3 to 5 working days from the date of request.

Note: *Acceptance of this Certificate of Insurance is at the prerogative of the host university. If it is a mandatory requirement for the student to purchase the local health insurance of the host country / university, the student will have to comply at their own expense.*

63. My travel dates are not confirmed yet. I may consider taking a short holiday after my Authorized Trip, but these are not fixed yet. What dates should I indicate under the 'Certification for Visa / Permit Application Form'?

For issuance of the COI (whether for application of Visa or Residence Permit, or for submission to the host university), tentative dates may be used if these are sufficient to meet the requirements of the host immigration authorities or the host university.

However, please note that your actual travel dates will be used to compute your total personal deviation (PD) days taken outside of the Authorized Trip, as the policy only provides cover for PD up to 60 cumulative days in total.

Note: *This FAQ serves as a guide only. Coverage is subject to the insurer's policy terms and conditions.*

Commented [GK14]: Can we add into the answer that if the host country expects adherence to the local hospitalisation policy coverage such as the "USA's Affordable Care Act", then Chubb is not able to include such specific coverage and the student may have to purchase additional coverage on his/her own?

Commented [HY15R14]: Noted