

## Eligibility

Registered full-time and active students of Institute of Technical Education (ITE).

## Coverage

The insurance pays upon death, permanent disablement and medical expenses for treatment of injury caused solely by an accident and not arising from sickness or pre-existing medical conditions, subject to the policy limits, terms and conditions.

## Period of Insurance

(a) Effective Date	Start of the academic year in which the student is enrolled
(b) Termination Date	End of the academic year in which the student has completed the course

For special cases, coverage period will be as advised by ITE.

## Geographical Scope of Cover

24 hours worldwide, subject to:

(a) Official ITE trip	Covered
(b) Non-official ITE trip	Covered up to 180 consecutive days
(c) International Student who returns to his home country for follow-up medical treatment	
(d) Travel overseas intentionally for treatment, except (c)	Not Covered

## Clinics & Hospitals

Covers treatment at all Singapore Government Restructured Hospitals/Clinics and Private Hospitals/Clinics.

## Payment of Medical Bills

Please pay the medical bill first and submit a claim for reimbursement.

## Extensions

- Covers all courses, programs (including exchange and internship), activities, events, sports and competitions organised, authorised and/or approved by ITE and/or its clubs or in which the student participates as a representative of ITE, held in Singapore or overseas;
- Hijack, murder and assault;
- Strike, riot or civil commotion;
- Drowning or suffocation by poisonous fumes, gas or smoke;
- Motor-cycling (as rider or pillion-rider) provided that the Member is wearing a safety helmet and is not engaging in or practising for racing and hill climbing contests and reliability trials and speed duration testing;
- Unscheduled flight – as a fare-paying passenger in any properly licensed private aircraft and/or helicopter;
- Terrorism
- Accidental miscarriage – not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- Peace time reservist training for a period not extending beyond 31 days;
- Disappearance – sinking or wrecking of aircraft or other conveyance either on the ground or at sea in which a Member was travelling in and the body of the Member has not been found within 365 days;
- Exposure to the elements

## Termination of Cover

The cover will be terminated:

- when the student ceases to be a full-time and active student of ITE;
- when the Maximum Compensation as stated in the Table of Compensation has been paid;
- upon death of the member;
- when the policy has been terminated.

## Benefits

Coverage	Limit
<b>Accidental Death</b> - within 12 months from the date of accident	<b>\$30,000</b>
<b>Permanent Disability</b> - refer to Scale of Compensation - within 12 months from the date of accident	
<b>Funeral/Burial Expenses</b>	<b>\$2,000</b>
<b>Medical Expenses (per accident)</b> Covers reasonable and necessary expenses including follow-up medical treatment incurred within 12 months from the date of accident (even after the student has graduated or policy has expired provided the accident occurred during the policy period) or up to the policy limit, whichever comes first	<b>\$4,000</b>
Dental treatment to restore sound natural teeth due to an accident	
Outpatient Rehabilitative Physiotherapy and Treatment by a Chinese Medicine Practitioner or Chiropractor up to sub-limit of \$1,500. Referral from a medical practitioner is required for physiotherapy and chiropractor treatment.	
Insect/Animal Bites including dengue fever, zika, malaria and chikungunya	
Food and Drinks Poisoning	
Injury due to fainting (e.g. bruises sustained in a fall during fainting)	
Medical treatment for fainting due to any reason including non-accidental cause e.g. heat stroke, heat exhaustion up to \$300	
Fees charged by a doctor to refer student to a Specialist	
Ambulance Cost (ground ambulance to hospital)	
Medical Report Fee (if required by the insurer)	
Simple or Other Fractures up to \$3,000	
Mobility Aid Expenses up to \$2,000 - including crutches and wheelchair prescribed by a Registered Medical Practitioner - Pays for the actual costs of such equipment and installation incurred if the insured person suffers an injury resulting in permanent disabilities of above 50% as shown in the scale of compensation table and provided the following aid is necessary for the insured's mobility and is prescribed by a medical practitioner: <ol style="list-style-type: none"> <li>A self-powered, climbing wheelchair; or</li> <li>A motor vehicle with the controls suitably adjusted; or</li> <li>A lift, necessary ramps, railings and holds to usual place of residence; or</li> <li>Renovations in their principal home for the purpose of coping with the disablement;</li> </ol>	

### Note:

Follow-up treatment from an accident that occurred before 13 Jan 2020 for Jan Intake students should be claimed under ITE's previous appointed insurer.

## General Exclusions

This policy does not cover claims directly or indirectly caused by or arising from:

- Self-inflicted loss or suicide, attempted suicide or suicide pact, while sane or insane;
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to uprising, military or usurped power;
- Participation in a riot, violation or attempted violation of the law or resistance to arrest;
- Commission of an assault or felony;
- Racing on wheels or boats;
- Effect or influence of alcohol or drugs.

Exclusions (e) and (f) will not apply for courses, programs, activities, events, sports and competitions organised, authorised and/or approved by ITE and/or its clubs or in which the student participates as a representative of ITE.



**Simple of Other Fractures – Table of Compensation**

If the insured person suffers an injury resulting in a simple fracture or other fracture, the insurance will pay the sum insured based on the scale of compensation table below, up to \$3,000, provided that:

- a. The fractured bones must occur within 12 months of the date of the injury;
- b. The insured was not diagnosed with osteoporosis prior to the date he/she was first covered under the insurance; and
- c. If the insured person is diagnosed with having osteoporosis after he/she was first covered, the insurance will only pay this benefit for the first claim.

Description	% of Sum Insured
a Neck, skull or spine (complete fracture)	100
b Hip	75
c Jaw, pelvis, leg, ankle or knee (other fracture)	50
d Cheekbone, shoulder or hairline fracture of skull or spine	30
e Arm, elbow, wrist or ribs (other fracture)	25
f Jaw, pelvis, leg, ankle or knee (simple fracture)	20
g Nose or collar bone	20
h Arm, elbow, wrist or rubs (simple fracture)	10
i Finger, thumb, foot, hand or toe	7.5

**Permanent Disablement – Table of Compensation**

If the insured person is involved in an accident which causes the insured person an injury and due only to this accident the insured person becomes permanently disabled within 12 months from the accident, the insurance will pay the sum the scale of compensation shown below.

Description	% of Sum Assured
1 Death	100
2 Loss of two or more limbs	150
3 Loss of one or two or more limbs by amputation at or above wrists or ankles	125
4 Total and irrecoverable loss of all sight in two eyes	150
5 Total and irrecoverable loss of all sight in one eye	100
6 Total paralysis	150
7 Injuries resulting in being permanently bedridden	150
8 Permanent, total and continuous disability preventing the Assured from engaging any occupation or employment for wage or profit or from giving attention to any business whatsoever	150
9 Eye - loss of sight of one eye, except perception of light - loss of lens of one eye	50 50
10 Loss of four fingers and thumb of one hand	50
11 Loss of four fingers	40
12 Loss of speech	50
13 Loss of hearing - both ears - one ear	75 15
14 Loss of thumb - both phalanges - one phalanx	25 10
15 Loss of index finger - three phalanges - two phalanges - one phalanx	10 8 4
16 Loss of middle finger - three phalanges - two phalanges - one phalanx	6 4 2
17 Loss of ring finger - three phalanges - two phalanges - one phalanx	5 4 2
18 Loss of little finger - three phalanges	4

- two phalanges	3
- one phalanx	2
19 Loss of metacarpals - first or second (additional) - third, fourth or fifth (additional)	3 2
20 Loss of toes - all - great, both phalanges - great, one phalanx - other than great, if more than one toe lost, each	15 5 2 1
21 Third Degree Burns <b>Head</b> - equals to or greater than 2% but less than 5% - equals to or greater than 5% but less than 8% - equals to or greater than 8% <b>Body</b> - equals to or greater than 10% but less than 15% - equals to or greater than 15% but less than 20% - equals to or greater than 20%	50 75 100 50 75 100

**Notes:**

- The total compensation for the Loss, whether arising from one or more Accident or Extension, shall not exceed 150% of the Sum Assured for a Member in a Policy Year ("Maximum Compensation"), and NTUC Income shall not be liable for any compensation exceeding the Maximum Compensation.
- Upon payment of the Maximum Compensation, the cover for the Member shall terminate. Cover for any subsequent Policy Year will be subject to underwriting acceptance by NTUC income. Any acceptance may be subject to such terms that NTUC may impose including premium loading and exclusions.
- NTUC Income shall in its absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Items 1 to 21 inclusive;
- In case where the Member is left-handed, the compensation percentages in Items 14 to 19 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;

**Per Event Limit**

The total claims payable in respect of all of the sections occurring while a number of insured persons are together caused by a single event shall not be more than \$10,000,000. If the total claims payable is more than the limit as shown in the schedule, the amount shall be pro-rated among the insured persons subject to a maximum limit as shown in the "Benefits" table for each of the insured person.

**Claim Procedure**

Claims should be submitted as soon as possible but **within 30 days** of the date of accident or treatment whichever is earlier. If more time is required, please notify Student Services Department at your respective college.

- Prepare/obtain the following documents:**

Documents Required	GPA Claim outpatient	GPA Claim H&S
Original Final Hospital Bill (the hospital will send the final bill to the patient within 2 to 4 weeks after discharge)		✓
Original Pre and Post hospitalisation/ surgery Bills		✓
Original Medical Bills	✓	
Inpatient Discharge Summary		✓
Referral Letter, A&E Memo if any	✓	✓
Written Test Reports (e.g. x-ray, MRI), if any	✓	✓
Police Report (for road traffic accident cases)	✓	✓
Original Medical Report (for cases of emergency hospitalisation overseas)		✓

H&S – hospitalisation and/or surgery

- Submit the documents to Student Services Department at your respective college.**
- For follow-up claims, please submit to Student Services Department at your respective college.**

**Note:**

- Original invoices and receipts must be kept for 6 months from the date of treatment and provided to the insurer on request.
- Generally, medical expense claims will be processed within 30 days upon receipt of complete documents/information.
- Notification of the result of the claim or request for documents/information will be sent to the student's email address stated on the claim form.
- Approved medical expense claims will be credited into the student's bank account.

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### Some Definitions

<b>Accident or Accidental</b>	Means a sudden, unforeseen and fortuitous event that occurs during the period of cover for a Member which shall independently of any other cause be the sole and direct cause of bodily injury. (Note: The insurance does not cover claims arising from sickness or pre-existing medical conditions.)
<b>Loss</b>	Means permanent, total and irrecoverable loss of use or loss by physical separation.
<b>Maximum Compensation</b>	Means the maximum compensation as specified in the Table of Compensation for the Loss, whether arising from one or more Accident or Extension payable in a Policy Year.
<b>Registered Medical Practitioner</b>	Means a person qualified by a degree in western medicine to practice medicine other than the Member or a member of the Member's immediate family. Additionally, the person must be legally authorised in the geographical area of his practice to render medical or surgical services.
<b>Chinese Medicine Practitioner</b>	Means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their license under the laws of the country. This cannot be the insured person, his/her family member, partner, business partner, employer, employee or agent.
<b>Dental Treatment</b>	Means treatment necessary to restore sound and natural teeth which is made necessary due to an accident.
<b>Permanent</b>	Means having lasted 12 consecutive months and at the expiry of that period, being beyond hope of improvement.

Please refer to the Policy for the complete list of Definitions.

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**This fact sheet is not a contract of insurance and is to be used as a guide only. Coverage is subject to the full terms and conditions of Income's Policy which is the operative document. Any discrepancy between the information in this fact sheet and the Policy is unintentional.**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).