

FREQUENTLY ASKED QUESTIONS OVERSEAS STUDY PROTECTION PLAN INSURANCE

Contents

General

Q1. What does Overseas Study Protection Plan (OSPP) cover?

A1. Overseas Study Protection Plan (OSPP) provides coverage for students going overseas to pursue their studies or for exchange programmes. It covers the following major benefits.

Main plan

- Personal accident coverage against death and permanent disablement
- Medical expenses due to injury caused by accidents
- Emergency medical evacuation and repatriation expenses
- Travel delay and Baggage delay
- Loss of or damage of personal belongings

Optional Benefit (Applicable only if you pay additional premium)

- Hospital and surgical expenses due to sickness and accidents
- Medical expenses for outpatient treatment for sickness while overseas.

Q2. Does OSPP Insurance meet the healthcare requirements of the foreign country/institution?

A2. Healthcare requirements vary for different institutions or countries. You can verify with the foreign institution or relevant authority to determine if this plan meets their requirement. Please click [here](#) to obtain a copy of our policy terms and conditions.

Q3. If I travel outside my country of study for vacations, am I covered under my OSPP Insurance?

A3. Yes. We understand that as students, you may travel for vacations; therefore we have designed our plan to provide you with worldwide coverage when you are overseas.

The countries excluded from coverage are Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Q4. Am I covered if I take part in dangerous sports or activities while overseas?

Leisure activities that are accessible to the general public/tourists such as bungee jumping, scuba diving, motorcycling (including pillion riding), horse riding, winter sports, water rafting are covered in our standard policy terms.

However, dangerous or professional sports and activities are not covered in our policy terms. You may contact us at 6788 6616 or email to us at csquery@income.com.sg if you wish to check if the activity you are taking part in is covered.

Personal accident cover

Q1. What does Personal accident cover?

A1. Personal accident protects you or against accidental death or permanent disabilities due to accidents. In such events, we will pay out according to the scale of compensation to lighten the load on you or your family.

Q2. Does the Personal accident benefit cover me when I am in Singapore?

A2. OSPP is designed to protect you against accidents while you are overseas. However, the personal accident cover will start when you leave the place you usually live or work in Singapore to start your trip, or from the start date of your policy, whichever is later.

Cover ends when:

- a you arrive at the place that you usually live or work in Singapore after your trip;
- b three hours after you return to Singapore; or
- c at the end of the period shown on your schedule;

whichever is earlier.

Q3. What does Medical expenses for injury due to an accident cover?

A3. If you suffer an injury due to an accident while overseas, we will pay for the reasonable and necessary medical treatment requested by a medical practitioner up to 90 days from the date of the accident or up to the benefit limit, whichever comes first for you to seek treatment while overseas.

Q4. Can I continue my treatment in Singapore for an injury I suffered overseas?

Q4. Yes. We will pay you to continue your treatment for an injury you suffered while overseas.

- If treatment was not sought overseas for the injury, you have up to 7 days from when you arrive in Singapore to seek treatment and up to 30 days thereafter for follow up treatments.
- If treatment was sought overseas for the injury, you have up to 30 days from when you arrive in Singapore to continue treatment.

Emergency medical evacuation

Q1. Who can I contact if I am injured or sick and need to be evacuated while overseas?

A1. You may call our appointed assistance company at their 24-hour hotline (65) 6338 1222 for assistance.

Q2. Can I choose my means and destination of evacuation?

A2. No, either NTUC Income or our appointed assistance company will arrange and decide on the best suited means of evacuation. It may include air ambulance, surface ambulance, regular air transportation or any other appropriate means. You can be assured that our decisions will be based solely on your severity and medical necessity.

Q3. What does Sending you home benefit cover?

A2. Sending you home benefit covers the costs incurred for the transportation and return of your mortal remains body to Singapore or to your home country. This is provided that death occurs due to an injury or sickness which occurred whilst overseas.

Personal Belongings cover

Q1. What does Loss or damage of personal belongings at your overseas residence cover?

A1. If your personal belongings (including laptop) is lost or damaged due to natural disasters or theft while stored at your overseas residence, we will pay you to repair or replace the lost or damaged items.

The sub-limits of this benefit are as follow:

Laptop - \$1,000

Handheld computer devices	- \$200 in total
Other personal belongings	- \$500 per item, set or pair.

Q2. What I am covered for if I lose my passport or travel documents?

A2. If you lose your passport or travel documents due to natural disasters or theft while overseas. We will pay you for:

- The reasonable transport and accommodation expenses that you have to incur when travelling to replace your lost passport or travel documents; and
- The administrative cost to replace your lost passport or travel documents.

Travel inconvenience cover

Q1. What does Travel delay benefit cover?

A1. The travel delay benefit covers you when the public transport you are scheduled to travel in during your trip is delayed for more than six hours in a row and you are not the cause of the delay.

For travel delay while overseas – We will pay you a cash benefit of \$50 for every 6 hours of delay in a row.

For travel delay while in Singapore – We will pay you a cash benefit of \$150 after a full 6 hours of delay.

The maximum limit for this benefit is \$1,000 per policy period

Q2. Will I be covered if my baggage is lost or damaged when I travel?

A2. Yes. We will pay you to repair or replace your lost or damaged baggage caused by an accident only when they are checked-in with a commercial airline.

The sub-limit for each item, set or pair is \$500, subject to an overall section limit of \$2,000 per policy period.

Optional Benefit – Hospitalisation & outpatient expenses

Q1. What is covered under Hospital and surgical expenses?

A1. If you are hospitalised due to an injury or sickness you suffered when overseas, we will pay for the reasonable hospital and surgical expenses. This can include:

- Treatment by medical practitioners
- Surgical expenses
- Room and board charges
- Prescribed drugs and medication
- Treatment by specialists (only when recommended)
- Laboratory examinations
- Pre-hospitalisation treatment (90 days before hospitalisation)
- Post-hospitalisation treatment (90 days after you leave the hospital)

If you have not sought treatment while overseas, we will also pay if you have to be hospitalised within 7 days of your return to Singapore.

Q2. Can I make a claim for outpatient medical expenses due to a sickness?

A2. Yes. We will pay for your outpatient treatment that is recommended by a medical practitioner up to \$1,500 per policy period if you have selected our optional benefit. Please kindly note that there is an excess of \$100 (amount that you are responsible to pay for) for each outpatient treatment visit.

Application and procedure

Q1. Who can apply for OSPP insurance?

A1. You can apply for OSPP if you are:

- are a Singaporean or a Singapore permanent resident and you hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or you are a foreigner holding a valid Singapore student pass;
- are registered as a full-time or part-time student with an educational institution outside of Singapore and you hold a valid student identification card issued by the educational institution; and
- are between 15 and 65 years of age.

Q2. What do I indicate as the Period of Insurance?

A2. The period of insurance should also be the period of your overseas study. You can choose between policy periods of 3 months, 6 months or 12 months.

If you are going overseas for more than 1 year, you can select policy period of 12 months. You will be invited to renew the plan at the end of the policy period.

Q3. How can apply for my OSPP insurance?

A3. You can click [here](#) to purchase your OSPP insurance online. Alternatively, you can call NTUC Income hotline at 6788 1111 or visit any of NTUC Income branches.

For more details on NTUC Income branches, please click [here](#).

Q4. How can I make payment?

A4. You can choose from the following different types of premium payment methods available depending on the activation methods.

Activation Method	Premium Payment Methods Available
NTUC Income online application	Credit Card
NTUC Income hotline	Credit Card
NTUC Income branches	Cash / Cheque / Credit Card / NETS

Q5. Can I make changes to the optional benefit after start date of the insurance?

A5. No. You can only make changes to the optional benefit during your next policy renewal, subject to our acceptance. Please note that renewal only applies to policies with policy period of 12 months.

Q6. Can I increase the benefit limits of my plan?

A6. No. You cannot change the benefit limits of your plan.

Q7. If I need to extend my studies, can I extend my plan?

A7. Yes, you can extend your coverage by paying an additional premium. This is provided that your policy is still in force.

You can call us at 6788 6616 or email to pline@income.com.sg to make your request. We will advise you on the amount of additional premium that you are required to pay.

Q8. Will I get a refund if I cancel my plan?

A8. If we receive your cancellation request:

- before the start date of the policy – We will provide a full refund.
- After the start date of the policy, we will work out your refund based on the calculation.

$$85\% \times \text{Premium} \times \frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of this policy}}$$

Please note that we will not refund any amount below \$35.00 (not including GST). We will also not make a refund if a claim has been made under this policy for the current policy period.

IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of this plan at <http://www.income.com.sg/forms/insDocument/OSPP.pdf>.

Information is correct as of 21 Jan 2014.