



The Sky's
— your —
LIMIT

Overseas Study Protection Plan

GENERAL INSURANCE

2-in-1 worldwide² protection for your overseas study trip.

Studying abroad in a foreign land can be both an exhilarating and daunting experience, especially so when you are all alone and facing unforeseen circumstances. With our Overseas Study Protection Plan¹ that provides comprehensive 2-in-1 worldwide² protection against personal accidents and travel inconveniences, you can embark on your exciting learning journey with peace of mind knowing that we have got you covered.

Why is it good for me?

- 1 Peace of mind with **24-hour worldwide² protection** against personal accidents
- 2 **Protect yourself against loss or damage of personal belongings** (including laptop) while stored at your overseas residence, due to a natural disaster or theft
- 3 **Coverage for leisure activities³** such as scuba diving, snow-skiing and water rafting
- 4 **Flexibility to enhance your coverage** with optional benefits

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24-hour worldwide² protection

As you would also most likely want to travel to nearby cities or countries during your term break, we offer worldwide² coverage against accidental death, disability, medical emergencies and travel inconveniences so that you can enjoy peace of mind during your trips.

Protection against loss or damage of personal belongings

Living in a new country is exciting but it presents a different set of risks. Protect yourself against loss or damage of your personal belongings (including laptop) while stored at your overseas residence, due to a natural disaster or theft, for up to \$1,000⁴.

Coverage when you enjoy leisure activities³

Staying abroad, you might want to pick up a new leisure activity during your free time. You'll be glad to know that we also cover medical expenses incurred due to accidents from leisure activities³ such as scuba diving, snowskiing, and water rafting.

Enhance your coverage with optional benefits

Enjoy more flexibility to enhance your coverage with optional benefits such as:

- Hospital and surgical expenses
- Medical expenses for outpatient treatment for sickness while overseas

Optional benefit	Maximum benefit limit per policy period		
	Option A	Option B	Option C
Hospital and surgical expenses (Sub-limit for medical treatment in Singapore: \$5,000)	\$25,000	\$50,000	\$100,000
Medical expenses for outpatient treatment for sickness while overseas (Excess: \$100 for each visit)	\$1,500	\$1,500	\$1,500
Policy Period	Premium with Optional benefit		
3 months	\$229.00	\$307.00	\$464.01
6 months	\$401.00	\$538.00	\$812.00
12 months	\$571.01	\$767.00	\$1,158.00

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

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Table of cover

Section	Benefit	Maximum benefit limit per policy period
Personal accident benefits		
1	Personal accident	\$200,000 (refer to the scale of compensation table)
2	Medical expenses for injury due to an accident	Overall section limit: \$15,000 Sub-limit for medical treatment in Singapore: \$5,000
3	Emergency medical evacuation	Unlimited
4	Sending you home	Unlimited
5	Study interruptions	\$20,000
6	Compassionate Visit	Overall section limit: \$10,000 Sub-limit for hotel accommodation expenses: \$500 per day
7	Criminal assault	\$100,000
Personal belongings benefits		
8	Loss or damage of personal belongings (including laptop) at overseas residence Type of personal belongings - Laptop - Handheld computer devices - Other personal belongings	Overall section limit: \$1,000 Sub-limit: \$1,000; \$200 in total; or \$500 per item, set or pair
9	Losing travel documents	\$500
Travel inconvenience benefits		
10	Travel delay - While overseas - While in Singapore	Overall section limit: \$1,000 \$50 for every six hours of delay \$150 (after six hours of delay)
11	Baggage delay Baggage delay when arriving in Singapore	Overall section limit: \$1,000 \$50 for every six hours of delay \$200 (after six hours of delay)
12	Loss of or damage to checked-in baggage with a commercial airline	Overall section limit: \$2,000 Sub-limit for each item, set or pair: \$500
Other benefits		
13	Personal liability	\$300,000

Premium rates

Policy period	Premium
3 months	\$150.00
6 months	\$263.00
12 months	\$375.00

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1111



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 This policy is available to you if you:
 - 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 12 and 65 years of age.
- 2 This policy covers you when you are overseas except when you are travelling in, to or through Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- 3 This policy does not cover claims for loss or liability directly or indirectly caused by or arising from extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. Please refer to the policy contract for the exclusions on dangerous activities or sports.
- 4 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover for each policy period.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/ospp-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. There are certain conditions whereby the benefits under the plan will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 22 July 2016