



## Group Personal Accident Insurance Product Summary – Smartcare Shield (Private Education Institution)

### Product Information

This insurance plan will pay a lump sum benefit when the Insured Member sustains accidental bodily injury listed in the attached Schedule of Benefits. Bodily injury must be injury caused solely and directly by accident only within 12 months from the date of such accident.

### Key Product Provisions

The following are some key provisions found in the policy contract of this product. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult your Private Education Institution or Aegis Insurance Services Pte Ltd should you require further explanation.

### Members' Eligibility for Coverage

The entry age of the Insured Member must be from 12 months to 65 years (age next birthday).

### Commencement of Coverage

The cover will commence on the date that you are enrolled and registered with your Private Education Institution and included in the declared headcount to us.

### Terms of Renewal

Coverage may be renewed on the policy anniversary date by payment of the full annual premium. Premium will not be billed on pro-rated basis.

### Non-guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Insurance Company.

### Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The following is a list of some of the exclusions for this plan. The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.

- **Self-inflicted Injury** – No benefits will be payable if the Insured Member deliberately causes his own injury while sane or insane.
- **War or Military Service** – No benefits will be payable for injuries arising directly or indirectly from war, declared or undeclared, or any warlike operation.
- **Participation in racing on wheels** – No benefits will be payable for injuries arising directly from participation in racing on wheels.
- **Direct participation in a riot, civil commotion or committing a criminal offence** - No benefits will be payable for injuries arising directly from participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment.
- **Crews of aircraft or air travel (other than as a passenger in a fully licensed passenger aircraft)** - No benefits will be payable for injuries arising directly or indirectly from travelling in any type of aircraft other than as a fare-paying passenger on a licensed commercial aircraft.
- No benefits will be payable if the Insured Member is out of Singapore for a period exceeding six (6) consecutive months at a time.

### Free Look Period

There is no free look period.



### **Claim Procedure**

To make a claim under the policy, the claimant making the claim must send us:

- a completed claim form;
- death certificate (if it is for death claim);
- a copy of police report;
- medical report from the doctors who treated the Insured Member at the claimant's own expense;

### **Termination of Insured Member's Cover**

a) Cover under the policy for any particular Insured Person shall automatically terminate on the earliest happening of the following events:

- On the death of such insured Person; or
- The total aggregate sum payable of 100% sum insured has been paid; or
- Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out in the policy; or
- Upon such Insured Person ceases to be a student with the Private Education Institution

b) Cover on the Insured Member automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract.

### **Contact Information**

For more information, please log onto following website:

<http://www.aegisic.com>

**AEGIS Insurance Services Pte Ltd**

**Tel: (65) 6837 0306**

**Email : [customerservice@aegisic.com](mailto:customerservice@aegisic.com)**

**AXA Insurance Singapore Emergency Hotline : 1800 8804 741**



**Permanent Disablement - Table of Compensation**

	Percentage (%)
	(applies to the sum insured in the Schedule)
<b>Permanent Total Disablement:</b>	
a) Loss of two limbs	
b) Loss of both hands or of all fingers and both thumbs	
c) Total and permanent loss of sight of both eyes	
d) Total paralysis	100
e) Injuries resulting in being permanently bedridden	
f) Loss of hand at wrist	
g) Loss of arm - at shoulder; between shoulder and elbow; at and below elbow	
h) Loss of leg - at hip; between knee and hip; below knee	
Loss of - four fingers and thumbs of one hand	50
- Loss of four fingers of one hand	40
Loss of thumb - both phalanges	25
- one phalanx	10
Loss of index finger - three phalanges	15
- two phalanges	10
- one phalanx	5
Loss of middle finger - three phalanges	10
- two phalanges	7
- one phalanx	3
Loss of ring finger - three phalanges	10
- two phalanges	7
- one phalanx	3
Loss of little finger - three phalanges	10
- two phalanges	7
- one phalanx	3
Loss of metacarpals - first and second (additional)	3
- third, fourth or fifth (additional)	2
Loss of toes - All	15
- great, both phalanges	5
- great, one phalanx or any other toes	2
Loss of hearing - Both ears	75
- One ear	20
Loss of speech	50
Loss of - sight of one eye, except perception of light	50
- lens of one eye	

**NOTE:**

- In the event of Permanent Disablement by Loss not specified above the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured Person.
- The total aggregate sum payable in respect of any one accident shall not exceed 100% of the Sum Insured.
- Where an Insured Person sustains disablement which falls within more than one category for which a Benefit may be payable, payment will be made under the category with the higher (or highest) Benefit only. In particular, if a Benefit is payable for Loss of a whole member of the body, then no Benefit shall be payable for Loss of parts of that member.



## **Policy Exclusions**

1. Any unlawful act of an Insured Person or his/her wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
2. Illness, disease, mental defect or infirmity, or insanity, bacterial or viral infections even if contracted by accident. This excludes bacterial infection that is the direct result of an accidental cut or wound.
3. Medical or surgical treatment except where such treatment is rendered necessary by Injury within the scope of this Policy.
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
  - (a) it is carried out to restore function or appearance after an Accident or following Surgery for a medical condition, (provided that the Accident or Surgery occurred while the Insured Person was Covered under this Policy);
  - (b) and it is done at a medically appropriate stage after the Accident or Surgery; and
  - (c) the cost of the treatment is approved by us in writing before it is done.
5. AIDS (Acquired Immunisation Deficiency Syndrome) & ARC (AIDS Related Complex) & HIV (Human Immunodeficiency Virus) infection.
6. Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury within the scope of this Policy.
7. Effect or influence of alcohol or drugs not prescribed by a qualified medical practitioner.
8. Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
9. Declared or undeclared war or any act thereof, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or usurped power.
10. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
11. The Insured Person engaging or participating in any professional sports, dangerous activities or sports, including underwater activities necessitating the use of underwater breathing apparatus, any kind of speed contest or racing (other than on foot) boxing and wrestling, parachuting, sky diving, bungee jumping, competitive snow or ice sports, hunting, pot-holing; but not including the following activities carried out for leisure: scuba diving under the supervision of a qualified instructor, trekking/hiking in remote areas with licensed guides, rock climbing, hang-gliding, non-competitive winter sports.
12. Any Accident to an Insured Person which arises in the course of his/her occupation, if his/her occupation falls within the following categories or involves the following activities: air crew, ship crew, professional sportspersons, diving, oil-rig platform and/or offshore work, fire-fighting, police, naval, military, airforce service or operations (other than as a Serviceman in the Singapore National Service undergoing full-time or reservist training) and any hazardous occupations.



## Frequently Asked Questions (FAQs)

### Private Education Institution (PEI) Group Personal Accident Insurance

**1. What does the insurance cover?**

The insurance covers bodily injury caused solely by an accident. A lump sum amount is payable on death or permanent disablement. Please refer to the Benefits Schedule given to your school for the details of cover.

**2. Are illnesses covered?**

No, this insurance covers only bodily injury or death due to an accident.

**3. Is Outpatient and Physiotherapy/Chiropractic treatment covered?**

Outpatient expenses are not covered unless specifically mentioned in the policy.

**4. Will I be covered if I go back to my home country or travel during vacation?**

Yes, you will be covered as long as you are still a registered student of your school pursuing a course of study. However, you will not be covered if you are out of Singapore for a period exceeding six (6) consecutive months at a time.

**5. I am a part-time student who opted to be covered by the policy. Am I covered during work?**

No, you will not be covered for illness or injury sustained during work.

**6. How do I make a claim?**

Please submit the following documents to us through your school:

- AXA Claim Form available from your school or please download from <http://www.aegisic.com>
- Original Medical Bills
- Medical Report from the doctor stating the accident and nature of injury, treatment recommended

**7. How long does it usually take to process my claim?**

Upon receipt of all required documents, approved claims will be settled within 30 days.

**8. How will I be notified of the result of my claim?**

You will be notified through your school. Reimbursement for approved claims will be via cheque payment to you through your school.

**9. When will my insurance end?**

- a) Cover under the policy for any particular Insured Person shall automatically terminate on the earliest happening of the following events:
- On the death of such insured Person; or
  - The total aggregate sum payable of 100% sum insured has been paid; or
  - Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out in the policy; or
  - Upon such Insured Person ceases to be a student with the school
- b) Cover on the Insured Member automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract.

**10. If I have questions or need assistance, who should I contact?**

**AEGIS Insurance Services Pte Ltd**

**Tel: (65) 6837 0306**

**Email : [customerservice@aegisic.com](mailto:customerservice@aegisic.com)**

**Website : [www.aegisic.com](http://www.aegisic.com)**

**For Emergency, please contact AXA Insurance Singapore Hotline : 1800 8804 741**

**Important** - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your school has with AXA Insurance Singapore Pte Ltd.