GROUP PERSONAL ACCIDENT INSURANCE PROPOSAL

Proposer : Singapore Management University (SMU)

Intermediary : MYCG Pte Ltd

Period of Insurance : 2 Academic Years (AY) with option to renew for AY2016/2017
(a) AY 2014/15: 1 July 2014 to 30 June 2015
(b) AY 2015/16: 1 July 2015 to 30 June 2016

Coverage : Compensation to the insured students for bodily injuries caused solely and directly by an accident which results in Death or Permanent Disablement, and including medical treatment.

This policy extends to cover:
- All activities/events/programmes/internships organized by SMU and/or its clubs and any events/activities/programmes/internships in which the insured students participate as representatives of SMU and/or its clubs
- Up to the policy limit even after the contract has ended

Geographical Scope of Cover : Worldwide coverage but not exceeding 6 consecutive months at a time for periods whilst outside Singapore, except for events/activities/programmes/internships organised by SMU and/or its clubs or in which the insured students participate as representatives of SMU and/or its clubs.

Aggregate Limit Per Event : $20 million
The total liability payable in respect of Accidental Death or Permanent Disablement occurring whilst a number of insured persons are together shall not exceed $20 million per event.
General Exclusions:
1. Civil or foreign war;
2. Self-inflicted injuries, suicide or attempted thereof, while sane or insane;
3. Participation in a riot, committing an assault or felony;
4. Injury directly or indirectly resulting from sickness, disease or pregnancy including any complications, related conditions or treatments thereof;
5. Whilst under the influence of alcohol or drugs that are not prescribed by a qualified medical practitioner;
6. Participation in racing on wheels (except for events/activities/programmes/internships organised by SMU and/or its clubs or in which the insured students participate as representatives of SMU and/or its clubs);
7. Unscheduled Flight as a passenger on board licensed private aircraft and/or helicopter.

Sanction Clause:
Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred 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 AXA to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, UK, USA or Singapore.
### Schedule of Benefits

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<tr>
<th>Section</th>
<th>Benefit</th>
<th>Maximum Liability (S$)</th>
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| 1       | Accidental bodily injury which directly and independently of any other cause result in :-  
|         | (a) Death                                                              | $35,000                                           |
|         | (b) Permanent Disablement                                               | Up to 150% of Capital SI (up to $52,500)          |
|         | (c) Third Degree Burns                                                  | Up to 100% of Capital SI                          |
| 2       | Accidental Medical Reimbursement                                         | $5,000                                           |
|         | Includes reimbursement for Registered Chinese Physician, physiotherapy and chiropractor treatment up to S$750 |                                                   |
| 3       | Compassionate Death Benefit                                             | $2,000                                           |
| 4       | Accidental Infection with HIV through Blood Transfusion                 | $5,000                                           |
| 5       | Accidental Hospital Recuperation Benefit                                | $1,000                                           |

**Notes:**

1. **Accidental Medical Reimbursement**  
   Reimburses up to $5,000 per policy year for medical treatment incurred within 12 months from the date of the accident and administered by a licensed medical practitioner. This benefit shall include treatment by a Registered Chinese Physician, physiotherapist and chiropractor up to S$750 per policy year. Referral by a medical practitioner is required for Physiotherapy and Chiropractor treatment.

2. **Compassionate Death Benefit**  
   Pays an additional lump sum $2,000 in the event the insured student suffers loss of life due to an accident.

3. **Accidental Infection with HIV through a blood transfusion**  
   Pays lump sum $5,000 in the event the insured student suffers an accidental infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion within 30 days of the date of the accident.

4. **Accidental Hospital Recuperation Benefit**  
   Pays lump sum $1,000 in the event that the insured student is hospitalized for at least 5 days whilst overseas and within 30 days of the date of accident. Any subsequent hospitalization resulting from the same accidental bodily injury is not payable.

**Extensions**

1. Age Limit increased up to 70 years
2. Automatic Addition and Deletion
3. Strike, Riot and Civil Commotion
4. Hijacking
5. Murder and assault
6. Suffocation by smoke, poisonous fumes, gas and drowning
7. Exposure
8. Disappearance
9. Terrorism
10. Medical Report Fee (part of Medical Expense limit)
11. Ambulance Fee up to $500 (part of Medical Expense limit)
### Permanent Disablement - Table of Compensation

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  
    b) one ear  
    75%
    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  
    b) left hand  
    70%
    50%

14. **Loss of or the permanent total loss of use of four fingers of**  
    a) right hand  
    b) left hand  
    40%
    30%

15. **Loss of or the permanent total loss of use of one thumb**  
    a) both right phalanges  
    b) one right phalanx  
    c) both left phalanges  
    d) one left phalanx  
    30%
    15%
    20%
    10%

16. **Loss of or the permanent total loss of use of fingers**  
    a) three right phalanges  
    b) two right phalanges  
    c) one right phalanx  
    d) three left phalanges  
    e) two left phalanges  
    f) one left phalanges  
    10%
    7.5%
    5%
    7.5%
    5%
    2%

17. **Loss of or the permanent total loss of use of toes**  
    a) all-one foot  
    b) great toe-two phalanges  
    c) great toe-one phalanx  
    d) other than great toe, each toe  
    15%
    5%
    3%
    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**  
    **Area** Damage as a Percentage of Total Body Surface Area  
    - 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%  
    50%  
    75%  
    100%  
    - 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%  
    50%  
    75%  
    100%
Notes:

- “Permanent Disablement” shall mean a state of incapacity resulting from the insured student suffering bodily injury within 12 months from the date of the accident, which permanently prevents the insured student from engaging in any and every kind of occupation or activities, where the injury:
  (a) Falls into one of the categories listed in the Permanent Disablement – Table of Compensation; or
  (b) Having lasted for a continuous period of 12 months from the date of the Accident and at expiry of that period, is beyond hope of improvement.

- Any benefit paid under item 15 shall be assessed in proportion to the degree of disability in conjunction with the stated percentages for the specific types of disablement.

- The total aggregate sum payable in respect of any one accident shall not exceed 150% of the Capital Sum Insured (which is equivalent to the Sum Insured under Accidental Death) and there shall be no further liability under the policy in respect of the bodily injury sustained.

- If a claim is payable for loss of, or loss of use of, a whole part of the body, a claim for any component of that part cannot also be made.