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## GROUP STUDENT PERSONAL ACCIDENT PLAN 2022

**Frequently Asked Questions** for Group Student Personal Accident policy:

### **1) What is this policy about?**

**Ans:** It is a non voluntary Personal Accident policy which scheme covers Accidental Death and Medical Expenses incurred due to an accidental cause within the School Premises or when participating in an Activities Organized (within Singapore only) and Supervised by Authorized Staff of Etonhouse. Any activity outside Singapore is to be separately arranged.

### **2) What is the scope of coverage?**

**Ans:** Accidental Death - \$10,000  
Total & Permanent Disablement resulting paralysis - \$20,000  
Medical Expenses - Up To Maximum of \$3,000 per student.

### **3) What should I do in the event of an accident??**

**Ans:** Please bring your child to seek medical treatment within 24 hours from the time of accident. Make all necessary payments and complete the Personal Accident Claim Form attaching all Original Receipts. Please submit these to the respective Etonhouse Centre Supervisor.

### **4) What happens after I have submitted an Accident Claim?**

**Ans:** Insurer will process the Claim upon receiving the complete set of Claim documents and (normally within 30 days) will issue a Discharge Voucher (DV) for the Parent to acknowledge full settlement. Upon receiving the signed DV, reimbursement cheque will be issued in the Parent's name to the Etonhouse Head Office (within 7 days).

### **5) Is follow up consultation expenses claimable?**

**Ans:** Yes, as long as it is within the total Maximum limit of \$3,000 per student

### **6) Do I have to complete the Claim Form again for follow up claims?**

**Ans:** No, just submit the Original Receipts to respective Etonhouse Centre Supervisor quoting the accident case reference.

### **7) What happen if the expenses exceed the Maximum Limit?**

**Ans:** Regrettably, All expenses exceeding the Maximum limit are not admissible.

### **8) What if I have another Insurance policy coverage?**

**Ans:** You can choose to make a claim via any of your Insurance policies. However, please notify us so that proper advice with regards to documentation can be given.

A Personal accident policy is not a policy of indemnity, in other words, claimants who have more than one policy may claim from their respective Insurers. However, medical expenses is only valid for one claim.