

Summary of NUS Student Travel Insurance

Name of Insured:	National University of Singapore
Nature of Business:	Education
Eligibility :	<p>On Students who have been registered, enrolled, admitted or accepted into any programmes, activities, courses or classes offered, conducted or administered by the University and who travel overseas on or for activities, or purposes approved, endorsed, organised, sponsored or authorised by NUS.</p> <p>The Conferment Date will be the official end to Students' candidature with NUS .</p>
Period of Insurance:	1 July 2018 to 30 June 2019
Age Limit:	Age 16 - 80 years of age
Per Trip Duration:	<p>Up to 730 days (inclusive of personal deviation immediately before and/or after an Official NUS Student Trip , up to a maximum 60 cumulative days). Any personal vacation taken during the Official NUS Student Trip period will not form part of the 60 days allowed for personal deviation.</p> <p>With Option to extend the Personal Deviation beyond 60 cumulative days, subject to : (a) Prior Notification and Acceptance ; and (b) Payment of Additional Premium of S\$20.00 per block of 10 days or part thereof. No refund or premium will be allowed once the Personal Deviation extension has been activated and paid up.</p> <p>NB :</p> <ul style="list-style-type: none"> ● Official Trip plus all Personal Deviation shall not exceed 730 days Per Trip. ● All Trips must commence from Singapore and end in Singapore . ● Students can choose to return to Home Country instead of returning to Country of Residence (i.e. Singapore) after the completion of the Official Trip, this is now allowed. However, do note this insurance cover will terminate upon expiry of the Personal Deviation period as allowed under this Policy or upon Insured Person arriving <u>at his home town</u> in the Home Country whichever is earlier.
Country of Residence:	Singapore
Territorial Limit	<p>Worldwide</p> <p>Excluding following Countries which are subject to US Economic Sanctions :</p> <ul style="list-style-type: none"> ● Cuba ● Iran ● North Korean ● North Sudan ● Syria ● Crimea
Basis of Coverage:	As per below
Aggregate Limit:	<p>SGD 30,000,000 per conveyance For Offshore Vessels or Oil Rigs : – subject Maximum 20 lives up to SGD 3,500,000 per offshore vessel / oil rig.</p>
Terrorism Cover:	Full Terrorism (Including nuclear, chemical & biological terrorism)
Administration Policy:	Please note that this travel program has to be administered through the Singapore office (ie. Premium & claims made through the Spore office)

Benefit Description		Benefit Amount (SGD)
Personal Accident Coverage		
1. Accidental Death & Permanent Disablement - 150% PDCS scale - Include 2nd & 3rd degree burns	Up to	250,000
2. Funeral Benefit & Related Expenses	Up to	5,000
Medical & Related Expenses Coverage		
3. Medical Expenses with Return Treatment - Excess: SGD 50 for each and every claim - Chinese Physician Expenses up to SGD1,000 Return Treatment : a) If medical treatment had been sought Overseas, the Insured Person has up to a max of 60 days upon return to Singapore to continue treatment, or up to a max of S\$12,500/-, whichever occurs first ; b) If medical treatment had not been sought Overseas, the Insured Person must seek medical treatment within 7 days from date of return to Singapore and thereafter up to 30 days to continue medical treatment in Singapore or up to a max of S\$12,500 whichever occurs first.	Up to	250,000
4. Emergency Medical Evacuation (Chubb Assistance)	Up to	Unlimited
5. Repatriation of Mortal Remains (Chubb Assistance)	Up to	Unlimited
6. Compassionate Visit by Relative or Friends	Up to	5,000
Travel Inconvenience Coverage		
7. Travel Delay - SGD 200 per 6 hours of continuous delay	Up to	500
8. Loss or Damage of Personal Baggage and Property - Excess: SGD 50 for each and every claim - Limit SGD500 per article, pair or set	Up to	2,000
9. Loss of Personal Money & Travel Documents - Excess: SGD 50 for each and every claim - Loss of cash capped @ maximum SGD500	Up to	1,000
10. Baggage Delay - SGD 200 per 6 hours of continuous delay	Up to	500
11. Overbooked Flight	Up to	200
12. Trip Cancellation/ Trip Curtailment/ Rearrangement / Postponement	Up to	1,500
13. Travel Misconnection -SGD 200 per 6 hours	Up to	500
14. Emergency Phone Charges	Up to	100
15. Political Evacuation	Up to	20,000
16. Search and Rescue	Up to	5,000
17. Personal Liability - Any one occurrence and in the aggregate	Up to	500,000

Important Notes :

1. Terms, conditions and exclusions as per Federal Insurance Company's standard Group Travel Policy Wording.
2. Chubb Insurance reserve our rights to revise the terms if there are material changes to the underwriting information/ facts provided.
3. Extended to cover students on Industrial Attachment Programmes
4. Extended to cover overseas sporting events & tournaments (representing NUS only)
No cover is granted for students who represent Singapore or other Third Party Organisation
5. Extended to cover overseas voluntary work (exclude usage of heavy machinery)
6. Extended to cover Students who are aged below sixteen (16) years
(on 50% coverage for Accidental Death & Permanent Disablement & Medical Expenses ;
other benefits as per schedule of benefits)
7. Extended to cover annual motor drag race event
8. Extended to cover offshore vessel & oil rig risks (Maximum 20 lives up to SGD 3,500,000 per offshore vessel or oil rig)
9. Extended to cover "Passive War" –
"Passive War" means passive involvement in War, invasion, Civil War or in a Strike, or Riot by an Insured Person that is entirely beyond the control of the Insured Person. Cover is automatically extended for a maximum period of fourteen (14) days if War does break out for the Insured Person to take all reasonable steps to make arrangements to travel to another destination.
10. There will be no cover when Policy expires on the last day of Policy Period, i.e. 30 June 2019, unless the Policy is renewed. Notwithstanding any additional premiums which may have been paid for extension of Personal Deviation beyond the 60 days, this extension will be invalid if the Main Policy is not renewed beyond the expiry date.
11. Extend to cover "Mental Illness" & Pre-existing Condition up to S\$1,000 respectively
12. Validity of Certificates of Insurance issued, will also be subjected to the policy being renewed beyond 30 June 2019.

Extensions :

- (1) Assault , Hijack and Murder
- (2) Disappearance
- (3) Drowning and Suffocation by Gas, Poisonous Fumes or Smoke
- (4) Exposure
- (5) Strike, Riot, Civil Commotion
- (6) Terrorism
- (7) Motorcycling
- (8) Accidental Miscarriage

Main Exclusion Clauses :

- (1) Civil War or Foreign War.
[“**Civil War**” means armed opposition between two or more parties belonging to the same country where The opposing parties are of different ethnic, religious or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, Coup d’etat, the consequences of Martial Law.
“**Foreign War**” means armed opposition, whether declared or not declared between two countries.]
- (2) the Insured Persons are engaging in naval, military or airforce services or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 39 of the Republic of Singapore.
- (3) the Insured Persons are (i) engaging in testing of any kind of conveyance; (ii) being employed as a manual worker; (iii) engaging in mining or aerial photography, or (iv) engaging in handling of explosives.
- (4) Suicide pacts or agreement while sane or insane or any intentional self-inflicted injury.
- (5) whilst under the influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
- (6) whilst the Insured Person engaging in professional sports.
- (7) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and nuclear weapon materials.
- (8) Any psychiatric, psychological, affective, mental, behavioural or sleep disorder, irrespective of whether a physiological cause is known or suspected.
- (9) Congenital anomalies will be considered a permanent exclusion under this Policy.
- (10) The Insured Person contracting Acquired Immunodeficiency Syndrome (AIDS), any AIDS related disease or any sexually transmitted disease.
- (11) Any condition which is , results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental Miscarriage) or abortion.
- (12) The Insured Person engaging in aviation, other than as a fare-paying passenger in a fare-paying passenger in a fixed-wing aircraft provided and operated by airline which is duly licenced for the regular transportation of passengers.

Other Excluded Areas / Expenses :

- (1) Trips undertaken against the advice of a Physician ;
- (2) Expenses which are coverable from any other Policy
- (3) Dental and Optical Expenses are not covered unless these are as a result of an Accident
- (4) Any prosthesis, lenses, spectacles, hearing aid, dentures or other medical equipment
- (5) Loss of data recorded on tapes, cards, discs or otherwise
- (6) Baggage left unattended in public places or left in unoccupied vehicles are not covered unless all windows, doors, luggage compartments are completely closed and securely locked
- (7) Loss due to wear or tear, atmospheric or climate conditions, mechanical or electrical failure
- (8) Any devaluation of currency or shortage due to errors or omissions during any transactions involving money are not deemed as loss of Money under the Policy
- (9) Loss of Baggage or Personal Property or Money due to any illegal unlawful act by the Insured Person or Confiscation, detention or destruction by customs or other authorities are excluded

List of Excluded Countries :

The following countries are subject to US economic sanctions and hence are excluded :
 (updated at 3 June 2018)

●	Cuba
●	Iran
●	North Korea
●	North Sudan
●	Syria
●	Crimea

Chubb Insurance may consider on a case-to-case basis to extend cover for Students on Official NUS Student Trips to some of these “excluded” countries, subject to following details and approval **prior** to trip departure :

- a) Full Name of Student
- b) NRIC No. and Passport No.
- c) Purpose of the Trip
- d) Exact Duration of the Trip