

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 and/or bodily injury caused solely and directly 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 advised by NUS 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	
(d) Travel overseas intentionally for treatment, except (c)	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 If the student does not matriculate or if the offer from NUS is withdrawn, the student will be covered for follow-up treatment up to 3 months from the date of accident.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

Coverage	Limit
<b>Accidental Death</b>	\$30,000
<b>Permanent Disablement</b> (Refer to Table of Compensation)	
Funeral Expenses	\$2,000
<b>Medical Expenses (per accident)</b>	\$5,000
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)	\$2,000 per accident
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)	
<b>Mobility Aid</b>	
e.g. wheelchair in event of permanent disablement	

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:

Documents Required	GPA Claim (outpatient)	GPA Claim (with H&S)
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)		✓

H&S – 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.

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## Permanent Disablement - Table of Compensation

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

### Notes:

- 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;
- 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;
- 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:

- when the student ceases to be a registered, active and full-time local student of NUS
- when the benefit limit has been reached
- if the student did not pay the insurance premium
- 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:

- Self-inflicted injuries or any attempt thereof while sane or insane.
- 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.
- Participation in a riot, committing an assault or felony, under the influence of alcohol.
- The insured person engaging or participating in:
  - Professional competition/sports where participants receive remuneration;
  - Activities that require the use of vehicle(s) for racing or friendly competition;
  - Parachuting, sky diving, bungee jumping, hunting or pot-holing; and
  - 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.
- 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

Managed by



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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 or www.sdic.org.sg).

**This fact sheet is not a contract of insurance and is to be used as a guide only. Coverage is subject to the full terms & conditions of AXA's Policy which is the operative document. Any discrepancy between the information in this fact sheet and the Policy is unintentional.**