

## Great Student Protection Plan 2017 - Product Summary (Basic Cover)

Student Protection Plan Insurance provides comprehensive 24 hours worldwide accident coverage on the insured related to all school activities and/or Co-Curricular Activities (CCAs) and/or Sports, both in and out of school.

Main Benefits (S\$)	Basic
1. <b>Accidental Death</b> – Pay a lump sum upon such event	25,000
2. <b>Accidental Permanent Disablement</b> – Pay a lump sum upon such event up to	25,000
3. <b>Accidental Medical Expenses</b> – Reimburse for in-hospital and out-patient treatment up to (Subject to item 3A and 3B)	8,500
3A. <b>Outpatient Medical Expenses</b> – Reimburse up to specified sub-limits per accident up to	1,000
i. <b>Accidental Emergency Outpatient Treatment</b> (Includes General Practitioner, A&E, Polyclinics, Specialist & related expenses)	350
ii. <b>Traditional Chinese Physician &amp; Physiotherapy</b> (Subject to maximum S\$50 per visit/day)	200
iii. <b>Accidental Dental Treatment</b>	450
3B. <b>Inpatient Medical Expenses</b> – Reimburse up to specified sub-limits per accident up to	7,500
i. <b>Daily Room and Board</b> (Including ICU at S\$110 per day, up to)	5,500 (50 days)
ii. <b>In-Hospital Consultation and Surgical Costs</b> (Physician and Surgical fees)	500
iii. <b>Hospital Miscellaneous Services</b> (Incl. X-rays, prescriptions, medical supplies, operation theatre, etc.)	1,000
iv. <b>Post Hospitalization Treatment</b>	500
4. <b>Hospital Cash Benefit</b> (Pays S\$100 per full week inpatient hospitalization, up to 60 weeks per accident)	6,000
5. <b>Special Grant</b> – Pay a lump sum for burial expenses	2,000
6. <b>Second Degree Burns</b> – up to	2,000
7. <b>Third Degree Burns</b> – up to	25,000
Notes: 1. All medical expenses must be incurred within 365 days from the date of the accident. 2. Items 3(A) and 3(B) under Medical Expenses are sub-limits and form part of the total benefits due under Item 3. 3. All amounts shown in this document are in Singapore Dollars (S\$). 4. The above benefits are subject to policy terms, conditions and exclusions. Please refer to the policy for full details.	

### Extension Coverages

Accidental Drowning	Dengue Fever	Horse Riding	Rock Climbing
Ambulance Fees	Disappearance	Motorcycling as rider/pillion	Scuba Diving (with licensed trainer)
Animal Bites	Exposure	Mobility Aid	Suffocation
Approved Job Attachments	Fainting during CCAs resulting in bodily injury	Murder, Hijack	Travel directly b/w school / residence /venues for CCAs
Assault	Food Poisoning	Passive War	
Bee, Wasps, Hornet Sting	Fracture Benefit	Riot, Civil Commotion	

**Major Exclusions:** Pre-existing defects or infirmity; 2. Intentional self-inflicted injury; 3. Suicide; 4. Sickness and illness

### Scale of Disability (%)

Death or Permanent Total Disability	100	Loss of index finger (one phalanx)	4	Loss of great toe (one phalanx)	2
Loss of one or more limbs	100	Loss of middle finger (three phalanges)	10	Loss of any toes	2
Loss of one leg or foot	100	Loss of middle finger (two phalanges)	4	Fractured leg or patella est non-union	20
Loss of sight in one or both eyes	100	Loss of middle finger (one phalanx)	2	Shortening of leg by at least 5 cm	10
Loss of sight except Light Perception	100	Loss of ring finger (three phalanges)	8	Removal of lower jaw	20
Loss of lens of one eye	50	Loss of ring finger (two phalanges)	4	Second / Third Degree Burns (Head)	
Loss of hearing in both ears	75	Loss of ring finger (one phalanx)	2	= > 2% but less than 5%	50
Loss of hearing in one ear	15	Loss of little finger (three phalanges)	7	= > 5% but less than 8%	70
Loss of speech	50	Loss of little finger (two phalanges)	3	= > 8%	100
Loss of four fingers & thumb of a hand	50	Loss of little finger (one phalanx)	2	Second / Third Degree Burns (Body)	
Loss of four fingers of one hand	40	Loss of metacarpals		= > 10% but less than 15%	50
Loss of thumb (both phalanges)	25	First or second (additional)	3	= > 15% but less than 20%	75
Loss of thumb (one phalanx)	10	Third, fourth or fifth (additional)	2	= > 20%	100
Loss of index finger (three phalanges)	15	Loss of all toes of one foot	17		
Loss of index finger (two phalanges)	8	Loss of great toe (two phalanges)	5		

The information provided in this material is a summary. Please refer to the actual policy wordings for the terms and conditions.

**Summary of Claim Procedure** (Claims must be submitted within 30 days from date of accident)

<p><b>1. How to report a claim?</b>                  In the event of any claim, the Claimant (Insured Student / Parent / Guardian or School Representative) can contact directly or submit to <b>AVA INSURANCE BROKERS PTE LTD</b></p> <p>For reporting or to download claim form for claim notifications:</p> <ol style="list-style-type: none"> <li>1. <a href="http://www.ava-ins.com/SPPClaims.aspx">http://www.ava-ins.com/SPPClaims.aspx</a> (for claim form)</li> <li>2. Email to: <a href="mailto:claims@ava-ins.com">claims@ava-ins.com</a> (for claims reporting only)</li> <li>3. Fax to: +65 6535 6878</li> <li>4. Call: +65 6535 1828</li> </ol> <p>Please provide the following details when reporting a claim:</p> <ol style="list-style-type: none"> <li>1. Name of School</li> <li>2. Name of Student, Class &amp; NRIC No.</li> <li>3. Contact Numbers and Email</li> <li>4. Brief Description of the Accident and Nature of Injury</li> </ol>	<p><b>2. Where to submit claim documents?</b>                  Please submit all the required documents by hand/ registered mail to:</p> <p><b>AVA INSURANCE BROKERS PTE LTD</b>                  Attention: Claims Department</p> <p><b>Please indicate</b> the School and Student's Name on the envelope.</p>
<p><b>3. What claim documents to submit?</b>                  After reporting the claim to us, the following documents must be submitted to us within 30 days from date of accident to ensure timely processing and settlement of claims.</p> <p><b>1. Completed Personal Accident Claim Form must include:</b></p> <p><b>For Accidental Medical Expenses Claim</b></p> <ol style="list-style-type: none"> <li>a. Original Medical Bill / Receipts</li> <li>b. Medical Reports from the attending doctor (<b>ONLY for claims exceeding S\$1,000</b>)</li> <li>c. Name of Payee (NRIC) clearly written for cheque payment</li> </ol> <p><b>For Accidental Death Claim</b></p> <ol style="list-style-type: none"> <li>a. Copy of Police Report (<i>also applicable for Motor Related Accidents</i>)</li> <li>b. Copy of Death Certificate</li> <li>c. Copy of Birth Certificate</li> <li>d. Copy of Parents' NRIC/Passport</li> <li>e. Supporting Documents such as autopsy report, newspaper cutting and other related documents, if any</li> <li>f. Original Medical Bills/Receipts, if any</li> </ol>	<p><b>4. Claim Enquiries</b>                  For claims enquiries, please contact:</p> <p><b>AVA INSURANCE BROKERS PTE LTD</b></p> <p>Ms. Ice Wong - <a href="mailto:icewong@ava-ins.com">icewong@ava-ins.com</a>                  Ms. Irene Ng - <a href="mailto:ireneng@ava-ins.com">ireneng@ava-ins.com</a>                  Ms. Carrisa Lee - <a href="mailto:carrisalee@ava-ins.com">carrisalee@ava-ins.com</a></p>

Great American Insurance Company – Singapore Branch, 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore. Registration number T15FC0029B. The Great American eagle logo and the word marks Great American and Great American Insurance Group are service marks of Great American Insurance Company. © 2016 Great American Insurance Company. All rights reserved. 4952-SGP (10/16)



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Arranged and exclusively marketed by:

Underwritten By Great American Insurance Company



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Signed for and on behalf of  
 Great American Insurance Company

Operating Hours:  
 9am to 6pm (Mondays to Fridays excluding Public Holidays)

Authorized Signatory

Important Note: Please report any accident within 30 days from the date of accident.