

## **NTU STUDENT TRAVEL FREQUENTLY ASKED QUESTIONS**

### **1. Which of my trips will be covered by the NTU Student Travel Insurance Policy?**

All NTU Students going for any overseas trip sponsored, conducted or authorized by NTU ("University Sanctioned Travel") will be covered by the NTU Student Travel Insurance Policy. Trips shall not exceed 365 consecutive days (inclusive of Personal Deviation immediately before, during, and/or immediately after an University Sanctioned Travel, subject to maximum of 90 days combined).

For trips more than 365 consecutive days but subject to total travel period of no more than 545 days, kindly declare to Ms Wong Liwen ([NTUinsurance@howdengroup.com](mailto:NTUinsurance@howdengroup.com)) within 90 days from date of departure. Please note that additional premium will be charged accordingly.

### **2. Who is eligible to be covered under the NTU Student Travel Insurance Policy?**

The NTU Student Travel Insurance Policy covers full-time matriculated undergraduate, postgraduate and inbound exchange students.

For inbound exchange students, coverage is only for University Sanctioned Travel out of Singapore.

### **3. What is the start and end date of Student's candidature with NTU?**

The start date of the Student's candidature with NTU is the moment he/she is matriculated at NTU. The Conferment Date will be the official end to Students' candidature with NTU.

### **4. What do I have to do to be covered under the NTU Student Travel Insurance?**

For most programmes, you do not have to do anything to be covered by the NTU Student Travel Insurance and cover is automatic if you satisfy the eligibility requirements (refer to FAQ question 2 above) and are travelling overseas for activities or purposes approved, endorsed, organized, sponsored, or authorized by NTU. However, for certain optional programmes, you may need to purchase or pay for your own insurance. Please check with the person in charge of the outbound trip to confirm if you need to purchase your own travel insurance.

### **5. I am currently on leave of absence but will be going on an University Sanctioned Travel. Am I covered under the NTU Student Travel Insurance?**

Yes, you are covered under the NTU Student Travel Insurance so long as you are an eligible Student and are going for a University Sanctioned Travel.

### **6. I am a part-time student. Am I covered under the NTU Student Travel Insurance?**

No, part-time students are not automatically covered under the NTU Student Travel Insurance. However, part-time students can purchase travel insurance from Chubb. To do so, please [click here](#).

### **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 that you may make during the year, but it must be for a University Sanctioned Travel.

Each trip should not exceed 365 consecutive days (inclusive of Personal Deviation taken immediately before, during and immediately after the University Sanctioned Travel, subject to maximum of 90 days combined).

For trips more than 365 consecutive days but subject to total travel period of no more than 545 days, kindly declare to Ms Wong Liwen ([NTUinsurance@howdengroup.com](mailto:NTUinsurance@howdengroup.com)) within 90 days from date of departure. Please note that additional premium will be charged accordingly.

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

No, this policy covers only NTU endorsed and authorized trips; pure leisure trips are not covered.

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

Personal Deviation means personal vacation taken by an Insured Person immediately before, during or immediately after a University Sanctioned Travel. For personal vacation which are taken immediately before and/or immediately after the University Sanctioned Travel, this is subject to a maximum of 90 days.

**10. Am I covered if I travel to another country during my University Sanctioned Travel?**

Yes, it will be considered as Personal Deviation.

**11. Am I able to commence my University Sanctioned Travel from my Home Country and return to my Home Country after the University Sanctioned Travel?**

Yes. The Policy is extended to cover students who may depart for the University Sanctioned Travel from and/or return to a country other than Singapore, provided that the departing point/returning point is the Home Country.

If Students decide to return to Home Country for good instead of returning to Singapore, this insurance will terminate upon the return to the Home Country.

**12. My host university/visa application requires me to provide proof of travel insurance. How do I go about getting this Certificate of Insurance?**

Please complete your travel details in the [COI Request template](#) (download a copy) and send the completed form to <[NTUStudentTravel@howdengroup.com](mailto:NTUStudentTravel@howdengroup.com)>. Please provide for up to 3 working days for your COI to be sent by the insurer.

**13. Can I purchase a higher limit for the benefits under the NTU Student Travel Policy?**

The benefits / limits under the NTU Student Travel Policy cannot be amended. However, you may also consider purchasing your own additional travel insurance from Chubb. To do so, please [click here](#). This is an individual travel product offered by Chubb (same insurer as the group travel policy).

**14. If I am going overseas to represent NTU in sports or sporting activities, will I be covered?**

Yes, this Policy is also extended to cover any activity that students participate in including but not limited to competitive sports, parasailing, bungee jumping, and rock climbing. Kindly note that professional sporting activities/events are excluded.

**15. Will I be covered if I seek TCM treatment?**

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

**16. Are dental expenses covered?**

Dental expenses are not covered unless these are the result of an accident.

**17. Is medical screening, examination, check-up, and vaccinations covered?**

Medical screening, examinations, check-up, X-rays, CT scan, ultrasound, and vaccinations are not covered whether they are pre-departure requirements, or are required by your overseas hosts, education institutions or organisations.

**18. I fell sick whilst overseas but did not seek treatment during the trip; can I do so upon my return to Singapore / my Home Country?**

Yes. You must seek treatment within 7 days upon return to Singapore or your Home Country. You can also continue with medical treatment in Singapore for a medical condition or injuries sustained during the trip for up to 60 days after the end of the trip.

**19. 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. This travel insurance policy will only reimburse you for any excess or deductible that you become legally liable to pay in respect of loss or damage to the rental vehicle caused by an accident during the rental period while on the trip.

**20. I will graduate mid-term during my University Sanctioned Travel. Will I still be eligible for cover under this insurance?**

If you are an eligible insured Student at the time you leave for an University Sanctioned Travel, you will be covered for the trip, subject to terms and conditions of the policy.

**21. Are there any countries excluded from coverage?**

No country is excluded from coverage, except for sanctioned countries.

**22. If I accidentally damaged the properties in my rental room/apartment, will I be covered for such damages?**

Depends – as the claim will be reviewed in conjunction with the tenancy agreement between landlord and yourself. If you encounter any such allegation, please inform your school coordinator who will in turn inform the appointed broker / insurer for advice and assistance.

**23. Are medical expenses covered if I contract COVID-19 overseas and when I return to my Country of Residence/Home Country?**

Medical expenses will be covered if you contract COVID-19 during a University Sanctioned Travel.

For Post Journey Medical Expenses, if you have already sought treatment overseas, the follow-up treatment must be within 60 days from the date of arrival. If you have yet to seek treatment during the overseas trip, the first treatment back in your Country of Residence/Home Country must be within 7 days from the date of arrival.

**24. Under what circumstances will “Cancellation/ Curtailment/ Rearrangement/ Postponement” be triggered for COVID-19?**

If you fall sick from COVID-19 and are unfit to travel in the opinion of a medical physician or if you are put on compulsory quarantine due to COVID-19, then the Cancellation / Curtailment / Rearrangement benefit will respond accordingly.

## **INSURANCE CLAIMS**

### **1. How do I submit claims?**

Please submit your claim online via Chubb's claim submission portal which you may access by [clicking here](#).

### **2. What is the Time Frame for Submitting Claim?**

As soon as possible after the occurrence or within 30 days of the occurrence of any event which may give rise to a claim.

### **3. How are claim payments reimbursed to claimants?**

There are two modes of payment, either as Electronic Funds Transfer, or by cheque settlement. Cheque will be mailed to the address provided by the claimant. Claimant is required to select the mode of payment by indicating it in Chubb's online claim submission portal. Payment will be in effect within 5 to 7 days upon notification of claim approval.

### **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 one travel insurance policy, the claim will have to be submitted under your other policy first; NTU Student Travel Insurance Policy will only come in when your other policy is insufficient.

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

Yes, this policy extends to cover pre-existing medical conditions for Emergency Medical Evacuation and Repatriation Expenses.

### **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 relevant authority within 24 hours of discovery. A written statement from the police or a report issued by the relevant authority evidencing the loss must be obtained to substantiate the claim.

### **8. 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 the insurer 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.

### **9. Will the Policy pay for costs of medication purchased from the Pharmacy in overseas countries?**

The Policy will cover medications purchased from pharmacies if prescribed by medical physician following a consultation for a sickness or injury sustained whilst you are on an official overseas trip. Hence, you will need to submit the receipt from the Pharmacy as well as the prescription from the medical physician.

**10. 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.

In the event of hospital confinement, the Insured Person can request for a Letter of Guarantee (LOG) via the appointed emergency assistance provider; approval will be given by the Insurer subject to the policy terms and conditions.

**11. Who do I call in the event of any emergency when I am overseas?** You can

contact the 24-Hour Alarm Centre of International SOS at + (65) 6338 7800.

The services provided by International SOS include:

- a) Emergency medical evacuation and/or repatriation
- b) Repatriation of mortal remains
- c) Medical assistance
- d) Telephone medical advice
- e) Medical service provider referral
- f) Despatch of medicine and/or physician
- g) Arrangement of hospital admission
- h) Monitoring of medical condition when hospitalised
- i) Arrangement of compassionate visit

## **CONTACT DETAILS**

**Who do I contact for insurance claim & related issue?**

**(A) For claims submission and enquiries on claims, please contact Chubb Insurance Singapore Limited**

Mailing Address: [TravelClaims.SG@Chubb.com](mailto:TravelClaims.SG@Chubb.com)

Online Claims Submission Portal: [Click here](#)

Claims Hotline: +65 6299 0988

**Emergency Assistance Hotline: +65 6338 7800**

Operating Hours: 9am – 5pm

**(B) Any other General Enquiries on Insurance Coverage**

<b>Name</b>	<b>Contact No.</b>	<b>Email</b>
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