



AIA SINGAPORE PRIVATE LIMITED
PRODUCT SUMMARY
GROUP PERSONAL ACCIDENT (GPA) INSURANCE

Policyholder : **NANYANG TECHONLOGICAL UNIVERSITY (NTU)**
NATIONAL INSTITUTE OF EDUCATION (NIE) Undergraduates
NATIONAL INSTITUTE OF EDUCATION (NIE) Postgraduates
NIE INTERNATIONAL PRIVATE LIMITED (NIEI)

Policy No. : **0000084272**

Policy Anniversary : **Every 1st July**

PRODUCT INFORMATION

The primary purpose of this insurance cover is to ensure that if an Insured Member** sustains injuries due to an accident and as a result is disabled permanently, or suffers the loss of certain limbs, he is duly compensated for his plight. This compensation will certainly come in very useful if the Insured Member is no longer able to continue working.

It provides coverage against all accidental causes of the results specified below, on a 24-hour worldwide basis. This means that even if an Insured Member** is overseas for business or vacation, the plan will still be effective. The benefits of this plan will only be payable upon an accident occurring.

**All Insured members who are over 16 and below 70 years of age at the time when he or she is first covered under this Policy up to age seventy-four (74) last birthday for renewal.

BASIS OF COVERAGE

Eligibility
(a) Full-time and part-time undergraduates of NTU
(b) Full-time postgraduates of NTU
(c) Full-time registered students of NIE* * Registered students with NIE refers to students who are pursuing full-time diploma, degree, Postgraduate Diploma in Education, and higher degree (PhD, EdD & Masters) programmes in NIE.
(d) Registered students on bridging/exchange/non-graduating programmes

Full-time postgraduate students (except students from NTU's Lee Kong Chian School of Medicine) may opt-out of this insurance coverage. All other students above are automatically covered.

DESCRIPTION OF BENEFITS

In this Supplementary Contract unless stated otherwise:

1. **“Accident”** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden, and accidental means.
2. **“Insured Member”** means the person named or described in the Basis of Coverage, or All matriculated or registered students who are required to pay the tuition fees or the host university of an exchange or attachment program.
3. **“Injury”** shall mean bodily injury which
 - a) is sustained by an Insured Member during the period of this Supplementary Contract, and
 - b) is caused solely and directly by accident, and
 - c) solely and independently of any other cause, except sickness or medical or surgical treatment directly resulting from or rendered necessary by such injury, occasions the death or disablement of that Insured member within twelve (12) calendar months from the date thereof.
4. **“Permanent”** shall, with reference to the duration of the Insured Member’s incapacity or disability, mean an uninterrupted period lasting ninety (90) days from the onset of that incapacity or disability, and at the expiry of that period, such incapacity or disability is beyond hope of improvement.
5. **“Loss of Use”** shall mean loss in terms of physical incapacity or disability and not in terms of professional or occupational incapacity or disability on the Insured Member.
6. **“Total and Permanent Disability”** shall mean for the Insured Member prior to his 70th birthday shall mean that the disability must be total and Permanent and that there is neither at the point of commencement of the disability nor at any time thereafter any work, occupation, or profession that the insured can ever sufficiently do or follow to earn or obtain any wages, compensation, or profit. The total and irrecoverable loss of sight of both eyes, or the loss by severance of two or more limbs at or above wrist or ankle will be considered as Total and Permanent Disability.
7. **“Usual, Reasonable and Customary Medical Expenses”** means charges for treatment, supplies or medical services medically necessary to treat the Insured Member’s condition, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

BENEFITS

Schedule of BENEFITS		
1	Accidental Death	Provides 24-hours worldwide coverage against death due to accident. The Sum assured is payable in a lump sum \$45,000.
2	Total & Permanent Disability (TPD)	Provides coverage against TPD as a result of accident. If an insured is afflicted with Total and Permanent Disability prior to his 70th birthday, and provided that such Total and Permanent Disability has existed continuously for at least ninety (90) days, the AIA shall, upon receipt of due proof, pay the Insurance Amount determined in accordance with the Schedule of Indemnities.
3	Medical Reimbursement Due to Accident	Pays treatment for injury caused by Accident with or without hospitalisation or surgery. Coverage shall extend to medical treatment by a registered TCM, acupuncturist, herbalist, physiotherapist, chiropractor, and or a bonesetter for Accidental Bodily Injury sustained up to \$5,000 per year
4	Major Burns	Provides coverage against 2nd and 3rd degree burns.
5	Compassionate Death Allowance	Pays a benefit of \$2,000 in addition to the Accidental Death benefit in (1) above.
6	Children Education Fund	Pays a benefit of \$5,000 in addition to the Accidental Death benefit in (1) above if as a result of an accident the member leaves behind a dependent child. Dependant child is an unmarried child below 25 years old as at policy inception or anniversary and unemployed.

7	Mobility Aid Extension Benefit	<p>If during the period of insurance an Insured Member sustains accidental bodily Injury, which directly and independently of all other causes, resulting in Permanent Total Disablement as stated under above item 2 in this Section of such a nature that such Insured Member needs and can operate:</p> <ul style="list-style-type: none"> i. a self-powered, climbing wheelchair; and/or ii. his/her motor vehicle with the controls suitably adjusted; and/or iii. a life, necessary ramps, railings and holds to usual place of residence iv. Renovation in their principal home for the purpose of coping with the disablement. <p>AIA will reimburse the actual cost of such equipment and installation incurred by the Insured Member up to S\$2,000 or up to 10% of Sum assured whichever is the lesser.</p>
8	Accidental Death due to Common Carrier	<p>Pays a benefit of 10% of the sum assured up to a maximum of \$10,000, in addition to the Accidental Death benefit in (1) above, if as a result on an accident, whilst boarding, alighting, or traveling in a duly licensed commercial aircraft as a fare-paying passenger, the member dies within 12 months of the date of accident.</p>
9	Comatose State due to Common Carrier	<p>Pays a benefit of 20% of the sum assured up to a maximum of \$20,000, if as a result on an accident, whilst boarding, alighting, or traveling in a duly licensed commercial aircraft as a fare-paying passenger, the member is hospitalised and is in a comatose state within 30 days of the accident.</p>
10	Other General Extensions	<ol style="list-style-type: none"> 1) Drowning and Suffocation By Gas, Poisonous Fumes or Smoke, up to Sum assured 2) Disappearance, up to Sum assured 3) Assault, Hijack and Murder, up to Sum assured 4) Strike, Riot, Civil Commotion and Terrorism, up to Sum assured 5) Automatic Increase in Benefit by 5% of Capital Sum Assured in the prior year 6) Ambulance Costs, up to \$500 7) Comatose State Benefit, up to 10% of Sum assured or maximum of \$50,000, whichever lesser 8) Motor-Cycling, up to Sum assured 9) Major Head Trauma, up to Sum assured 10) Scarring of the face, with at least 1 cm or 2 cm in length, pay up to 10% of the Sum assured 11) Domestic Assistance for Activities of Daily Living, pays up to 10% of Sum assured 12) Trauma Counselling Benefit, pay up to 10% of Sum assured 13) HIV Due to Blood Transfusion, pay up to 10% of Sum assured 14) Accidental Poisoning, up to Sum assured or reimburse Accidental Medical Reimbursement 15) Unscheduled Flight, up to Sum assured 16) Accidental Death Benefit due to Natural Catastrophe, pay up to 10% of Sum assured or \$50,000, whichever lesser

RISKS EXCLUDED

The insurance under this Supplementary Contract shall not cover any loss or disability caused or indirectly, wholly or partly, by any one of the following occurrences:

- i. self-destruction or any attempt thereat, while sane or insane;
- ii. war, declared or undeclared, revolution or any warlike operations;
- iii. participation in a riot, violation or attempted violation of the law or resistance to arrest;
- iv. Traveling or flying in, ascending or descending from any aerial device or aircraft, unless the Insured Member is traveling as a fare-paying passenger in a duly licensed commercial aircraft and the said aircraft was not engaged in any rescue, instructional or training purposes during such flight;
- v. racing on horse or wheels.

FILING PROOF OF LOSS

It shall be a condition precedent to the liability of AIA to make payment of any benefit hereunder that satisfactory proof of loss must be furnished to AIA at its Issuing Office within ninety (90) days after the date of such loss.

EXAMINATION

AIA shall have the right and opportunity to examine the Insured Member when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to call for an autopsy in case of death where it is not forbidden by law.

PAYMENT OF INDEMNITIES

Unless stated to the contrary in the Policy to which this Supplementary Contract is attached, and if applicable, the following shall apply:

- i. Indemnity for loss of life of the Insured Member is payable to the Policyholder.
- ii. All other indemnities under this Supplementary Contract are payable to the Insured Member.

PRIOR LOSSES

If an Insured Member hereunder has sustained prior to the Entry Day of his insurance, or shall thereafter sustain any of the loss described in the Schedule of Indemnities under this Supplementary Contract, the insurance hereunder on such Insured Member shall be issued or continued for the full amount in accordance with the Schedule of Indemnities hereunder, provided, however, that for any subsequent loss of which payment is to be made hereunder, payment shall be made in accordance with the above Schedule of Indemnities for the specific loss resulting from such subsequent accident without reference to any previous loss.

Schedule of Indemnities		Percentage of Sum assured (%)
1	Loss of Life	100%
2	Total and Permanent Disability	150%
3	Loss of or the permanent total loss of use of two limbs	150%
4	Loss of or the permanent total loss of use of one limb	125%
5	Permanent total loss of sight of both eyes	150%
6	Permanent total loss of sight of one eye	100%
7	Loss of or the permanent total loss of use of - one limb and loss of sight of one eye	150%
8	Loss of speech and hearing	100%
9	Permanent and incurable insanity	100%
10	Permanent total loss of hearing in	
	- both ears	100%
	- one ear	30%
11	Loss of speech	75%
12	Permanent total loss of the lens of one eye	75%
13	Loss of or the permanent total loss of use of four fingers and thumb of	
	- right hand	85%
	- left hand	65%

14	Total loss of or the permanent total loss of use of four fingers of	
	- right hand	55%
	- left hand	45%
15	Loss of or the permanent total loss of use of one thumb	
	- both right phalanges	40%
	- one right phalanx	25%
	- both left phalanges	30%
	- one left phalanx	20%
16	Loss of or the permanent total loss of use of fingers	
	- three right phalanges	20%
	- two right phalanges	15%
	- one right phalanx	10%
	- three left phalanges	15%
	- two left phalanges	10%
	- one left phalanx	5%
17	Loss of or the permanent total loss of use of toes	
	- all-one foot	25%
	- Great toe-two phalanges	10%
	- Great toe-one phalanx	10%
	- Other than great toe, each toe	2%
18	Fractured leg or patella with established non-union	20%
19	Shortening of leg by at least 5 cm	10%
20	Second & Third Degree Burns	
	<u>Damage as a percentage of total body surface area</u>	
	<u>Area: Head</u>	
	Third Degree Burns of 20% or more of the total head surface area	100%
	Second Degree Burns of 10% or more of the total head surface area	50%
	<u>Area: Body</u>	
	Third Degree Burns of 40% or more of the total body surface area	100%
	Second Degree Burns of 40% or more of the total body surface area	50%
	Third Degree Burns of 25% or more, but less than 40% of the total body surface area	80%
Second Degree Burns of 25% or more, but less than 40% of the total body surface area	40%	
Third Degree Burns of 15% or more, but less than 25% of the total body surface area	60%	
Second Degree Burns of 15% or more, but less than 25% of the total body surface area	30%	

COMPENSATION: -

- The total compensation payable in respect for any disabilities due to the same Injury is arrived at by adding together the various percentages but shall not exceed 150% of the Sum assured and there shall be no further liability under the Policy in respect of the same Insured Member for Injury sustained thereafter;
- AIA shall in its absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 19 inclusive;
- If the Insured Member is left-handed, the percentage for the various disabilities of right hand and left hand will be transposed.

KEY PRODUCTS PROVISIONS

1) EXCLUSIONS

This insurance shall not cover any loss or disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a. Self-destruction or any attempt thereat, while sane or insane;
- b. War, declared or undeclared, revolution or any warlike operations;
- c. Participation in a riot, violation or attempted violation of the law or resistance to arrest;
- d. Traveling or flying in, ascending or descending from any aerial device or aircraft, unless the member is traveling as a fare-paying passenger in a duly licensed commercial aircraft and the said aircraft was not engaged in any rescue, instructional or training purposes during such flight;
- e. racing on horse or wheels.

(You are advised to read the policy contract for the full list of exclusions)

2) TERMINATION

Your coverage shall automatically cease on the earliest of the following dates:

- i. The date on which the Policy is terminated
- ii. The date of the expiration of the period for which the last premium payment is made
- iii. The end of the Policy Period during which he attains the Maximum Age of Coverage as stated in the Policy Schedule
- iv. The date on which the Insured member terminates his course
- v. The date AIA communicates to you as the date the Policy ceases on account of war, or an act of war, such date being determined at the AIA's discretion

3) MISSTATEMENT

- (a) If the age or date of birth or other relevant facts relating to an insured shall be found to have been misstated and if such misstatement affects the scale of benefits or has anything to do with the policy terms and conditions, the true age and facts shall be used in determining whether insurance is in force under the policy terms and the benefits payable therefrom, and an equitable adjustment of premiums shall be made.
- (b) Where a misstatement of age or other relevant facts have caused a member to be insured where he is otherwise ineligible for any insurance, or where such statement has caused an insured to remain insured when he would otherwise be disqualified in accordance with the policy terms and limitations, we may in our absolute discretion declare the insurance of the insured to be void and annul such insurance, and there shall be a return of premiums paid in respect of the member, provided always that where there is fraud on the part of the policyholder or insured, no premiums paid will be returned. If any claim has been admitted and benefits paid before AIA was made aware of the misstatement, the Policyholder will on demand by AIA reimburse AIA all benefits paid or the monetary equivalent of such benefits (as may be reasonably determined by us) if they were not paid in cash.

IMPORTANT NOTICE

This is only product information provided by AIA and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with the Policyholder shall apply.

For Claims Enquiries

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