

Frequently Asked Questions (FAQs)

1 Do I need to enrol for the insurance?

No, all registered full-time students of Singapore Polytechnic are automatically covered.

2 What does the insurance cover?

The insurance covers death, permanent disablement and medical expenses incurred due to bodily injury caused solely by an accident.

3 Are illnesses covered?

No, the insurance covers only bodily injury due solely to an accident.

4 Are sports injuries covered?

It depends on the doctor's diagnosis and the cause of the injury. If there is a specific accident that caused the injury, for example, if a student was kicked in the leg during a soccer game and sustained a fracture, this may be covered.

Some students who are active in sports or other activities like cheerleading/dance experience pain and strains over time due to their training. These may not be considered as accidents, but rather as gradual deterioration/wear and tear conditions. Such claims may not be admissible.

5 Am I covered if the accident occurs outside the Polytechnic or during my own personal activity?

Yes, you are covered 24 hours and worldwide.

6 Am I covered during my Exchange Program/Industrial Attachment?

7 Am I covered if I go back to my home country or travel during vacation?

Yes, you are covered for emergency treatment up to a maximum of 6 months while overseas (but not for intentionally booked treatment overseas).

8 Is follow-up treatment covered?

If the accident happened while you were an eligible student of the Polytechnic and within the policy period of coverage, follow-up treatment is covered up to 1 year from the date of accident even if the policy has expired or the student has graduated at the time of the follow-up treatment.

9 Do I have to pay the medical cost at the time of treatment?

Yes, you have to pay first and submit a claim for reimbursement. Please refer to www.mycg.com.sg/sp-gpa for the claim procedure.

10 Is a Medical Report required for the claim?

Medical Report may be required for larger claims or if more information is requested by the insurer. We will inform you if the insurer requests for it. Please submit the claim without a medical report, but enclose the doctor's memo, referral letter, x-ray/scan/MRI written report/Discharge Summary if available/where applicable.

11 I have paid some medical expenses. What should I do?

Please submit a claim for reimbursement. Please refer to www.mycg.com.sg/sp-gpa for the claim procedure.

12 I will have follow-up treatment over a period of time. Should I submit the claim only after the treatment is completed?

No. Please submit the claim for the initial bills within 30 days of accident/treatment. You can submit the follow-up bills on a monthly basis thereafter. Please note that claims that are submitted late may not be processed.

13 What should I do if I am not able to submit the claim within 30 days?

If more time is required, please visit www.mycg.com.sg/sp-gpa and submit the Claim Notification online form.

14 How long does it usually take to process my claim?

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

15 If I have questions or need assistance, who should I contact?

Please contact MYCG at customer@mycg.com.sg or call 6476 3829. For emergencies only after business hours, please call 9336 0159 (24-hr Emergency Hotline).

When does the cover end?

- When the student ceases to be a student of the Polytechnic
- When the student goes on leave of absence (if the student goes on leave of absence due to medical reasons, he/she will be covered up to the end of the academic year for which premium and tuition fee have been paid)
- When the benefit limit has been reached
- If the student did not pay the insurance premium
- When the policy has expired

For all enquiries, please contact

MYCG Pte Ltd
Co. Reg. No. 200313024E

Email : customer@mycg.com.sg
Web : www.mycg.com.sg/sp-gpa

Phone : +65 6476 3829
Fax : +65 6474 0089
Address : Please refer to the website

24-hr Emergency Hotline
+65 9336 0159 (for emergencies after business hours)

Underwritten by
NTUC Income Insurance Co-operative Limited

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 your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information contained in this brochure is a summary only and is subject to NTUC Income's policy terms, conditions and exceptions. Any discrepancy between the information in this brochure and the policy is unintentional.

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GROUP PERSONAL ACCIDENT INSURANCE

For Full-Time Local and International Students

SINGAPORE
POLYTECHNIC | **SP**

Eligibility

Registered full-time local and international students of Singapore Polytechnic who have paid the insurance premium.

What is Covered?

Benefits	Limits
ACCIDENTAL DEATH PERMANENT DISABLEMENT (Refer to Table of Compensation)	\$50,000
Burial/Funeral Expenses	Up to \$2,000
MEDICAL EXPENSES including follow-up treatment up to 1 year from the date of accident	Up to \$5,000 per accident
Physiotherapy/Chiropractor treatment (with referral from a GP/ Specialist) and treatment by a Licensed/Registered Chinese Physician up to \$750	
Dental treatment to restore or treat damage to sound natural teeth following an accident	
Insect/Animal Bites including dengue fever, malaria and chikungunya	
Food and Drinks Poisoning	
Injury due to fainting eg. bruises sustained in fall during fainting (treatment for the cause of fainting is not covered if the diagnosis is a sickness)	
Medical Report Fee (if requested by the insurer)	
Ambulance Fee (for emergency transportation to a hospital)	
Mobility Aid Expenses (eg. Wheelchair) up to \$2,000	

- Covers students for bodily injury caused solely by an accident and not by sickness, disease or gradual physical or mental wear and tear.
- An Accident means a sudden, unforeseen and fortuitous event that occurs during the period of cover which shall independently of any other cause be the sole and direct cause of bodily injury.
- Geographical Limit – 24 hours worldwide
- Per Event Limit - Aggregate limit per event is \$40,000,000

Extensions

- Covers first year students and students-to-be who participate in the freshmen orientation activities organised by the Polytechnic which may be held prior to the period of insurance.
- Notwithstanding Policy Exclusion 5.5, this policy extends to cover all activities, sports, competitions, events, programs, internships/attachment organised by the Polytechnic and its clubs and/or in which the student participates as a representative of the Polytechnic (all other policy terms and conditions continue to apply).
- Second degree burns
- Simple or other fractures up to \$3,000
- Hijack, murder and assault
- Strike, riot and civil commotion
- Drowning or suffocation by poisonous fumes, gas or smoke
- Motorcycling (as a rider or a pillion-rider) provided the student wears a safety helmet and excluding participation in or practicing for racing, hill climbing contests, reliability trials and speed duration testing
- Terrorism
- Peacetime reservist duty for a period not extending beyond 31 days
- Disappearance and exposure

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Table of Compensation

The insurer will pay the Compensation for Permanent loss or disablement (the Results) as described below if the Insured Person suffers Injury which within two years of its happening is the sole cause of the death or such disablement.

Results	Percentage
1 Loss of two or more limbs	150%
2 Loss of one or two or more limbs by amputation at or above wrists or ankles	125%
3 Total and irrecoverable loss of all sight in two eyes	150%
4 Total and irrecoverable loss of all sight in one eye	100%
5 Total paralysis	150%
6 Injuries resulting in being permanently bedridden	150%
7 Permanent total and continuous disability preventing the assured from engaging in any occupation or employment for wage or profit or from giving attention to any business whatsoever	150%
8 Loss of sight of eye, except perception of light	50%
9 Loss of lens of one eye	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	75%
• One ear	15%
14 Loss of thumb	
• Both phalanges	25%
• One phalanx	10%
15 Loss of index finger	
• Three phalanges	10%
• Two phalanges	8%
• One phalanx	4%
16 Loss of middle finger	
• Three phalanges	6%
• Two phalanges	4%
• One phalanx	2%
17 Loss of ring finger	
• Three phalanges	5%
• Two phalanges	4%
• One phalanx	2%
18 Loss of little finger	
• Three phalanges	4%
• Two phalanges	3%
• One phalanx	2%
19 Loss of metacarpals	
• First or second (additional)	3%
• Third, fourth or fifth (additional)	2%
20 Loss of toes	
• All	15%
• Great, both phalanges	5%
• Great, one phalanx	2%
• Other than great, if more than one toe lost, each	1%
21 Third Degree Burns	
Head	
• Equals to or greater than 2% but less than 5%	50%
• Equals to or greater than 5% but less than 8%	75%
• Equals to or greater than 8%	100%
Body	
• Equals to or greater than 10% but less than 15%	50%
• Equals to or greater than 15% but less than 20%	75%
• Equals to or greater than 20%	100%
22 Any permanent partial disablement not specified above other than loss of sense of taste or smell	Such percentage to be assessed by the Company as in the opinion of the Company's advisers is not inconsistent with the percentages specified above and without regard to the Insured Person's employment or occupation

The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the Sum Insured.

What is not covered? (Exclusions)

- 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
- Wilful or intentional act or own participation or provocation or if the student could reasonably have avoided them

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How to make a Claim?

Claims should be submitted within 30 days of the accident/treatment. If more time is required, please go to www.mycg.com.sg/sp-gpa and submit the "Claim Notification" online form.

- Prepare/obtain the following documents:

Documents Required	If there is hospitalisation/surgery		For outpatient treatment
	Govt/Rest Hospital	Private Hospital	
Completed Claim Form*	✓	✓	✓
Original Final Hospital Bill (the hospital will send this to the patient within 2 to 3 weeks after discharge)	✓	✓	
Original Pre and Post hospitalisation/ surgery bills	✓	✓	
Original Medical Bills	✓	✓	✓
Inpatient Discharge Summary	✓		
Copy of Referral Letter from GP/A&E to Specialist, if any	✓	✓	✓
Copy of Test Reports, if any	✓	✓	✓
Copy of Policy Report (Traffic Accident)	✓	✓	✓

*Form can be downloaded from www.mycg.com.sg/sp-gpa
Govt/Rest - Government/Restructured Hospital e.g. SGH, NUH

- Keep a copy for your records.
- Post the documents to MYCG.
- For follow-up claims, please post the original bills to MYCG with a note attached stating "Follow-up Claim", the "Student's Full Name" and "Singapore Polytechnic".

Generally, claims will be processed within 30 days after receipt of complete documents and information. The student will be notified of the result of the claim by email. For approved medical expense claims, the reimbursement will be credited into the student's bank account.