LONPAC INSURANCE BHD

Students’ Accident Protection Scheme 2015
Summary of Policy Coverage & Benefits (Deluxe Plan)

Coverage*
Our Policy provides 24-Hour Worldwide Accident Coverage related to all school activities and/or CCAs (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. Riot
7. Civil commotion
8. Murder
9. Assault
10. Food poisoning
11. Approved job orientation
12. Motor-cycling as a pillion or rider
13. Scuba-diving
14. Rock-climbing
15. Horse-riding
16. Animal bites
17. Bee, wasp and hornet stings
18. Bites by Arbovirus Mosquito resulting in Dengue Fever
19. Fainting during CCAs resulting in bodily injury
20. Travelling directly between school / residence / place where CCA is held

Main Benefits*

Medical Expenses (in accordance with Schedule of Payment listed below)
Hospital Allowance Benefit (@$S100 per week up to 80 weeks)
Accidental Death Benefit including lightning strike, drowning, murder and assault
Permanent Disablement Benefits (refer to the Table of Benefits)
Special Grant (Funeral Expenses)

Medical Expenses (Schedule of Payment – up to $S10,000 per accident)**

1. Out-Patient Benefits (Up to a limit of $S1,440)
   Includes minor / day surgery at a clinic / hospital, ambulance fees & follow-up treatments
   1.1 Accidental Emergency / Clinical Treatments (GP’s / A&E / Polyclinics / BOC)
   1.2 Accidental Dental Treatments
   1.3 Chinese Physicians (maximum $S93 per visit)

2. In-Patient Benefits (Up to a limit of $S8,600) - within 365 days from date of accident
   If hospitalised for more than 20 hours
   2.1 Hospital Accommodation (including ICU) - daily @ $S110 up to 60 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)

Permanent Disablement (Table of Benefits)

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Loss of two limbs</td>
<td>$S 20,000</td>
</tr>
<tr>
<td>2</td>
<td>Loss of both hands, or all fingers and both thumbs</td>
<td>$S 20,000</td>
</tr>
<tr>
<td>3</td>
<td>Total loss of sight of both eyes</td>
<td>$S 20,000</td>
</tr>
<tr>
<td>4</td>
<td>Total paralysy</td>
<td>$S 25,000</td>
</tr>
<tr>
<td>5</td>
<td>Injuries resulting in being permanently bedridden</td>
<td>$S 25,000</td>
</tr>
<tr>
<td>6</td>
<td>Any other injury causing permanent total disablement</td>
<td>$S 25,000</td>
</tr>
<tr>
<td>7</td>
<td>Loss of arm or hand</td>
<td>$S 35,000</td>
</tr>
<tr>
<td>8</td>
<td>Loss of arm at shoulder</td>
<td>$S 35,000</td>
</tr>
<tr>
<td>9</td>
<td>Loss of arm between shoulder and wrist</td>
<td>$S 35,000</td>
</tr>
<tr>
<td>10</td>
<td>Loss of arm at elbow</td>
<td>$S 35,000</td>
</tr>
<tr>
<td>11</td>
<td>Loss of arm between elbow and wrist</td>
<td>$S 35,000</td>
</tr>
<tr>
<td>12</td>
<td>Loss of arm at wrist</td>
<td>$S 35,000</td>
</tr>
<tr>
<td>13</td>
<td>Loss of leg - at hip</td>
<td>$S 10,000</td>
</tr>
<tr>
<td>14</td>
<td>Loss of leg - at knee</td>
<td>$S 10,000</td>
</tr>
<tr>
<td>15</td>
<td>Loss of hand</td>
<td>$S 10,000</td>
</tr>
<tr>
<td>16</td>
<td>- between knee and hip</td>
<td>$S 10,000</td>
</tr>
<tr>
<td>17</td>
<td>- below knee</td>
<td>$S 10,000</td>
</tr>
<tr>
<td>18</td>
<td>- fractured leg or patella with established non-imm</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>19</td>
<td>- shortening of leg at least 5 cm</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>20</td>
<td>- eye</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>21</td>
<td>- sight of eye, except perception of light</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>22</td>
<td>- loss of eye</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>23</td>
<td>- loss of four fingers and thumb of one hand</td>
<td>$S 3,000</td>
</tr>
<tr>
<td>24</td>
<td>Loss of thumb</td>
<td>$S 3,000</td>
</tr>
<tr>
<td>25</td>
<td>- both phalanges</td>
<td>$S 3,000</td>
</tr>
<tr>
<td>26</td>
<td>- one phalange</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>27</td>
<td>- index finger</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>28</td>
<td>- two phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>29</td>
<td>- one phalange</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>30</td>
<td>Loss of middle finger - three phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>31</td>
<td>- two phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>32</td>
<td>- one phalange</td>
<td>$S 500</td>
</tr>
<tr>
<td>33</td>
<td>Loss of ring finger</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>34</td>
<td>- three phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>35</td>
<td>- one phalange</td>
<td>$S 500</td>
</tr>
<tr>
<td>36</td>
<td>Loss of little finger - three phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>37</td>
<td>- two phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>38</td>
<td>- one phalange</td>
<td>$S 500</td>
</tr>
<tr>
<td>39</td>
<td>Loss of metacarpals - first or second (additional)</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>40</td>
<td>- third, fourth or fifth (additional)</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>41</td>
<td>Loss of loss - all</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>42</td>
<td>- great, both phalanges</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>43</td>
<td>- great, one phalange</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>44</td>
<td>- other than great, if more than</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>45</td>
<td>Loss of hearing - both ears</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>46</td>
<td>- one ear</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>47</td>
<td>Loss of speech</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>48</td>
<td>Loss of speech and hearing in both ears</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>49</td>
<td>Removal of lower jaw by surgical operation</td>
<td>$S 1,000</td>
</tr>
<tr>
<td>50</td>
<td>Cost of artificial limb(a)</td>
<td>$S 1,000</td>
</tr>
</tbody>
</table>

Third Degree Burns
- Head - damage as a percentage of total body surface area
  51. equals to or greater than 2% but less than 5% $S 5,000
  52. equals to or greater than 5% but less than 8% $S 10,000
  53. equals to or greater than 8% $S 15,000

Third Degree Burns
- Body - damage as a percentage of total body surface area
  54. equals to or greater than 2% but less than 5% $S 5,000
  55. equals to or greater than 5% but less than 8% $S 10,000
  56. equals to or greater than 8% $S 15,000

** Notes: The aggregate of medical expenses payable in respect of 1.1 to 2.4 shall not exceed $S25,000.

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.

The specific terms, conditions and exclusions applicable to this insurance are spelt out in the Policy which is the operative document.

Students’ Accident Protection Scheme 2015
Summary of Policy Coverage & Benefits (Deluxe Plan)

Coverage*
Our Policy provides 24-Hour Worldwide Accident Coverage related to all school activities and/or Co-Curricular Activities.

Main Benefits*

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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@abl.com.sg
- Fax: 6272 7567
- 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 365 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.