STUDENT GROUP PERSONAL ACCIDENT INSURANCE (GPA)

FOR THE PERIOD 22 APRIL 2013 – 21 APRIL 2015

ELIGIBILITY

All Full-Time Students of Temasek Polytechnic

POLICY BENEFITS

COVERAGE

Against bodily injury caused by accidents resulting in death or permanent disablement or medical charges.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>SGD 30,000</td>
</tr>
<tr>
<td>Permanent Disability</td>
<td>Percentage of Sum Assured based on table of compensation (refer to handbook on the table of compensation)</td>
</tr>
<tr>
<td>Accidental Medical</td>
<td>Up to SGD 3,000 per accident per student, inclusive of Treatment by Registered Chinese Physicians/Chiropractor, ambulance fees and fee for obtaining medical report (on reimbursement basis)</td>
</tr>
<tr>
<td>Geographical Limit</td>
<td>24 hours / Worldwide</td>
</tr>
<tr>
<td>Follow up Treatment</td>
<td>Covered Up to 6 months</td>
</tr>
<tr>
<td>Law &amp; Jurisdiction</td>
<td>The Republic of Singapore Law</td>
</tr>
<tr>
<td>Treatment by a Registered Chinese Physicians/Chiropractor</td>
<td>Covered, up to the limit under Accidental Medical (above) or SGD 1,000 whichever is lower</td>
</tr>
</tbody>
</table>

PAYMENT OF MEDICAL BILLS

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

MAIN EXCLUSIONS

1. War, declared or undeclared
2. Engaging in duty with any armed force (except peace time reservist training)
3. Self-inflicted injury, suicide or any attempt thereof, whilst sane or insane
4. Professional competitive sports or racing on wheels

TERMINATION OF COVER

1. Insurance Policy Expired
2. Insured member ceased to be a full time student of Temasek Polytechnic
3. Exhaustion of the cover limits during the policy year

COVERAGE LIMITS

- Accidental Death: SGD 30,000
- Permanent Disablement: Up to SGD 3,000 per accident per student, inclusive of Treatment by Registered Chinese Physicians/Chiropractor, ambulance fees and fee for obtaining medical report (on reimbursement basis)
- Geographical Limit: 24 hours / Worldwide
- Follow up Treatment: Covered Up to 6 months
- Law & Jurisdiction: The Republic of Singapore Law
- Treatment by a Registered Chinese Physicians/Chiropractor: Covered, up to the limit under Accidental Medical (above) or SGD 1,000 whichever is lower

EXTENSIONS

1. Assault, Hijack, Murder, Strike, Riot, Civil Commotion and Terrorism
2. Disappearance
3. Drowning and Suffocation By Gas, Poisonous Fumes or Smoke
4. Exposure
5. Motorcycling Accidents
6. Student On Industrial Attachment
7. Students working with woodworking and/or machinery in the workshop
8. Rock-climbing and abseiling activities
9. Student taking part in Temasek Polytechnic outdoor activities, adventure, experiential learning programs and study trips.
10. Automatic Addition and Deletion
11. Severe Burns (2nd & 3rd Degree Burns) (Part of Permanent Total Disablement)
12. Ambulance fee and Medical Report fee is covered
13. Freshmen Orientation and any other activities organised by Temasek Polytechnic for full-time students.

WHERE TO OBTAIN THE CLAIM FORM

A set of the Insurance Policy, Claims Procedures, Notification Form and Claim Form is available at:

2. One-Stop Service Centre (OSC)
3. Student & Alumni Affairs Department (SAA)
4. Student Wellness & Counselling Centres (SWCC)
5. International Students’ Office (ISO) in Student Development Centre Blk 30, Level 1, Unit 7
6. Alternatively, softcopy of the forms are also available on the Student Portal – Useful information – Student Insurance

HOW TO MAKE A CLAIM

1. Notification
   Please complete the Notification of Accident Form and fax to Howden at 6258 9191 (attn: Mr. Chong Boon Sen / Ms. Yvonne Yeo) for processing and the Registrar’s Office at 6789 8164 (within 30 days of accident).

2. Prepare the claims document
   Please refer to Claims Checklist for list of documents required.

3. Keep a copy of the documents for your records

4. Submit the claim documents
   Please submit all documents to Howden Insurance Broker, 3 Anson Road #26-01, Springleaf Tower, S(079909) within 30 days of accident.

5. Claims Processing Time
   - Medical Expenses Claim: within 30 days upon receipt of all documents from last date of submission
   - Permanent Disablement Claims: waiting period of 6 months to 1 year

6. Approved Claims
   - Reimbursement of claim will be made out in cheque payment and mailed to your Singapore residential address in your claim form.
   - Students will be notified via email.

7. Declined Claims
   - Student will be notified via email the reason that claim is not payable within 30 days upon last date of submission
   - Original bills will be returned to student via post to your residential address in Singapore

MAIN CONTACT

POLICY ENQUIRY

Brandon Yeo (Mr)
DID: 6510 3767
Mobile: 9656 8287
Email: byeo@sg.howdengroup.com

CLAIMS ENQUIRY

Jenny Lim (Ms) / Janelle Thien (Ms)
DID: 6510 3777 / 6510 3779
Email: ptlim@sg.howdengroup.com / jthien@sg.howdengroup.com

INSURER:

Zurich Insurance Company Ltd, (Singapore Branch)

Updated as at: April 2014
### TABLE OF COMPENSATION

<table>
<thead>
<tr>
<th>No</th>
<th>Description</th>
<th>Percentage of Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accidental death</td>
<td>100%</td>
</tr>
<tr>
<td>2</td>
<td>Permanent and total disablement</td>
<td>150%</td>
</tr>
<tr>
<td>3</td>
<td>Total and permanent loss of use of two limbs or more limbs</td>
<td>150%</td>
</tr>
<tr>
<td>4</td>
<td>Total and permanent loss of use of one limb</td>
<td>125%</td>
</tr>
<tr>
<td>5</td>
<td>Total and irrecoverable loss of sight of both eyes</td>
<td>150%</td>
</tr>
<tr>
<td>6</td>
<td>Permanent quadriplegia, paraplegia or incurable paralysis of all limbs</td>
<td>150%</td>
</tr>
<tr>
<td>7</td>
<td>Loss of sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>8</td>
<td>Loss of or permanent loss of use of one limb and loss of sight of one eye</td>
<td>150%</td>
</tr>
<tr>
<td>9</td>
<td>Total and permanent loss of speech and hearing</td>
<td>150%</td>
</tr>
<tr>
<td>10</td>
<td>Permanent unsound mind to the extent of loss of legal capacity</td>
<td>100%</td>
</tr>
<tr>
<td>11</td>
<td>Total and permanent deafness of both ears</td>
<td>100%</td>
</tr>
<tr>
<td>12</td>
<td>Total and permanent deafness of one ear</td>
<td>30%</td>
</tr>
<tr>
<td>13</td>
<td>Total and permanent loss of speech</td>
<td>75%</td>
</tr>
<tr>
<td>14</td>
<td>Total irrecoverable loss of lens of both eyes</td>
<td>90%</td>
</tr>
<tr>
<td>15</td>
<td>Total irrecoverable loss of lens of one eye</td>
<td>65%</td>
</tr>
<tr>
<td>16</td>
<td>Total and permanent loss of use of four fingers and thumb</td>
<td>85%</td>
</tr>
<tr>
<td>17</td>
<td>Total and permanent loss of use of four fingers</td>
<td>55%</td>
</tr>
<tr>
<td>18</td>
<td>Total and permanent loss of use of one thumb both phalanges</td>
<td>40%</td>
</tr>
<tr>
<td>19</td>
<td>Total and permanent loss of use of one thumb one phalanage</td>
<td>25%</td>
</tr>
<tr>
<td>20</td>
<td>Total and permanent loss of use of one finger three phalanages</td>
<td>20%</td>
</tr>
<tr>
<td>21</td>
<td>Total and permanent loss of use of one finger two phalanages</td>
<td>15%</td>
</tr>
<tr>
<td>22</td>
<td>Total and permanent loss of use of one finger one phalanage</td>
<td>10%</td>
</tr>
<tr>
<td>23</td>
<td>Total and permanent loss of use of toes (all - one foot)</td>
<td>25%</td>
</tr>
<tr>
<td>24</td>
<td>Total and permanent loss of use of big toe (one or both phalanges)</td>
<td>10%</td>
</tr>
<tr>
<td>25</td>
<td>Total and permanent loss of use of each toe (other than big toe)</td>
<td>5%</td>
</tr>
<tr>
<td>26</td>
<td>Fractured leg or patella with established non-union</td>
<td>20%</td>
</tr>
</tbody>
</table>

### Special Conditions Applicable To Table of Compensation

i. The total compensation payable for any disabilities due to the same injury is arrived at by adding the various percentages but shall not be more than 150% of the capital sum insured and no further liability under this Policy applies for the same Insured Person for injury sustained subsequently;

ii. The Insurer will in their absolute discretion determine the percentage payable for any permanent disablement not otherwise provided for under items 1 to 35;

iii. Rules of Nines system will be used for burns assessment;

iv. There shall be no reference to the insured person’s occupation in determining the nature of the disablement sustained by the insured person.

### IMPORTANT NOTE:

This is only a summary. The insurance benefits will be governed by the master policy contract from Zurich Insurance Company Ltd, (Singapore Branch)

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Updated as at: April 2014
FREQUENTLY ASKED QUESTIONS (FAQs)

1) What does the insurance cover?
The insurance provides coverage against any accidental injury. A lump sum amount will be payable upon death or permanent disablement. The coverage also includes accidental medical reimbursement.

2) Is Traditional Chinese Medicine Covered?
Yes, it must be registered by Singapore Ministry of Health (MOH)/Traditional Chinese Medicine Practitioner Board (TCMPB). You may go to the following website to find a registered Chinese Physicians in Singapore: http://www.tcmpb.gov.sg/tcm/searchtcmp.do

3) Am I covered for any illnesses?
No, the insurance only covers accidental injury.

4) Am I covered during my Exchange Program/Industrial Attachment?
You are covered if it is approved and/or assigned by Temasek Polytechnic.

5) Am I covered for medical expenses while I am working part-time during term or vacation?
No, you will not be covered other than those approved and/or assigned by Temasek Polytechnic.

6) Will I be covered if I go back to my home country or travel during vacation?
Yes, you will be covered as long as you are a registered full-time student of Temasek Polytechnic, up to a maximum of 6 months while overseas.

7) Do I have to pay medical costs myself?
Yes, you will have to pay first and submit a claim for reimbursement.

8) When should I submit my claim?
All the claims should be notified to us within 30 days from the date of accident follow by supporting documents. All relevant supporting documents must be submitted within 6 months from the date of notification of claims to us. If you are unable to submit within the specific timeline, do notify us and provide reason. Claims will be rejected if we do not hear from you within 6 months from the date of notification of claims to us.

9) What are the documents required for claim submission?
Please refer to Claims Checklist for list of documents required.

10) If my hospital bill has been paid by Medishield or Medisave-approved integrated shield plan, can I claim from this insurance again?
No, as medical bills can only be reimbursed once. However, if the bill is not fully paid, please submit the claim for processing.

11) I have submitted a personal accident medical claim earlier. I wish to submit follow-up treatment bills. What should I do?
Please attach a note to state if Temasek Polytechnic, follow-up claim and your contact no./email with original medical bills/receipts.

12) How long does it take to process my claim?
Upon receipt of all documentation (including supporting documents) from last date of submission, medical claims will be processed within 30 days. Death or disablement claims may take longer. Waiting period of 6 months i.e. 1 year is applicable for permanent disablement claims to be payable.

13) How will I be notified of the result of my claim?
You will be notified through email. Reimbursement for approved claims will be via cheque payment to you through your polytechnic.

14) Is it compulsory for my Attending Doctor to complete page 4 of the Claim Form?
No. For Outpatient Consultation & Treatment at A&E Dept, there is no need to get the attending doctor to complete Page 4 of the Claim Form as the Discharge Summary will suffice. For Outpatient Consultation & Treatment at Private GPs, you can get a doctor’s memo or request the doctor to state your diagnosis and cause of diagnosis on the back of your medical certificate / original receipt (endorsed with the attending doctor’s stamp).

** Please note that Insurer reserves the right to request you to get your attending doctor to complete page 4 of the Claim Form if the Insurer wants to investigate or find out more details of the claim and/or injury.

15) If I have any enquiries on my policy coverage, who can I contact?
Howden Insurance Brokers Pte Ltd • Office Hours: 9am to 6pm

1) Brandon Yeo (Mr)
Account Manager
DID: 6510 3767
Mobile: 9656 8287
Email: byeo@sg.howdengroup.com

For email correspondence: Please state “Temasek Polytechnic – Student Name & NRIC - Policy Coverage Enquiry” as your subject item.

16) If I have any enquiries on my submitted claims, who can I contact?
Howden Insurance Brokers Pte Ltd • Office Hours: 9am to 6pm

1) Jenny Lim (Ms)
DID: 6510 3777
Email: jlim@sg.howdengroup.com

2) Janelle Thien (Ms)
DID: 6510 3779
Email: jthien@sg.howdengroup.com

For email correspondence: Please state “Temasek Polytechnic – Student Name & NRIC – Claims Enquiry” as your subject item.

17) When would my coverage terminate?
Your coverage would be terminated when you ceased to be a full time student of Temasek Polytechnic or when Temasek Polytechnic Group Personal Accident Insurance Policy expired.

Important - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your polytechnic has with Zurich Insurance Company Ltd.

Updated as at: April 2014