Nanyang Technological University (NTU) Group Personal Accident Insurance for Students

AVIVA

What does it take to **secure a bright future?**

Aside from a good education, it's important to be protected from the impact of uncertainties in life that can disrupt your plans for success. Should you sustain a severe injury during your time in university, there could be significant strain on your finances and that of your family. You may also be unable to support yourself down the road.

As the insurance partner of Nanyang Technological University (NTU), Aviva is proud to offer NTU and National Institute of Education (NIE) students a comprehensive personal accident plan – NTU Group Personal Accident (GPA) Insurance. With the confidence that you'll be taken care of even when things don't go as planned, you can study at ease and let nothing stop you from reaching for the stars.

Key Benefits

Guaranteed acceptance
All Singaporean, Permanent Resident and International full-time students of NTU and NIE are automatically enrolled without having to undergo medical examination.

24-hour worldwide cover
Whether you are at University or travelling between your home or workplace and the University for lessons or training, you're protected night and day, globally.

Medical coverage for up to a year after an accident
Even after you've graduated or the policy has expired, your expenses for follow-up treatments are covered.

Total and Permanent Disability Benefit
You'll get up to 150% of the Sum Assured in the event of permanent total disablement. For permanent total loss of 2 limbs, the benefit payout is S$45,000.

Convenient claims process
Claims can be submitted online quickly through ClaimConnect.

Eligibility

Matriculated, Active
(a) Full-Time and Part-Time Local and International Undergraduate Students (except Part-Time Undergraduate Students from NIE); and
(b) Full-Time Local and International Graduate Students; and
(c) Full-Time Local and International Bridging, Exchange and Non-graduating Students of NTU and NIE who have paid the insurance premium. (Local refers to Singaporeans or Singapore Permanent Residents)

Compulsory coverage for (a) and (c). Students under (b), except LKCMedicine students can choose to opt out before the start of each academic year should they not wish to be covered. Students who do not opt out will be billed accordingly.

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 July 2021 and ends on conferment date (but no later than 30 June 2022)
(b)	Graduate Students	Commences on matriculation date advised by NTU and ends on the conferment date (but no later than 30 June 2022)
(c)	Bridging, Exchange & Non-graduating Students	Commences on 1st day of classes and ends on the expiry or cancellation of Student Pass (but no later than 30 June 2022)

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

Geographical Scope of Cover

24-hour worldwide coverage for all students except Part-Time Undergraduates.

For Part-Time Undergraduates, the following terms and conditions will apply:

(a) Accident that occurs in the premises or on the grounds of the University while attending lessons or workshops

(b) Accident that occurs while travelling between the Undergraduate's residence/employer's premises (if working) and the University to attend lessons or training conducted in the University

Coverage Extensions

a) Assault, Hijack and Murder
b) Disappearance
c) Drowning and Suffocation by Gas, Poisonous Fumes or Smoke
d) Exposure
e) Strike, Riot, Civil Commotion and Terrorism
f) Automatic Increase in Benefits
g) Ambulance Costs
h) Funeral Expenses
i) Accidental Death Benefit due to Natural Catastrophe
j) Comatose State
k) Terrorism Benefit
l) Accidental Poisoning
m) Unscheduled Flight
n) Motorcycling
o) Major Head Trauma
p) Scarring of the Face
q) Modification/Mobility Expenses
r) Domestic Assistance for Activities of Daily Living
s) Trauma Counselling Benefit
t) HIV due to Blood Transfusion

Leave of Absence

If a student takes leave of absence, he/she will not be covered unless the insurance premium has been paid.

Benefits

Coverage	Limit
Accidental Death **Permanent Disablement** (Refer to Table of Compensation)	**S$30,000**
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)	**S$5,000**
Treatment by a physiotherapist (with referral from a general practitioner/physician)	
Treatment by a licensed and registered Traditional Chinese Medicine Practitioner	
Dental Treatment to restore or treat damage to sound natural teeth following an Accident	
Ambulance Fee (for emergency transportation to a hospital) up to S$500 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 **within 30 days** of the Accident through ClaimConnect. Please register your details through NTU website:

https://www.ntu.edu.sg/OneStop/OurServices/Insurance/GPAI/Pages/home.aspx

For students with Graduation Year beyond 2023, they can choose the Graduation Year as 2023 when filing online claims.

Step 1 Prepare/obtain the following documents:

Documents Required	GPA Claim (outpatient)	GPA Claim (with H&S)
Completed Claim Form (Section 2)	✔	✔
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 emergency hospitalisation overseas)		✔

H&S – hospitalisation and surgery

Step 2 Please submit your claim details through ClaimConnect.

Please keep the original bills for up to **6 months** from the date of claim submission as Aviva may request for these documents for verification or audit purposes.

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 and SMS. For approved medical expense claims, the reimbursement will be credited into the student's bank account (be it local or overseas bank).

Permanent Disablement – Table of Compensation

	Description	% of Sum Assured
1	Loss of Life	100
2	Permanent Total Disablement	150
3	Loss of or the permanent total loss of use of two limbs	150
4	Loss of or the permanent total loss of use of one limb	125
5	Permanent total loss of sight in both eyes	150
6	Permanent total loss of sight in one eye	100
7	Loss of or the permanent total loss of use of any one limb and loss of sight in 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 - one ear	 100 30
11	Loss of speech	75
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 - left hand	 85 65
14	Total loss of or the permanent total loss of use of four fingers of - right hand - left hand	 55 45
15	Loss of or the permanent total loss of use of one thumb - both right phalanges - one right phalanx - both left phalanges - one left phalanx	 40 25 30 20
16	Loss of or the permanent total loss of use of fingers - three right phalanges - two right phalanges - one right phalanx - three left phalanges - two left phalanges - one left phalanx	 20 15 10 15 10 5

Permanent Disablement – Table of Compensation

	Description	% of Sum Assured
17	Loss of or the permanent total loss of use of toes	
	- all-one foot	25
	- great toe-two phalanges	10
	- great toe-one phalanx	10
	- other than great toe, each toe	2
18	Fractured leg or patella with established non-union	20
19	Shortening of leg by at least 5cm	10
20	Second and Third Degree Burns	
	Head	
	- Third Degree: Equals to or greater than 20%	100
	- Second Degree: Equals to or greater than 10%	50
	Body	
	- Third Degree: Equals to or greater than 40%	100
	- Second Degree: Equals to or greater than 40%	50

Some Definitions

Accident/Accidental

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.

Insured Person

Insured Students of NTU and NIE.

Medical Expenses

Whilst the Policy is in force, the Insured Person sustains an Accidental Bodily Injury and necessarily incurs Medical Expenses within three hundred and sixty-five (365) consecutive days from date of Accident, the Company will reimburse the Medical Expenses up to the Benefit Amount as stated in the Policy Schedule. Medical Expenses also means reasonable and customary charges for medical services for the care and treatment of Accidental Bodily Injury sustained in an Accident.

Permanent

Disability that lasts more than three hundred and sixty-five (365) days following which there is no possibility of improvement.

Some Definitions

Permanent Total Disablement

Disablement which:

i. continues for a period of three hundred and sixty-five (365) days, and
ii. is confirmed as total, continuous and Permanent by a physician after three hundred and sixty-five (365) days, and
iii. entirely prevents an Insured Person from engaging in or giving attention to gainful occupation of any and every kind for the remainder of his or her life.

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.

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 Assured 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 matriculated and active student of NTU/NIE stated under the eligibility section
(b) when the benefit limit has been reached
(c) if the student did not pay the insurance premium
(d) if the policy has expired

Exclusions

This policy will not pay for claims directly or indirectly arising from:

1. Civil War or Foreign War;
2. Insured Person engaging in naval, military or air force service or operations (except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore);
3. Self-inflicted injury, suicide or any attempts thereat, suicide pacts or agreement while sane or insane;
4. Insured person engaging in racing on wheels;
5. Injury directly or indirectly resulting from sickness, disease or pregnancy including any complications, related conditions or treatment thereof;
6. Injury occurring during or as a direct or indirect result of any surgery except when such surgery was necessary to treat or restore function after an Accidental injury covered by this Policy; or
7. Onboard a vessel, except leisure trips and Maritime Studies students or students in any other related disciplines who are required by the company of their official attachment programme to be onboard a vessel sailing in open sea for a day visit.

Students under exclusion (7) are encouraged to purchase the Student Travel insurance recommended by NTU. Please see this link for more information.
https://www.ntu.edu.sg/OneStop/OurServices/Insurance/Pages/Student-Travel-Insurance.aspx

NOTE

i) Aviva is unable to extend coverage to any insured persons (regardless of nationality) residing in Japan as per the insurance Business Act of Japan. Please arrange for alternative coverage with another insurance carrier.

ii) For all other countries, please inform Aviva by providing the member's census to confirm if coverage can be extended.

Contact

For NTU students
One Stop @ SAC
Nanyang Technological University
50 Nanyang Avenue
NS3-01-03, Academic Complex North
Singapore 639798

Enquiry: Ask One Stop
Phone: +65 6790 6823

For NIE students
NIE Student Services Centre (SSC)
Office Of Academic Administration & Services (OASS)
1 Nanyang Walk
Blk 1 Level 1
Singapore 637616

Email: studentservices@nie.edu.sg
Phone: +65 6219 6081 / 6082

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Buying an accident and/or health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at June 2021.

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 Aviva Ltd or visit the Life Insurance Association or SDIC websites (**www.lia.org.sg** or **www.sdic.org.sg**)

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