# LONPAC INSURANCE BHD

## Students’ Accident Protection Scheme 2015

### Summary of Policy Coverage & Benefits (Basic Plan)

#### Coverage*

Our Policy provides 24-Hour Worldwide Accident Coverage related to all school activities and/or Co-Curricular Activities both in and out of school including the following extensions:

1. Lightning strike
2. Accidental drowning
3. Suffocation
4. Disappearance
5. Exposure
6. Murder
7. Assault
8. Food poisoning
9. Approved job orientation
10. Motor-cycling as a pilion or rider
11. Traveling directly between school / residence / place where CCA is held

#### Main Benefits*

- **Medical Expenses** (in accordance with Schedule of Payment listed below)  
  - Hospital Allowance Benefit (@$510 per week up to 60 weeks)  
  - Accidental Death Benefit including lightning strike, drowning, murder and assault  
  - Permanent Disability Benefits (refer to the Table of Benefits)  
  - Special Grant (Funeral Expenses)

- **Hospital Allowance Benefit**  
  - Up to $8,750

- **Accidental Death Benefit**  
  - $25,000

- **Permanent Disability Benefits**  
  - Up to $25,000

- **Special Grant (Funeral Expenses)**  
  - $1,800

#### Medical Expenses (Schedule of Payment – up to $7,850 per accident)**

1. **Out-Patient Benefits (Up to a limit of $800)**
   - Includes minor / day surgery at a clinic / hospital, ambulance fees & follow-up treatments
     - 1.1 Accidental Emergency / Clinical Treatments (GP's / A&E / Pathology / SOC)
     - 1.2 Accidental Dental Treatments
     - 1.3 Chinese Physicians (maximum $30 per visit)
     - Up to $800
     - Up to $300
     - Up to $150

2. **In-Patient Benefits (Up to a limit of $7,050)**
   - Within 365 days from date of accident
     - 2.1 Hospital Accommodation (including ICU) - daily @ $110 up to 50 days  
     - 2.2 Professional Fees (Physician / Surgeon / Anaesthetist fees)
     - 2.3 Ancillary Charges (X-rays, prescriptions, medical supplies, operating theatre)
     - 2.4 Post-hospitalisation Treatments (within 365 days from date of accident)
     - Up to $3,750
     - Up to $2,500
     - Up to $800
     - Up to $750

#### Permanent Disability (Table of Benefits)

<table>
<thead>
<tr>
<th>Permanent Disability</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of middle finger</td>
<td>three phalanges</td>
</tr>
<tr>
<td>Loss of thumb</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of arm</td>
<td>three phalanges</td>
</tr>
<tr>
<td>Loss of leg</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of eye</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of ear</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of finger</td>
<td>three phalanges</td>
</tr>
<tr>
<td>Loss of arm</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of leg</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of hand</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of knee</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of foot</td>
<td>one phalange</td>
</tr>
<tr>
<td>Loss of body</td>
<td>one phalange</td>
</tr>
</tbody>
</table>

#### Note:

** **The aggregate of medical expenses payable in respect of 1.1 to 2.4 shall not exceed $7,850 per accident.

The aggregate of all benefits payable in respect of any one accident shall not exceed $28,000.

#### Major Exclusions*

Our Policy has the following major exclusions:

1. Sickness and illness
2. Intentional self-injury or suicide
3. Pre-existing physical defect or infirmity

#### Important Note:

* Please refer to the Policy for full details. This brochure is not a contract of insurance.

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### Students’ Accident Protection Scheme 2015

#### Summary of Policy Coverage & Benefits (Basic Plan)

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#### Main Benefits*

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  - Hospital Allowance Benefit (@$510 per week up to 60 weeks)  
  - Accident Death Benefit (including lightning strike, drowning, murder and assault)
  - Permanent Disability Benefits  
  - Special Grant (Funeral Expenses)

- **Hospital Allowance Benefit**  
  - Up to $6,000

- **Accidental Death Benefit**  
  - $25,000

- **Permanent Disability Benefits**  
  - Up to $25,000

- **Special Grant (Funeral Expenses)**  
  - $1,800

#### Medical Expenses (Schedule of Payment – up to $7,850 per accident)**

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## Notes:

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Students’ Accident Protection Scheme 2015
A unique low-cost high-benefits scheme for students in kindergartens, childcare centres, student care centres, tuition centres, primary schools, secondary schools and junior colleges.

LONPAC INSURANCE BHD
100 Beach Road
#19-00 Shaw Tower
Singapore 189702
Tel: 6250 7386 Fax: 6206 3767

Dear Parent/Guardian

We are pleased to inform you that as part of the Pastoral Care Programme for the students, the School has arranged for an insurance policy to insure your child/ward against accidents. A summary of the Policy Coverage & Benefits is printed overleaf. We have incorporated a Certificate of Insurance at the bottom of this brochure. Kindly cut along the dotted lines and retain it for your easy reference.

Meanwhile, if you have any queries on the Policy terms and conditions and claims, please feel free to contact AB LIM PTE LTD at our Hotline: 6272 2277.

Summary of Claims Procedure
(For Enquiries and Claims, call our Hotline: 6272 2277)
Operating Hours: 9.30 am to 12.30 pm & 2.00 pm to 5.00 pm (Monday to Friday excluding Public Holiday)

1. Reporting a Claim

In the event of any claim, the Claimant (the Insured Student / Parent / Guardian / Legal Representative) is advised to contact AB LIM PTE LTD directly via:
- Online reporting or download a copy of the claim form at www.ablim.com.sg
- Email - claims@ablim.com.sg
- Fax - 6272 7597
- Phone - 6272 2277 (Philip Leow / Stella Teo)
- Writing

Please report all claims to us within 31 days from the date of accident.

2. Details to be Furnished

The following details are to be provided when reporting a claim:
- Name of School / Educational Institution
- Name of Insured Person (Student / Staff)
- Class
- Correspondence Address
- Contact Numbers (Home / Office / Mobile)
- Date / Time / Place of Accident
- Brief account of the Accident
- Nature of the Injury
- Name of Cheque Payee

3. Documents Required

To facilitate our claims documentation, the following documents are to be submitted to us within 368 days from the date of accident for claims processing:
- All ORIGINAL MEDICAL BILLS / RECEIPTS incurred for medical treatments and / or consultations.
- A Medical Report (obtained at the Claimant’s expense) must be furnished for claims exceeding $1,000.
- For Motor-related Accidents, a copy of the Police Report is required.
- For Fatal cases, the following additional documents must be furnished:
  - Coroner’s Report
  - Birth Certificate
  - Death Certificate
  - Confirmation letter from the School concerned.

4. Submission of Claims

Upon full recovery from the injury, the Claimant may:
- send all the necessary documents to AB Lim’s office by REGISTERED POST. (For our easy reference, please write down the Student’s Name & School on the envelope).
- or bring all the necessary documents PERSONALLY to AB Lim’s office.

LONPAC INSURANCE BHD
100 Beach Road
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For claims enquiries, please call our Hotline 6272 2277 or email us at claims@ablim.com.sg. We will be most pleased to serve you.

Operating Hours: 9.30 am to 12.30 pm & 2.00 pm to 5.00 pm (Monday to Friday excluding Public Holiday)

Note: 1. This insurance cover shall cease once the insured student is no longer a student of the insured educational institution.
2. Please report any accident within 1 (one) month from the date of accident.