FACT SHEET
NUS Group Personal Accident (GPA) Insurance

Eligibility
Registered, Active and Full-Time
(a) Local and International Undergraduate Students and
(b) Local and International Graduate and Non-graduating Students
of National University of Singapore (NUS) who have paid the insurance premium.
(Local refers to Singaporeans or Singapore Permanent Residents.)

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

Period of Insurance

(a) Undergraduate Students
Commences on 1 August 2017 and
ends on the conferment date.

(b) Graduate and Non-graduating Students
Commences on matriculation date and ends on the conferment date.

For special cases, coverage period will be as advised by NUS.

Geographical Scope of Cover
Worldwide, subject to:
(a) Official NUS trip
Covered
(b) Non-official NUS trip
Covered up to 185 consecutive days
(c) International Student who returns to his home country
for medical treatment
Not Covered

Extensions
(a) Covers all programs, activities and events, sports and competitions organised,
authorised and/or approved by NUS, NUS Student Societies and/or its Clubs or
in which the student participates as a representative of NUS, held in Singapore
or overseas;
(b) Covers first year students who
• Participate in the freshmen orientation and any activities organised by
NUS, NUS Student Societies and/or its Clubs (approved by OSA)
• Visit the NUS campuses for administrative, course related reasons
and which may be held prior to the student’s commencement date of cover.
If the student does not matriculate or if the offer from NUS is withdrawn, the
student will be covered for follow-up treatment up to 3 months from the date of accident.
(c) Covers first year international students upon their arrival in Singapore or one (1)
month prior to the commencement date whichever is later.
(d) Covers radiation, chemical contamination and similar hazards for students who are
involved in laboratory work in NUS or a collaborator’s laboratory in Singapore
or overseas;
(e) Covers occupationally acquired HIV for students of the medical, nursing, dental
and similar health related faculties/schools;
(f) Covers scuba diving for research and leisure scuba diving if it is organised,
authorised and/or approved by NUS, NUS Student Societies and/or its Clubs or
in which the student participates as a representative of NUS, held in Singapore
or overseas;
(g) Strike, riot, civil commotion, hijack, murder, assault
(h) Suffocation by smoke, poisonous fumes, gas and drowning
(i) Exposure
(j) Disappearance
(k) Motorcycling (as a rider or a pillion rider)
(l) Terrorism including biological, chemical and nuclear causes/substances
(m) Unscheduled flight
(n) Peacetime reservist training
(o) Accidental miscarriage
(p) Third degree burns

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 next semester, after the semester 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 $30,000,000 per event. In the event the maximum liability should exceed
$30,000,000 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.

Benefits

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>$30,000</td>
</tr>
<tr>
<td>Permanent Disablement (Refer to Table of Compensation)</td>
<td></td>
</tr>
<tr>
<td>Funeral Expenses</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Medical Expenses (per accident)
including follow-up medical treatment incurred within one (1) year
from the date of accident (even after the student has graduated or
policy has expired provided the accident occurred during the policy
period)

- Treatment by a Physiotherapist (with referral from a physician)
- Treatment by a licensed and registered Traditional Chinese
Medical Practitioner up to $500 per accident
- Dental Treatment to restore or treat damage to sound natural teeth
following an accident
- Medical Report Fee (if requested by the insurer)
- Ambulance Fee (for emergency transportation to a hospital) up to
$500 per accident
- Injury due to fainting e.g. bruises sustained in fall during fainting
(cause of fainting is not covered)

Mobility Aid
e.g. wheelchair in event of permanent disablement
$2,000 per accident

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
Prepare/obtain the following documents:

- 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
- Copy of Referral Letter, A&E Memo if any
- Copy of Written Test Reports (e.g. x-ray, MRI), if any
- Copy of Police Report
  (for road traffic accident cases)
- Original Medical Report
  (for cases of emergency hospitalisation overseas)
- HAB – hospitalisation and/or surgery

STEP 2
Please email the documents to MYCG.
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.

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.

Students will be notified of the claim result by email. For approved medical expense
claims, the reimbursement will be credited into the student’s bank account.
FACT SHEET

NUS Group Personal Accident (GPA) Insurance

Permanent Disability - Table of Compensation

<table>
<thead>
<tr>
<th>Description</th>
<th>% of Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loss of Life</td>
<td>100</td>
</tr>
<tr>
<td>2. Permanent Total Disabilty</td>
<td>150</td>
</tr>
<tr>
<td>3. Loss of or the permanent total loss of use of two limbs</td>
<td>150</td>
</tr>
<tr>
<td>4. Loss of or the permanent total loss of use of one limb</td>
<td>125</td>
</tr>
<tr>
<td>5. Permanent total loss of sight of both eyes</td>
<td>150</td>
</tr>
<tr>
<td>6. Permanent total loss of sight of one eye</td>
<td>100</td>
</tr>
<tr>
<td>7. Loss of or the permanent total loss of use of any one limb and loss of sight of one eye</td>
<td>150</td>
</tr>
<tr>
<td>8. Loss of speech and hearing</td>
<td>150</td>
</tr>
<tr>
<td>9. Permanent and incurable insanity</td>
<td>100</td>
</tr>
<tr>
<td>10. Permanent total loss of hearing in</td>
<td></td>
</tr>
<tr>
<td>- both ears</td>
<td>75</td>
</tr>
<tr>
<td>- one ear</td>
<td>25</td>
</tr>
<tr>
<td>11. Loss of speech</td>
<td>50</td>
</tr>
<tr>
<td>12. Permanent total loss of the lens of one eye</td>
<td>50</td>
</tr>
<tr>
<td>13. Loss of or the permanent total loss of use of four fingers and thumb of</td>
<td></td>
</tr>
<tr>
<td>- right hand</td>
<td>70</td>
</tr>
<tr>
<td>- left hand</td>
<td>50</td>
</tr>
<tr>
<td>14. Total loss of or the permanent total loss of use of four fingers of</td>
<td></td>
</tr>
<tr>
<td>- right hand</td>
<td>40</td>
</tr>
<tr>
<td>- left hand</td>
<td>30</td>
</tr>
<tr>
<td>15. Loss of or the permanent total loss of use of one thumb</td>
<td></td>
</tr>
<tr>
<td>- both right phalanges</td>
<td>30</td>
</tr>
<tr>
<td>- one right phalanx</td>
<td>15</td>
</tr>
<tr>
<td>- both left phalanges</td>
<td>20</td>
</tr>
<tr>
<td>- one left phalanx</td>
<td>10</td>
</tr>
<tr>
<td>16. Loss of or the permanent total loss of use of fingers</td>
<td></td>
</tr>
<tr>
<td>- three right phalanges</td>
<td>10</td>
</tr>
<tr>
<td>- two right phalanges</td>
<td>7.5</td>
</tr>
<tr>
<td>- one right phalanx</td>
<td>5</td>
</tr>
<tr>
<td>- three left phalanges</td>
<td>7.5</td>
</tr>
<tr>
<td>- two left phalanges</td>
<td>5</td>
</tr>
<tr>
<td>- one left phalanx</td>
<td>2</td>
</tr>
<tr>
<td>17. Loss of or the permanent total loss of use of toes</td>
<td></td>
</tr>
<tr>
<td>- all-one foot</td>
<td>15</td>
</tr>
<tr>
<td>- great toe-two phalanges</td>
<td>5</td>
</tr>
<tr>
<td>- great toe-one phalanx</td>
<td>3</td>
</tr>
<tr>
<td>- other than great toe, each toe</td>
<td>1</td>
</tr>
<tr>
<td>18. Fractured leg or patella with established non-union</td>
<td>10</td>
</tr>
<tr>
<td>19. Shortening of leg by at least 5cm</td>
<td>7.5</td>
</tr>
<tr>
<td>20. Third Degree Burns</td>
<td></td>
</tr>
<tr>
<td>- Head</td>
<td></td>
</tr>
<tr>
<td>- Equals to or greater than 2% but less than 5%</td>
<td>50</td>
</tr>
<tr>
<td>- Equals to or greater than 5% but less than 8%</td>
<td>75</td>
</tr>
<tr>
<td>- Equals to or greater than 8%</td>
<td>100</td>
</tr>
<tr>
<td>- Body</td>
<td></td>
</tr>
<tr>
<td>- Equals to or greater than 10% but less than 15%</td>
<td>50</td>
</tr>
<tr>
<td>- Equals to or greater than 15% but less than 20%</td>
<td>75</td>
</tr>
<tr>
<td>- Equals to or greater than 20%</td>
<td>100</td>
</tr>
</tbody>
</table>

Notes:

1. The total compensation payable in respect for any loss due to the same Accident is arrived at by adding together the various percentages but shall not exceed 150% of the sum insured and there shall be no further liability under the Policy in respect of any Injury sustained;

2. If the Insured Person is left-handed, the compensation percentage in Items 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;

3. If a claim is payable for loss of, or loss of use of, a whole part of the body, a claim for any component of that part cannot also be made.

Termination of Cover

The student’s cover will be terminated:

(a) when the student ceases to be a registered, active and full-time local student of NUS
(b) when the benefit limit has been reached
(c) if the student did not pay the insurance premium
(d) if the policy has expired

Some Definitions

Accident

A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by sickness or illness or degenerative process.

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:

1. Self-inflicted injuries or any attempt thereat while sane or insane.
2. Insurrection declared or undeclared war or any warlike operations, military or naval service in time of declared or undeclared war or while under the orders for warlike operations, radioactive contamination whether direct or indirect or restoration of public order.
3. Participation in a riot, committing an assault or felony, under the influence of alcohol.
4. The insured person engaging or participating in:
   (a) Professional competition/sports where participants receive remuneration;
   (b) Activities that require the use of vehicle(s) for racing or friendly competitions;
   (c) Parachuting, sky diving, bungee jumping, hunting or pot-holing; and
   (d) Underwater activities necessitating the use of underwater breathing apparatus except leisure scuba diving under the supervision of a qualified instructor or research diving as part of NUS’ curriculum and as set out in the Policy.
5. Air or ship crew (except under NUS internship/industrial attachment), professional divers and professional sportsmen.

Exclusions 4 and 5 shall not apply for all programs, activities, events, sports and competitions organized, authorized and/or approved by NUS, NUS’ student societies and/or NUS clubs or in which the student participates as a representative of NUS.

Contact

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