

# Group Personal Accident (GPA) Insurance For Students of ITE



## Eligibility

- (a) Registered Active Full-Time Student, or
- (b) Registered Active Direct Entry Student of the Institute of Technical Education (ITE).

## Coverage

The insurance pays upon death, disablement and/or bodily injury caused solely and directly by an Accident, subject to the policy limits, terms and conditions.

## Period of Insurance

(a) January Intake	07/01/2019 to 12/01/2020
(b) April Intake	01/04/2019 to 05/04/2020

## Geographical Scope of Cover

Worldwide, subject to:

(a) Official ITE trip	Covered
(b) Non-official ITE trip	Covered up to six (6) consecutive months
(c) Travel overseas intentionally for treatment	Not Covered

## Extensions

- (a) Covers all course, programs, activities, events, sports and competitions organised, authorised and/or approved by ITE and/or its Clubs or in which the student participates as a representative of ITE, held in Singapore or overseas;
- (b) Riot, strike, civil commotion, hijack, murder, assault
- (c) Suffocation by smoke, poisonous fumes, gas and drowning
- (d) Exposure
- (e) Disappearance
- (f) Transport accidents involving all forms of transportation, including motorcycling and personal mobility devices (powered and non-powered) (as a rider or pillion rider)
- (g) Terrorism
- (h) Peacetime reservist training
- (i) Third degree burns

## Benefits

Coverage	Limit
<b>Accidental Death</b>	<b>\$30,000</b>
<b>Permanent Disablement</b> (Refer to Table of Compensation)	
Funeral Expenses	<b>\$2,000</b>
<b>Medical Expenses (per accident)</b>	<b>\$4,000</b>
including follow-up medical treatment incurred within one (1) year from the date of accident (even after the student has graduated/withdrawn/taken leave of absence or policy has expired provided the accident occurred during the policy period)	
Treatment by a Physiotherapist and/or Chiropractor (with referral from a physician) and/or a licensed and registered Traditional Chinese Medical Practitioner up to \$1,500	
Dental treatment to restore or treat damage to sound natural teeth following an accident	
Insect/animal bites including dengue fever, zika, malaria and chikungunya etc.	
Food and drinks poisoning	
Injury due to fainting e.g. bruises sustained in fall during fainting	
Medical treatment for fainting due to any reason including non-accidental cause e.g. heat stroke, heat exhaustion up to \$300	
Fees charged by a doctor to refer a student to a Specialist	
Medical report fee (if requested by the insurer)	
Ambulance fee (for emergency transportation to a hospital)	
Mobility aid (e.g. wheelchair, crutches) up to \$2,000	
Simple & other fractures up to \$3,000	

## Clinics & Hospitals

Covers treatment at all Singapore Government Restructured Hospitals/Clinics and Private Hospitals/Clinics.

## Payment of Medical Bills

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

## Claim Procedure

Claims should be submitted as soon as possible but **within 30 days** of the accident. If more time is required, please notify MYCG by submitting the "Claim Notification" form online.

### STEP 1

Inform Student Services Department;

### STEP 2

Prepare/obtain the following documents:

Documents Required	GPA Claim (outpatient)	GPA Claim (with H&S)
Completed Claim Form	✓	✓
Final Hospital Bill (the hospital will send the final bill to the patient within 2 to 4 weeks after discharge)		✓
Pre and Post hospitalisation/ surgery Bills		✓
Other Medical Bills	✓	
Inpatient Discharge Summary		✓
Referral Letter, A&E Memo if any	✓	✓
Written Test Reports (e.g. x-ray, MRI), if any	✓	✓
Police Report (for road traffic accident cases)	✓	✓
Medical Report (for cases of emergency hospitalisation overseas)	✓	✓

*H&S – hospitalisation and/or surgery*

### STEP 3

Submit the documents to Student Services Department. Keep a copy for your records. (Student Services Department can email the documents to MYCG.)

### Note:

- J Please keep the original bills for up to one (1) year from the date of treatment as the insurer may request for verification or audit.
- J ITE/Student will be notified by email of further information/documents required or the claim result. For approved medical expense claims, the reimbursement will be credited into the student's bank account.
- J For **follow-up claims**, please submit the documents to Student Services Department. Keep a copy for your records.
- J Generally, medical expense claims will be processed within 30 days of receipt of complete claim documents and information. Death and Permanent Disablement claims may take longer to process.

## Leave of Absence due to Medical Reason

If a student takes leave of absence due to medical reason, he will be covered up to the end of the academic year in which he was diagnosed provided the insurance premium is paid.

## Aggregate Limit Per Event

The total liability payable in respect of Accidental Death or Accidental Permanent Disablement occurring whilst a number of Insured Persons are together shall not exceed \$52,000,000 per event. In the event the maximum liability should exceed \$52,000,000 per event, the aggregate limit per event will be apportioned among the Insured Persons, but the sum will not be greater than the maximum sum insured of each Insured Person.

## Termination of Cover

The student's cover will be terminated:

- (a) when the student ceases to be a registered, active and full-time or direct entry student of ITE
- (b) when the student takes leave of absence (except if due to medical reason)
- (c) when the benefit limit has been reached
- (d) if the student did not pay the insurance premium
- (e) if the policy has expired

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## Permanent Disablement - Table of Compensation

Description	% of Sum Insured
1 Accidental Death	100
2 Loss of two or more limbs	150
3 Loss of one or two or more limbs by amputation at or above wrists or ankles	125
4 Total and irrecoverable loss of all sights in two eyes	150
5 Total and irrecoverable loss of all sights in one eye	100
6 Total paralysis	150
7 Injuries resulting in being permanently bedridden	150
8 Permanent total and continuous disability preventing the assured from engaging in any occupation or employment for wage or profit or from giving attention to any business whatsoever	150
9 Loss of sight of eye, except perception of light	50
10 Loss of lens of one eye	50
11 Loss of four fingers and thumb of one hand	50
12 Loss of four fingers	40
13 Loss of speech	50
14 Loss of hearing	
- both ears	75
- one ear	15
15 Loss of thumb	
- both phalanges	25
- one phalanx	10
16 Loss of index finger	
- three phalanges	10
- two phalanges	8
- one phalanx	4
17 Loss of middle finger	
- three phalanges	6
- two phalanges	4
- one phalanx	2
18 Loss of ring finger	
- three phalanges	5
- two phalanges	4
- one phalanx	2
19 Loss of little finger	
- three phalanges	4
- two phalanges	3
- one phalanx	2
20 Loss of metacarpals	
- first or second (additional)	3
- third, fourth or fifth (additional)	2
21 Loss of toes	
- all	15
- great, both phalanges	5
- great, one phalanx	2
- other than great toe, if more than one toe lost, each toe	1
22 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
23 Any permanent partial disablement not specified above other than loss of sense of taste or smell	Percentage to be assess by the insurer

### Notes:

- In the event of Permanent Disablement by Loss not specified above the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured Person.
- The total aggregate sum payable in respect of any one Accident shall not exceed 150% of the Capital Sum Insured.
- Where an Insured Person sustains disablement which falls within more than one category for which a Benefit may be payable, payment will be made under the category with the higher (or highest) Benefit only. In particular, if a Benefit is payable for Loss of a whole member of the body, then no Benefit shall be payable for Loss of parts of that member.

## Some Definitions

**Accident** A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any illness or medical condition.

**Reasonable and Customary Charges** Charges for medical care which do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar illness or Injury and which in accordance with accepted medical standards, could not have been omitted without adversely affecting the Insured Person's medical condition. In Singapore, Reasonable and Customary Charges shall be deemed to be those laid down in the Singapore Medical Association's Schedule of Fees.

## Exclusions

This policy will not pay for claims directly or indirectly arising from:

- War, declared or undeclared, revolution or warlike operations.
- Engaging in naval, military or airforce service or operations except peacetime reservist training under Section 14 of the Enlistment Act, Cap.93 of the Republic of Singapore.
- Any wilful or unlawful act, participation in riot, self-inflicted injury, suicide or any attempts thereat, while sane or insane.
- Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury.
- Whilst under the influence of alcohol or drugs that are not prescribed by a qualified medical practitioner;
- Insured Person engaging in racing on wheels.

Exclusion 6 shall not apply for all course, programs, activities, events, sports and competitions organised, authorised and/or approved by ITE and/or its clubs or in which the student participates as a representative of ITE.

## Contact

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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 your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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