

# Group Personal Accident Insurance (GPA) for Students of Temasek Polytechnic



## Period of Insurance

19 April 2021 to 16 April 2023

## Eligibility

Registered and Active full-time, CET and SGUS/SGUP-CT students of Temasek Polytechnic up to age 70 years old and who have paid the insurance premium.

## Coverage

The insurance pays upon death, permanent disablement and reasonable medical expenses for medically necessary treatment of injury caused solely by an accident, subject to the policy limits, terms and conditions.

Accident or Accidental means a sudden, unexpected physical event, which happens during the period of insurance and which must be the only and direct cause of injury.

Injury means damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only and directly by an accident. This does not include all medical conditions, diseases, sickness, bacterial infections or viral infections, even if these conditions resulted from, or are connected with, the accident.

## Geographical Scope of Cover

<b>Full-time students</b>	24 hours worldwide
<b>CET students</b>	24 hours worldwide, except for accidents arising out of and in the course of the CET students' employment. (CET students shall be covered during internship/attachment.)
<b>SGUS &amp; SGUP-CT students</b>	Limited to accidents which occur: <ul style="list-style-type: none"> <li>a) On Temasek Polytechnic's campus</li> <li>b) While the student is participating in activities organised and/or approved by Temasek Polytechnic in Singapore</li> <li>c) While the student is representing Temasek Polytechnic in activities in Singapore and</li> <li>d) While the student is travelling to and from Temasek Polytechnic or Venue where the activity is held (without deviation).</li> </ul> SGUS students shall be covered during attachment.

## Benefits

Coverage	Limit
<b>ACCIDENTAL DEATH</b>	<b>\$50,000</b>
<b>PERMANENT DISABLEMENT</b> (Refer to Table of Compensation)	
<b>Funeral Expenses</b>	<b>Up to \$2,000</b>
<b>Mobility Expenses</b> Mobility expenses means charges incurred for renovation to the insured member's principal home for the purpose of coping with the disablement or purchases of any of the following mobility aids prescribed by a registered medical practitioner (a) self-powered climbing wheelchair; (b) motor vehicle with the controls suitably adjusted lifts, ramps, railings and holds at usual place of residence.	<b>Up to \$2,000</b>
<b>MEDICAL EXPENSES (per accident)</b> Covers reasonable and necessary expenses including follow-up medical treatment incurred within 12 months from the date of accident (even after the student has graduated or policy has expired provided the accident occurred during the policy period) or up to the policy limit, whichever comes first	
Treatment by a Chinese Physician, Chiropractor or Physiotherapist up to sub-limit of \$1,500. Referral from a medical practitioner is required for chiropractor and physiotherapy treatment.	
Dental treatment to restore or treat damage to sound natural teeth following an accident	
Accidental Insect/Animal Bites including dengue fever, malaria, chikungunya and zika	<b>\$4,000</b>
Food and Drinks Poisoning	
Injury due to fainting and hyperventilation (e.g. bruises sustained in a fall during fainting; please note treatment for the cause of fainting is not covered if the diagnosis is a sickness)	
Treatment for accidental contact of communicable diseases including COVID-19, SARS, bird flu, Zika virus, yellow fever, tuberculosis and any other infectious diseases up to \$500	
Medical Report Fee (if required by the insurer)	
Ambulance Cost (ground ambulance to hospital)	

## Extensions

- 1) Covers incoming students who participate in the freshmen orientation organised/approved by the Polytechnic which may be held prior to the period of insurance.
- 2) Covers all activities, programmes, sports, competitions, events, internships, attachments and overseas trips organised, authorised and/or approved by the Polytechnic and its clubs and/or in which the student participates as a representative of the Polytechnic including but not limited to:
  - a) Students working with woodworking and/or machinery in the workshop
  - b) Activities in relation to air travel and/or technical activities in connection with an aircraft for the students engaged in the Aviation/Aerospace courses; including students working as crew members during internship/attachment and/or students taking flying lessons as part of coursework
  - c) Rock-climbing and abseiling activities
  - d) Student taking part in the Polytechnic's outdoor activities, adventure, experiential learning programs and study trips
- 3) Disappearance
- 4) Exposure
- 5) Motorcycling
- 6) Riot, strike, civil commotion, hijack, murder, assault
- 7) Suffocation by smoke, poisonous fumes, gas and drowning
- 8) Terrorism
- 9) Reservist training
- 10) Automatic addition and deletion clause
- 11) Transport accidents involving all forms of transportation, including motorcycle and electrical mobile devices and shall cover pillion-rider

## Claim Procedure

Claims should be submitted **within 30 days** of treatment.

1. **Complete the Notification of Accident Form** (including digital signature by TP staff) and email to MYCG and TP within 30 days of the accident.
2. **Prepare/obtain the following documents:**

Documents Required	Outpatient Treatment	H&S
Completed Claim Form	✓	✓
Original Final Hospital Bill (the hospital will send the final bill to the patient within 2 to 4 weeks after discharge)		✓
Original Pre and Post hospitalisation/ surgery Bills		✓
Original Medical Bills	✓	
Inpatient Discharge Summary		✓
Referral Letter, Doctor's Memo stating Diagnosis / A&E Treatment Record (not medical report) if any	✓	✓
Written Test Reports (e.g. x-ray, MRI), if any	✓	✓
Police Report (for road traffic accident cases)	✓	✓
Original Medical Report (for cases of emergency hospitalisation overseas)		✓

*H&S – hospitalisation and/or surgery*

3. **Email the documents:**

**To [groupclaim@income.com.sg](mailto:groupclaim@income.com.sg) and CC [claims@mycg.com.sg](mailto:claims@mycg.com.sg).**

For follow-up claims, please email the bills to Income and MYCG and state in the email subject header "Student's Full Name – TP GPA Follow-up Claim". If you have received a reply from the insurer, please also include the Claim Reference in the email subject header.

- Please keep the original documents for six (6) months as the insurer may request for them for verification or audit.
- Generally, claims will be processed within 30 days after receipt of complete documents and information.
- The student will be notified of the result of the claim by email. For approved medical expense claims, the reimbursement will be credited into the student's bank account.

## Payment of Medical Bills

Please pay the medical bill first and submit a claim for reimbursement.

## Termination of Cover

The cover will terminate if any of the following occurs:

- a) At the end of the policy year during which the insured member reaches the maximum age of coverage as stated in the policy schedule;
- b) When the insured member ceases to be eligible as an insured member;
- c) The date the insured member enters full-time military, naval, air or police service except any period of National Service reservist duty or training;
- d) On the death of the insured member;

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## Table of Compensation for Permanent Disablement

The insurance shall pay the compensation for death or disablement as described below if the insured person suffers injury which within two years of its happening is the sole cause of such death or disablement.

Description	% of Sum Insured
1 Death	100
2 Permanent total disablement	150
3 Loss of two or more limbs	150
4 Loss of one or two or more limbs by amputation at or above wrists or ankles	125
5 Total and irrecoverable loss of all sight in two eyes	150
6 Total and irrecoverable loss of all sight in one eye	100
7 Total paralysis	150
8 Injuries resulting in being permanently bedridden	150
9 Permanent, total and continuous disability preventing the Assured from engaging any occupation or employment for wage or profit or from giving attention to any business whatsoever	150
10 Loss of sight of eye, except perception of light	75
11 Loss of lens of one eye	50
12 Loss of four fingers and thumb of one hand	85
13 Loss of four fingers	55
14 Loss of speech	75
15 Loss of hearing	
- both ears	100
- one ear	30
16 Loss of thumb	
- both phalanges	30
- one phalanx	15
17 Loss of index finger	
- three phalanges	10
- two phalanges	8
- one phalanx	4
18 Loss of middle finger	
- three phalanges	6
- two phalanges	4
- one phalanx	2
19 Loss of ring finger	
- three phalanges	5
- two phalanges	4
- one phalanx	2
20 Loss of little finger	
- three phalanges	4
- two phalanges	3
- one phalanx	2
21 Loss of metacarpals	
- first or second (additional)	3
- third, fourth or fifth (additional)	2
22 Loss of toes	
- all	25
- great, both phalanges	10
- great, one phalanx	10
- other than great, if more than one toe lost, each	2
23 Loss of one limb and loss of one eye	125
24 Loss of speech and hearing	100
25 Permanent unsound mind to the extent of loss of legal capacity	100
26 Second & Third Degree Burns	
<b>Head</b>	
- equals to or greater than 2% but less than 5%	50
- equals to or greater than 5% but less than 8%	75
- equals to or greater than 8%	100
<b>Body</b>	
- equals to or greater than 10% but less than 15%	50
- equals to or greater than 15% but less than 20%	75
- equals to or greater than 20%	100
27 Any permanent partial disablement not specified above other than loss of sense of taste or smell	Such percentage to be assess by the Company
28 Loss of kidney	25
29 Loss of Spleen	20

### Notes:

The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the Sum Assured.

## Where to obtain the Notification & Claim Forms

A set of the GPA Brochure, Notification of Accident Form and GPA Incident Report Form is available at:

- School's General Office (Applied Science, Business, Design, Engineering, Humanities & Social Sciences, Informatics & IT)
- Centre for Foundation Studies (CFS)
- Student Services (SSCS)
- Student Development & Alumni Affairs (SDAA)
- Temasek SkillsFuture Academy (TSA)
- Alternatively, softcopy of the forms are also available on
  - Full-Time Student Portal > Useful Information > Administrative Matters
  - CET Student Portal > Useful Information > Administrative Matters > Student Insurance
  - [www.mycg.com.sg/tp-gpa](http://www.mycg.com.sg/tp-gpa)

## What Is Not Covered

This policy does not cover claims directly or indirectly caused by or arising from:

- Self-inflicted injuries or any attempt thereof, while sane or insane.
- Insurrection, declared or undeclared war or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- Participating in riot, committing an assault or felony.
- Participation in competitive racing on wheels.
- CET students will not be covered for accidents arising out of and in the course of the CET student's employment. (CET students will be covered during internship/attachment.)

## Contact



[www.mycg.com.sg/tp-gpa](http://www.mycg.com.sg/tp-gpa)  
[customercare@mycg.com.sg](mailto:customercare@mycg.com.sg)

+65 8118 6924 / 9762 2062  
+65 9336 0159 (24hr medical emergency hotline)

Underwritten by Income Insurance Limited.  
Managed by MYCG & Partners Pte Ltd.

**This fact sheet is not a contract of insurance and is to be used as a guide only. Coverage is subject to the full terms and conditions of Income's Policy which is the operative document. Any discrepancy between the information in this fact sheet and the Policy is unintentional.**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg)) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg).

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## Some Definitions

<b>Accident/ Accidental</b>	Accident or Accidental means a sudden, unexpected physical event, which happens during the period of insurance and which must be the only and direct cause of injury.
<b>Chinese physician</b>	Chinese physician means a registered practitioner who is licensed to practice traditional Chinese medicine, including herbalist, acupuncturist or bone-setter, in accordance with the applicable laws of the country in which such practice is granted. He/she cannot be the insured member or the insured member's family member, or his/her business associates including any business partner, employers or employees.
<b>Dental treatment</b>	Dental treatment means treatment to restore sound and natural teeth and which is necessary due to an accident.
<b>Injury</b>	Injury means damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only and directly by an accident. This does not include all medical conditions, diseases, sickness, bacterial infections or viral infections, even if these conditions resulted from, or are connected with, the accident.
<b>Loss of fingers or toes</b>	Loss of fingers or toes means loss by complete physical severance through or above a metacarpophalangeal or metatarsophalangeal joint.
<b>Loss of hearing</b>	Loss of hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.
<b>Loss of limb</b>	Loss of limb means loss by complete physical severance of a hand at or above the wrist or of a foot at or above the ankle.
<b>Loss of sight</b>	Loss of sight means total and irrecoverable loss of all sight in any eye rendering the insured member absolutely blind in that eye and beyond remedy by surgical or other treatment.
<b>Loss of speech</b>	Loss of speech means total loss of the ability to speak and is beyond remedy by surgical or other treatment.
<b>Medically necessary</b>	Medically necessary means that a medical service or supply is necessary and appropriate for the diagnosis or treatment of an injury of the insured member based on generally accepted western medical practice in Singapore. A medical service or supply will not be considered medically necessary if: (a) It is provided only as a convenience to the insured member or medical provider; (b) It is not appropriate treatment for the insured member's diagnosis or symptoms; (c) It exceeds (in scope, duration or intensity) the level of care that is necessary to provide safe, adequate and appropriate diagnosis or treatment; (d) diagnosis or treatment; (e) It is experimental; (f) It is for social or domestic reasons or for reasons which are not directly connected with treatment; or (g) It is a matter of personal choice.
<b>Medical expenses</b>	Medical expense means reasonable expenses incurred for treatment as a result of an injury for medical, surgical, hospital and nursing fee prescribed by a registered medical practitioner.
<b>Permanent</b>	Permanent means having lasted 12 consecutive months and at the expiry of that period, being beyond hope of improvement.
<b>Permanent disablement</b>	Permanent disablement means disablement that results solely, directly and independently of all other causes from the injury and which occurs within 12 months of the accident in which injury was sustained, and: (a) Falls into one of the categories listed in the Table of Compensation; or (b) Is a disablement which, having lasted for a continuous and uninterrupted period of at least 12 months, is at the expiry of that period, beyond hope of improvement.
<b>Permanent total disablement</b>	Permanent total disablement means disablement that results solely, directly and independently of all other causes from the injury and which occurs within 12 months of the accident in which injury was sustained which, having lasted for a continuous and uninterrupted period of at least 12 months, will in all probability entirely prevent the insured member from engaging in employment or take part in any paid work of any and every kind for the remainder of his/her life and from which there is no hope of improvement.

### Pre-existing conditions

Pre-existing condition means any injury which the insured member has had symptoms; has been diagnosed; known or unknown; regardless of whether treatment or medical advice was actually received, prior to the commencement of his/her insurance cover under this policy.

### Reasonable expenses

Reasonable expenses means expenses paid for medical services or treatment which are appropriate and consistent with the diagnosis and according to accepted medical standards, and which could not have reasonably been avoided without negatively affecting the insured member's condition. These expenses must not be more than the general level of charges made by other medical service suppliers of similar standing in Singapore for the services and supplies.

### Registered Medical Practitioner

Registered Medical Practitioner means a doctor qualified in western medicine who is licensed and authorised in the geographical area they are practicing in to provide medical or surgical services. They cannot be the insured member or the insured member's family member or his/her business associates including any business partner, employers or employees.

### Second Degree Burns

Second degree burns means a burn which both the epidermis and the underlying dermis are damaged. We will not pay if the second degree burns is caused directly or indirectly by:  
(a) any pre-existing conditions; or  
(b) sunburn, in-door tanning, cosmetic tanning, or anaesthetic procedure.

Please refer to the Policy for the complete list of Definitions.

## Some Conditions

### Expenses covered by other sources

In the event an insured member is covered under:  
(a) Any occupational insurance including any insurance effected pursuant to the Work Injury Compensation Act (Cap.354)  
(b) and any revisions thereof;  
(c) Any insurance coverage under the government legislation; or  
(d) c) Other group or individual insurance excluding Integrated Shield Plan and its rider,  
the benefits payable under this policy shall be limited to the balance of the medical expenses incurred which are not covered or payable by any of the above listed policy under (a) to (c), subject to the benefit limits computed in accordance to the table of insured benefits or schedule page, and terms and conditions of this policy.

### Subrogation

We can take over any rights to defend or settle any claim and to take proceedings in your name or any insured member's to enforce your or any insured member's rights, or our rights against any other person. You and the insured member shall cooperate fully with us in this respect and shall not do anything to prejudice our rights.

### Right of recovery

We may recover any amount we paid for charges that are not covered under this policy or exceeded the maximum benefits limit as specified in the table of insured benefits or schedule page. The policyholder and/or the insured member shall fully indemnify and reimburse us for such amount within 30 days from the date of notice given by us requesting for reimbursement.

### Geographical limit

This policy provides the insured member with 24-hour worldwide coverage whether such insured member is in Singapore or outside Singapore.

### Aggregate limit of liability

The maximum aggregate limit payable under this policy for all of the sections arising out of 1 single event shall not be more than S\$40,000,000, unless otherwise endorsed in this policy.

In the event if the claims from all the insured members arising out of 1 such event exceed the aggregate limit, the amount shall be pro-rated among the insured members, subject to the maximum limit as shown in the schedule for each of the insured member.

Please refer to the Policy for the complete terms and conditions.