



GROUP STUDENT PERSONAL ACCIDENT PLAN 2017

01.01.2017

SCOPE OF COVERAGE (Max claim S\$20,000.00) - Policy No. PH000108

This specially tailored Group Student Personal Accident plan covers the student while he/she is:

- (1) within the premises of the school
- (2) taking part in school activities authorized by and under the supervision of the school authorities

1. ACCIDENTAL MEDICAL EXPENSE BENEFITS

if the student is injured while within the scope of coverage, this plan provides Up to S\$ 3,000

2. ACCIDENTAL LOSS OF LIFE

S\$10,000

3. Description of Permanent Disablement

Compensation Limits

1. Total & Permanent disablement	S\$20,000
2. Injuries resulting in total paralysis or permanently bedridden	S\$20,000
3. Loss of	
(a) one or two limbs	S\$10,000
(b) one or both hands	S\$10,000
(c) arm above the elbow	S\$10,000
4. Loss of all sight in one or both eyes	S\$10,000
5. Loss of	
(a) hearing in both ears	S\$ 7,500
(b) hearing in one ear	S\$ 1,500
(c) speech	S\$ 5,000
6. Loss of	
(a) sight in one eye except perception of light	S\$ 5,000
(b) lens of one eye	S\$ 5,000
7. Loss of	
(a) four fingers and thumb of one hand	S\$ 5,000
(b) four fingers and one hand	S\$ 4,000
(c) thumb	
- both phalanges	S\$ 2,500
- one phalanx	S\$ 1,000
(d) index finger	
- three phalanges	S\$ 1,500
- two phalanges	S\$ 800
- one phalanx	S\$ 400
(e) middle finger	
- three phalanges	S\$ 1,000
- two phalanges	S\$ 400
(f) ring finger	
- three phalanges	S\$ 800
- one phalanx	S\$ 200
(g) little finger	
- three phalanges	S\$ 700
- two phalanges	S\$ 300
- one phalanx	S\$ 200
(h) metacarpals	
- first or second (additional)	S\$ 300
- third, fourth or fifth (additional)	S\$ 200
(i) toes	
- all of one foot	S\$ 1,700
- great, both phalanges	S\$ 500
- great, one phalanx	S\$ 200
- other than great, if more than one toe lost, each	S\$ 300

4. Maximum Coverage per accident

S\$20,000

This policy does not cover injuries caused by:

- (a) bacterial infection;
- (b) any disease or sickness & congenital anomalies;
- (c) self destruction or any attempt thereat while sane or insane;
- (d) war, riot and civil commotion;
- (e) operating an aircraft, except as a passenger in any commercial air carrier

ANNUAL PREMIUM : S\$8.56 Per Student (Inclusive of 7% GST)

THIS IS A GENERAL DESCRIPTION OF COVERAGE AND IT IS SUBJECT TO CHANGE WITHOUT NOTICE. EXACT TERMS AND CONDITIONS ARE REFLECTED ONLY IN THE POLICY CONTRACT.