

FREQUENTLY ASKED QUESTIONS:

INSURANCE COVERAGE

1. Which of my trips will be covered by the NUS Annual Student Travel Insurance Policy?

All students travelling overseas for activities or purposes **approved, endorsed, organized, sponsored or authorised** by NUS will be covered by the NUS Student Travel Insurance Policy. Such trips shall be referred to as “Official NUS Student Trips” in short for purpose of this policy. Trips must **commence** and **end** in Singapore** and shall not exceed 730 days in all (inclusive of 60 cumulative days of Personal Deviation immediately before and/or after an Official NUS Student Trip)

*** For Students who choose to go back to Home Country after an Official Trip with no intention of returning to Singapore, this travel insurance will terminate upon utilization of the 60 days personal deviation or upon their arrival at their home town whichever occurs first.*

2. What is the definition of NUS Students?

For the purpose of the travel insurance policy, “Students” have been defined as “Persons who have been registered, enrolled, admitted or accepted into any programs, 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.”

3. What is the end date of Student’s candidature with NUS?

The Conferment Date will be the official end to Students’ candidature with NUS.

4. How do I get my trips covered by NUS?

Students to ensure that trips are **approved, endorsed, organised, sponsored or authorised** in writing by the relevant approving authority in the Faculty / Department / Centre / Program for such official NUS student trips. Students/ Departments are to keep proper record of the approval / endorsement for the Official NUS Student Trips **and also Date of Departure from Singapore and Arrival to Singapore as this will account for the Personal Deviation.**

Students are required to submit these proofs in the event of claim submission to the insurers.

5. What do I have to do to be covered under the NUS Student Travel Insurance?

You do not have to do anything to be covered by the NUS Student Travel Insurance, Cover is automatic as long as you are a NUS Student and travelling overseas for activities or purposes **approved, endorsed, organized, sponsored or authorized by NUS** and leaving from Singapore

6. What are the benefits & exclusions?

Please refer to “[Summary of Policy Cover](#)”.

7. If I go for multiple trips within a year, will I still be covered by the travel insurance policy?

Yes. There is no limit in the number of trips which you may make during the year, but it must be for an NUS endorsed activity, i.e. “Official NUS Student Trip”;

Effective from 1 Jan 2017, “Per Trip” has been extended to not exceeding 730 days (inclusive of 60 days of Personal Deviation taken immediately before and after the Official NUS Student Trip)

“Per Trip” is defined is a round trip commencing and ending in Singapore.

8. If I am going for a leisure / home trip, am I covered by this travel insurance policy?

No, this policy covers only NUS endorsed and authorized trips; **pure** leisure / home trips are not covered.

If you are going for home leave that immediately connects to an Official Student Trip, this can be covered subject to adequacy of the personal deviation as allowed under the policy, i.e. 60 days or as extended at additional premium.

The duration whilst you are in your home country will be deemed as personal deviation.

9. What is Personal Deviation and is there cover for Personal Deviation (PD)?

Personal Deviation (**PD** in short) refers to trips taken for personal vacation.

This can take place during the term of the Official Trip and outside of the Official Trip (i.e. immediately before & after)

There is no capping on the no. of days for personal travel during the term of the Official Trip.

But for PD taken outside of an Official Trip, this is subject to a maximum total of ****31 days (if students depart Singapore prior to 1 Dec 2016) or **60 days (if students depart Singapore on/after 1 Dec 2016)**

This Travel Insurance will terminate upon utilization of the ****31/60 days** and there will be **NO** cover for the balance of the trip unless the extension for personal deviation is exercised. Such extension should preferably be activated prior to your trip departure from Singapore, with payment of the appropriate additional premiums.

*(Please submit the completed "Request for Extension of Personal Deviation beyond **31/60 days" form via email).* Extension of the personal deviation will only be activated upon receipt of your premium cheque for the appropriate additional premium

The additional premium applicable is SGD20.00 per block of 10 days or part thereof to be payable upfront to "Marsh Singapore Pte Ltd".

There will be no refund of premium once the PD Extension has been activated.

Example (1) [Students departing Singapore before 1 Dec 2016]:

Official NUS Student Trip		Travel Dates, inclusive of Personal Deviation		Personal Deviation (PD)		
Start Date	End Date	Depart from Singapore	Arrive in Singapore	Total Duration of Personal Deviation	Extension PD (beyond 31 days)	Additional Premium for PD
9-Jan-17	5-May-17	28-Nov-16	31-May-17	68	37	80.00

28 Nov 16 to 8 Jan 17: Personal Deviation (42 days)

9 Jan 17 to 5 May 17: Official Trip

6 May 17 to 31 May 17: Personal Deviation (26 days)

Personal Deviation allowed under policy: 31 days

Total No. of Personal Deviation days: 68 days (exceeded by 37 days)

The 30 days allowed under the policy will be fully utilized by 28 Oct 2017

There will be no insurance cover from 29 Dec 2016 onwards unless the PD extension is purchased and premium paid up. (Premium applicable is S\$80 for the additional 37 days of PD)

Example (2) [Students departing on/after 1 Dec 2016]:

Official NUS Student Trip		Travel Dates, inclusive of Personal Deviation		Personal Deviation (PD)		
Start Date	End Date	Depart from Singapore	Arrive in Singapore	Total Duration of Personal Deviation	Extn on PD (beyond 60 days)	Addl Prem for PD
19-Jun-17	17-Oct-17	28-Apr-17	3-Nov-17	69	9	20.00

28 Apr 17 to 18 Jun 17: Personal Deviation (52 days)
 19 Jun 17 to 17 Oct 17: Official Trip
 18 Oct 17 to 3 Nov 17: Personal Deviation (17 days)

Personal Deviation allowed under policy: 60 days
 Total No. of Personal Deviation days: 69 (exceeded by 9 days)
 The 60 days allowed under the policy will be fully utilized by 25 Oct 2017

There will be no insurance cover from 26 Oct 2017 onwards unless the PD extension is purchased and premium paid up. (Premium applicable is S\$20 for the additional 9 days of PD)

10. Is there any restriction if I travel out of my host country during the term of my Official Trip and will I be covered?

There is no territorial restriction. You can travel anywhere in the worldwide except to the “excluded” countries.

11. After my Official Trip, I may want to return to my Home Country for good instead of coming back to Singapore. Will I be covered?

The intention of this policy is to provide cover for Students departing from and returning to Singapore. If Students decide to return to Home Country for good instead of returning to Singapore, this insurance will terminate upon the expiry of the personal deviation period as allowed under policy or upon the Insured Person **arriving at his home town** in the Home Country whichever is earlier.

12. My host university requires me to provide proof of Health Insurance; otherwise I am required to take up additional insurance as provided by my host university. Will NUS be able to furnish me with this proof of insurance?

Yes, we can request insurers to issue you with a Certificate of Insurance (COI) which will reflect your name and your travel details as well as a summary of the benefits covered under the Policy. You can submit the COI to the host University for their consideration to waive the additional insurance requirement. Acceptance of NUS-arranged insurance is at the prerogative of the host university.

13. I need to apply for Visa and they require me to show proof of my travel insurance. Likewise I also need proof of insurance to apply for residence permit in the country I am going to. How do I go about getting this proof?

You can download the “Certification for Visa/Permit Application Form” from the intranet link and forward the completed form to Marsh. Marsh will arrange for insurers to issue a Certificate of Insurance (COI) for your use. Please refer to Marsh’s contacts indicated in the form.

The form can be found at: <http://www.nus.edu.sg/finance/doc/students/declaration-form-for-visa-application.xlsx>

- 14. My travel dates are not confirmed as yet. I may consider taking a short holiday after my official trip but these are not fixed yet. What dates should I indicate under the “Certification for Visa/Permit Application Form”?**

For the purpose of issuance of the COI, whether for application of Visa or Residence Permit or for submission to the host university, tentative dates are fine as long as these are sufficient to meet the requirements of immigration or the host university.

However, you will need to have firm travel dates to compute your total personal deviation days (taken outside of the Official Trip) as the policy only provides free cover up to 60 days.

- 15. The current period of insurance is up till 30 June 2018, but my trip goes beyond this date. How do I go about to get a COI that goes beyond 30 June 2018?**

The COI effective dates will reflect the duration as per what is submitted in the declaration form. However, the validity of the COI beyond 30 June 2018 will be subjected to the policy being renewed beyond this expiry. The COI will also have this subjectivity reflected on it.

- 16. Can I purchase a higher limit for the Medical Expenses benefit under this Student Travel Policy?**

No. The benefits / limits under the NUS Student Travel Policy cannot be amended.

- 17. If I am going overseas to represent NUS in sports or sporting activities, will I be covered?**

Yes, cover is granted for NUS overseas sporting events & tournaments. Do take note that there is no cover if students are engaging in professional sports.

This insurance also does not extend to students who are representing Singapore or other third party organisations.

- 18. Can I stay in any class of ward in the hospital?**

Yes, you may stay in any class of ward in hospital, but the actual room and board charges shall be restricted to a ward category not higher than single-bedded, which is defined as a standard class single-bedded air-conditioned room. All treatment must be prescribed by a Physician in order for expenses to be reimbursed under the Policy.

- 19. Will I be covered if I seek TCM treatment?**

Yes, the policy provides for TCM treatment, subject to policy terms and conditions

- 20. Are dental and optical expenses covered?**

Dental and optical expenses are not covered unless these are as a result of an accident.

- 21. Does this insurance extend to cover damage to rental vehicles or liability to third parties arising from the use of the rental vehicle?**

No. This area of claim will fall under the Motor Insurance of the rental vehicle.

- 22. I will graduate mid-term during my Official Trip. Will I still be eligible for cover under this insurance?**

If you are still a registered Student of NUS at the time you leave Singapore for an Official Trip, you will be covered for the trip, subject to terms and conditions of the policy.

23. Are there any countries excluded from coverage?

Yes. The following Countries are subject to US Economic Sanctions and hence are excluded:

- Cuba
- Iran
- North Korean
- North Sudan
- Syria
- Crimea

Insurer can consider on a case-to-case basis to cover Students on Official NUS Student Trips who are travelling to some of these “excluded” countries. To enable Insurer to obtain sanction clearance for travel to the excluded countries, please complete the “*Travel Declarations for Student to Excluded Countries*” Form, rendering the preliminary details for Insurer’s consideration.

Any change in the details of travel will have to be subject to separate sanction clearance even though underwriters may have consented to the earlier details, failing which there will no insurance cover for the trips to the excluded country.

24. Under what circumstances will “Travel Delay” be triggered?

Travel delay claim will trigger under the following circumstances:

- If the Common Carrier which the Insured Person has arranged to travel on is delayed for more than 6 hours from the specified time in the itinerary, due to:
 - a) Strike/Industrial action;
 - b) Adverse Weather Conditions;
 - c) Civil Commotion;
 - d) Terrorism, Bomb Threats;
 - e) Natural Catastrophe (Hurricane, Typhoon, Earthquake or Tsunami)
 - f) Mechanical breakdown/derangement of that common carrier; or
 - g) Grounding of an aircraft as a result of mechanical or structural defect.

25. Under what circumstances will “Travel Misconnection” be triggered?

If during the period of insurance, whilst the Insured Person is on a trip, the Insured Person misses a connecting flight due to :

- a) The late arrival of his incoming flight ;
- b) Any event leading to airspace or airport closure; and

no alternative transportation is made available by the Public Conveyance to the Insured Person, Insurer will pay up to the benefit amount as shown in the policy schedule.

26. Under what circumstances will “Cancellation/ Curtailment/ Rearrangement/ Postponement be triggered?

Cancellation

If during the period of insurance, an Insured Person is forced to cancel a planned trip prior to the commencement of the planned trip as a result of a “**Specified Cause**” occurring within 30 days of the planned trip, the policy will indemnify in respect of the Cancellation Expenses incurred (refer to expenses payable under a contract, or forfeited or unrecoverable expenses , deposits, advance payments for travel or accommodation)

Curtailment and Rearrangement

If during the period of insurance, an Insured Person is forced to curtail or alter the itinerary of a planned trip during the course of the trip as a result of a “**Specified Cause**” , the policy will indemnify in respect of Curtailment Expenses and/or Rearrangement Expenses ((refer to expenses payable under a contract, or forfeited or unrecoverable expenses , deposits, advance payments for travel or accommodation)

“Specified Cause” means any of the following, affecting the Insured Person:

- a) Death or bodily injury or sickness rendering Insured Person unfit to travel ;
- b) Death of a close relative or a close business associate or bodily injury or sickness of such person necessitating him to be confined to a hospital;
- c) Compulsory quarantine, jury service, subpoena or Hijack;
- d) Unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or Natural Catastrophe arising out of circumstances beyond the control of the Insured ;
- e) The Insured Person’s residence or usual place of employment in the Country of Residence becoming uninhabitable resulting from fire, storm, flood, theft, subsidence or malicious damage.

Postponement

1. If during the period of insurance, an Insured Person’s Journey is postponed due to any of the following occurring within 30 days before the departure of the planned trip :
 - a) Serious injury or serious sickness or compulsory quarantine of the Insured Person
 - b) Death, serious injury or serious sickness of a close relative
 - c) Death, serious injury or serious sickness or compulsory quarantine of a close business associate
 - d) Unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or Natural Catastrophe arising out of circumstances beyond the control of the Insured at the first destination of the journey
 - e) Subpoena or jury service.
2. If, during the period of insurance, a Journey is postponed due to the following occurring within one week before the departure of the Journey :
 - a) Insured Person’s residence or usual place of employment in his Country of Residence becoming uninhabitable resulting from fire, storm, flood, theft, subsidence or malicious damage occurring within one week before the departure date and which requires the Insured Person to be present at the premises on the departure date

Insurers will pay up to the benefit amount, for the resulting change fees or rebooking fee.

27. I am a NUS graduate and have departed Singapore for the exchange programme in September 2016 and will return to Singapore in April 2017.

Which policy benefits / conditions will apply if there is a claim incident?

Depending on the date of the claim incident – if it happens on/before 31 Dec 2016, the 2016 policy will apply; likewise if incident happens on/after 1 Jan 2017, the 2017 policy terms and conditions and benefits will apply.

INSURANCE CLAIMS

1. How do I submit claims?

Please [click here](#) to access the Claim Procedures.

2. What is the Time Frame for Submitting Claim?

As soon as possible after the **occurrence** or Within 30 days upon return to Singapore; notification to be made via email [**TravelClaims.SG@chubb.com**] together with scanned claim forms/ notifications/ other claims supporting documents to Chubb Insurance.

Original medical receipts are required for individual bills with a value in excess of S\$300.

3. How are claim payments reimbursed to claimants?

There are 2 modes of payment, either as Electronic Funds Transfer (GIRO), or by cheque settlement.

Cheque will be mailed to a Singapore address provided by the claimant. Claimant is required to select the mode of payment by indicating it in the Claim Form. All payments will be made in SGD.

4. What is the processing time for insurance claim?

Upon receipt of ALL supporting documents, insurer will take about 14 to 21 working days to process the claim. For the more complicated cases, a longer duration is expected.

5. If I have purchased more than 1 travel insurance policy, can I still make a claim under this insurance?

If you have more than 1 travel insurance policy, the claim will have to be submitted under your other policy first; NUS insurance policy will only come in when your other policy is insufficient.

However, if Accidental Death & Permanent Disablement claim is involved, both policies will be triggered.

6. If I suffer from pre-existing medical conditions – can I claim?

No. Policy **excludes** all forms of pre-existing conditions. If you have been diagnosed, received treatment or have been prescribed with drugs **within 12 months** preceding the trip / you are reasonably aware of. Congenital anomalies are permanent exclusions in the policy.

7. What should I do if I lose my personal property, money or travel documents?

You will need to file a report with the local police or the transport carrier (if loss happened in the airport) or the local branch or agent of the issuing authority (in the case of travel documents) **within 24 hours of discovery**.

8. What is the excess for this insurance cover?

Please refer to the information below:

Benefit Description	Excess
Medical Expenses with Return Treatment	SGD 50 for each and every claim.
Loss or Damage of Personal Baggage and Property	SGD 50 for each and every claim.
Loss of Personal Money & Travel Documents	SGD 50 for each and every claim.

9. How much will I be indemnified if I lose my Personal Property/ Baggage?

- a) If item is less than 2 years old at date of loss, Insurer will pay the replacement cost of a similar item;
- b) If the age of the lost or damaged items is more than 2 years or Insured cannot prove its age, the reimbursement will be on a basis of original purchase cost less depreciation or the cost of repair whichever is lower
- c) Do note policy has a capping of up to S\$500/- any article or pair-set of articles

10. For Personal Liability Claims – what should I do if I accidentally damage Third Party Property or injure a Third Party?

- a) Report the incident to Chubb Insurance as soon as possible ;
- b) You must never admit, offer or promise payment to the third party without the consent of the Insurers;
- c) All letters of claim, writ, summons or process to be forwarded to Insurer immediately when received.

11. Will the Policy pay for costs of medication purchase from the Pharmacy in overseas countries?

The Policy will cover medications purchased from pharmacies if **prescribed by** medical practitioners **following a consultation for a sickness or injury sustained whilst you are on an official overseas trip**. Hence, in your claims submission, your claim for the medical consultation should be submitted together with the receipt for the medications purchased from the Pharmacy, so that underwriters can relate the expenses. A copy of the prescriptions given by the medical practitioners should also be attached.

12. If I need to be admitted into a Hospital because of a medical condition, can the Insurer pay the medical expenses on my behalf?

Medical Expenses Claims are on reimbursement basis, i.e. The Insured Persons will have to pay all bills first and then seek Insurer's reimbursement.

Insurers do not undertake any payment on behalf of the Insured Person and they also do not issue Letters of Guarantee to the Hospitals.

13. If I am unwell, which are the clinics or hospitals that I can visit?

Please call Chubb Assistance Hotline No.: +65 6836 2922 for assistance.

14. Who do I call in the event of any emergency when I am overseas?

Please call: Chubb Assistance at Tel: (65) 6836 2922 (24/7)

Student/ Informant to furnish the following information when contacting Chubb Assistance (AAI):

Student Name :	
Identification No.	
Contact No.	
Name of Programme Student is enrolled on	
Policy No.	92326313
Policy Period	01 Jan 17 - 30 Jun 18
Location	
Nature of Assistance Required	

Please [click here](#) for contacts on “Emergency Medical Assistance”

CONTACT DETAILS

Who do I contact for insurance claim & related issue?

(A) For claims submission, please contact **Chubb Insurance Singapore Limited** :

Mailing Address:

➤ 138 Market Street, #11-01, CapitaGreen, Singapore 048946

Email Address for Submission of New Claims and Claim correspondences:

➤ TravelClaims.SG@Chubb.com

Claims Hotline:

➤ +65-6299-0988

Please quote the Chubb Claim Reference Number during your call.

Operating Hours: Monday to Friday, 9AM – 5PM (Excluding Public Holidays),

(B) **General Enquiries on Claims**

Teo Hong Tin +65 6922 8201

Email Address : HongTin.Teo@marsh.com

(C) **General Enquiries on Insurance Coverage or Request for Certificate of Insurance**

Cayden Lim +65 6922 8273

Rebecca Low +65 6922 8281

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