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 (SS)

1. Accidental Death – Pay a lump sum upon such event
   - Basic: 25,000

2. Accidental Permanent Disablement – Pay a lump sum upon such event up to
   - Basic: 25,000

3. Accidental Medical Expenses – Reimburse for in-hospital and out-patient treatment up to
   Subject to Item 3A and 3B
   - 8,500

3A. Outpatient Medical Expenses – Reimburse up to specified sub-limits per accident up to
   i. Accidental Emergency Outpatient Treatment
      (Includes General Practitioner, A&E, Polyclinics, Specialist & related expenses)
      - Basic: 1,000
   ii. Traditional Chinese Physician & Physiotherapy (Subject to maximum S$50 per visit/day)
      - Basic: 200
   iii. Accidental Dental Treatment
      - Basic: 450

3B. Inpatient Medical Expenses – Reimburse up to specified sub-limits per accident up to
   i. Daily Room and Board (Including ICU at S$110 per day, up to)
      - Basic: 5,500 (50 days)
   ii. In-Hospital Consultation and Surgical Costs (Physician and Surgical fees)
      - Basic: 1,000
   iii. Hospital Miscellaneous Services (incl. X-rays, prescriptions, medical supplies, operation theatre, etc.)
      - Basic: 500
   iv. Post Hospitalization Treatment
      - Basic: 500

4. Hospital Cash Benefit (Pays S$100 per full week inpatient hospitalization, up to 60 weeks per accident)
   - Basic: 6,000

5. Special Grant – Pay a lump sum for burial expenses
   - Basic: 2,000

6. Second Degree Burns – Pay up to
   - Basic: 2,000

7. Third Degree Burns – Pay up to
   - Basic: 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
- 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 one or more limbs | 100 |
| Loss of one leg or foot | 100 |
| Loss of sight in one or both eyes | 100 |
| Loss of sight except Light Perception | 100 |
| Loss of lens of one eye | 50 |
| Loss of hearing in both ears | 75 |
| Loss of hearing in one ear | 15 |
| Loss of speech | 50 |
| Loss of four fingers & thumb of a hand | 50 |
| Loss of four fingers of one hand | 40 |
| Loss of thumb (both phalanges) | 25 |
| Loss of thumb (one phalanx) | 50 |
| Loss of index finger (three phalanges) | 15 |
| Loss of index finger (two phalanges) | 10 |

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)

1. How to report a claim?
   In the event of any claim, the Claimant (Insured Student / Parent / Guardian or School Representative) can contact directly or submit to AVA INSURANCE BROKERS PTE LTD
   For reporting or to download claim form for claim notifications:
   2. Email to: claims@ava-ins.com (for claims reporting only)
   3. Fax to: +65 6535 6878
   4. Call: +65 6535 1828
   Please provide the following details when reporting a claim:
   1. Name of School
   2. Name of Student, Class & NRIC No.
   3. Contact Numbers and Email
   4. Brief Description of the Accident and Nature of Injury

2. Where to submit claim documents?
   Please submit all the required documents by hand/registered mail to:
   AVA INSURANCE BROKERS PTE LTD
   Attention: Claims Department
   Please indicate the School and Student’s Name on the envelope.

3. What claim documents to submit?
   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.
   1. Completed Personal Accident Claim Form must include:
      a. Original Medical Bill / Receipts
      b. Medical Reports from the attending doctor (ONLY for claims exceeding S$1,000)
      c. Name of Payee (NRIC) clearly written for cheque payment
      For Accidental Death Claim
      a. Copy of Police Report (also applicable for Motor Related Accidents)
      b. Copy of Death Certificate
      c. Copy of Birth Certificate
      d. Copy of Parents’ NRIC/Passport
      e. Supporting Documents such as autopsy report, newspaper cutting and other related documents, if any
      f. Original Medical Bills/Receipts, if any

4. Claim Enquiries
   For claims enquiries, please contact:
   AVA INSURANCE BROKERS PTE LTD
   Ms. Ice Wong - icewong@ava-ins.com
   Ms. Irene Ng - ireneng@ava-ins.com
   Ms. Carrisa Lee - carrisalee@ava-ins.com

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