



Tokio Marine Insurance Singapore Ltd.

Company Reg. No. : 192300014M

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GROUP STUDENT PERSONAL ACCIDENT PLAN Policy No.22-PH000108-R06 01.01.2022

SCOPE OF COVERAGE (Max claim S\$20,000.00)

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

01. DEATH/PERMANENT DISABILITY (PER STUDENT)	S\$10,000.00
02. MEDICAL EXPENSES FOR ACCIDENTS (UP TO \$3,000.00 PER STUDENT/DISABILITY)	S\$ 3,000.00
03. DAILY HOSPITAL CASH (UP TO 365 DAYS PER STUDENT/DISABILITY)	S\$ 10.00
04. SPECIAL GRANT	S\$ 1,000.00
05. DOCTOR'S MEMO/MEDICAL REPORT	S\$ 100.00

<u>Description of Permanent Disablement</u>	<u>Compensation Limits</u>
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 : *As arranged* Per Student (Inclusive of 7% GST)

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