Policy on Travel Insurance for Students

Issued: May 2014
Next review: May 2015

1. Policy Statement

1.1 NTU students frequently travel outside Singapore for University activities. The University recognises its duty to take appropriate measures to protect and support students when they are travelling for University activities. As such, NTU requires students to hold a minimum level of travel insurance when they are participating in University activities outside Singapore.

1.2 All students travelling outside Singapore for personal reasons (such as for private vacations) are strongly encouraged by the University to obtain appropriate travel insurance.

2. Purpose

2.1 The purpose of this Policy is to provide information about:

a) The requirement for students to hold a minimum level of travel insurance when participating in University activities outside Singapore.

b) Responsibilities of University employees overseeing student travel.

c) Responsibilities of student travellers before, during and after participating in University activities outside Singapore.

3. Applicability

3.1 This Policy is applicable to all NTU students.

4. Definitions

4.1 In the context of this document, the following terms shall have the following meanings:

4.1.1 Travel insurance: Insurance cover taken by those who travel outside Singapore which covers certain losses including medical expenses, loss of personal belongings, travel delay, and personal liability.

4.1.2 Minimum level of travel insurance: The minimum level of coverage required for travel.

4.1.3 University activities: Any activity sponsored, conducted or authorised by the University or a University officer.

5. Policy

5.1 Requirement for students to hold a minimum level of travel insurance

5.1.1 Any student who is intending to travel outside Singapore for University activities
is required to obtain and hold a minimum level of travel insurance for the duration of the University activity.

5.1.2 The minimum level of coverage required for travel is:

a) Medical expenses (including hospitalisation and surgical): S$250,000 (outside ASEAN) or S$150,000 (within ASEAN).

b) Emergency medical evacuation and repatriation: Unlimited

c) Personal liability: $1,000,000 SGD

Due to variation in the types of activities, destinations and personal particulars of individual student travellers, students are required to contact the University unit managing the travel program (e.g. School, Department, Centre, etc) to verify the recommended level of travel insurance for their specific itinerary and circumstances. The recommended level of travel insurance may be higher than the minimum level of coverage required by the University.

5.1.3 Examples of University activities include but are not limited to:
- Activities directly or indirectly related to the completion of a course, degree, diploma or part thereof, such as exchange programs, internship placements, study programs, field trips, research placements, conferences and clinical placements.
- Voluntary community service projects.
- Sporting or other competitions representing the University.
- Visits to other institutes of higher education.

5.2 Responsibilities of University Employees Overseeing Student Travel

5.2.1 University employees (i.e. faculty and staff members) managing student travel programs shall be responsible for:

a) Informing students who are intending to travel about this Policy.

b) Recording the students’ acknowledgement of notification about this Policy.

c) Providing students with recommendations for increasing the level of travel insurance coverage based on the specific itinerary and circumstances.

d) Ensuring that students have purchased a travel insurance policy that complies with the minimum level of coverage stipulated in Clause 5.1.2.

e) Recording the travel insurance policy details of each student traveller.

f) Being a point of contact for the student traveller(s) before, during and after their travel.

5.3 Responsibilities of Student Travellers Before, During and After Participating in University Activities Outside Singapore

5.3.1 With regard to travel insurance, students traveling outside of Singapore for University activities are required to:

a) Take responsibility for being informed about the type and level of travel insurance required for their intended activity, destination, length of stay and personal circumstances.
b) Purchase a travel insurance policy that meets the requirements of the University.

c) Notify the University Officer overseeing the travel program of the travel insurance policy obtained, in a timely manner.

d) Notify the University Officer overseeing the travel program of any incidents that may result, or have resulted, in submitting an insurance claim.

e) Submit claims directly to the insurer in a timely manner in accordance with the terms and conditions of the insurance policy.

5.3.2 Non-graduating students (i.e. those enrolled in NTU courses, or undertaking research placements in NTU, but not graduating with an NTU degree) are responsible for obtaining and holding an insurance policy appropriate for their activities in NTU and in Singapore.

5.3.3 Non-graduating students travelling outside of Singapore for University activities are required to obtain and hold a travel insurance policy and undertake the responsibilities outlined in 5.3.1.

6. Responsible Parties and Contact Information

Policy Owner: Associate Provost (Student Life)
Responsible Office: Student Affairs Office
Consulted Parties: Registrar’s Office

For clarification on this policy, please contact:

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