

Students' Accident Protection Scheme 2017

A unique low-cost high-benefits scheme for students in kindergartens, childcare centres, student care centres, tuition centres, primary schools, secondary schools and junior colleges.

Scheme underwritten by:

Arranged and exclusively marketed by:



LONPAC INSURANCE BHD (S98FC5635C)
100 Beach Road
#19-00 Shaw Tower
Singapore 189702
Tel: 62507388 Fax: 62963767



AB LIM PTE LTD
Blk 123 Bukit Merah Lane 1
#04-78 Singapore 150123
Tel: 62722277 Fax: 62769909
UEN: 198804259D

Dear Parent/Guardian

We are pleased to inform you that as part of the Pastoral Care Programme for the students, the School has arranged for an insurance policy to insure your child / ward against accidents. A summary of the Policy Coverage & Benefits is printed overleaf. We have incorporated a Certificate of Insurance at the bottom of this brochure. Kindly cut along the dotted lines and retain it for your easy reference.

Meanwhile, if you have any queries on the Policy terms and conditions and claims, please feel free to contact **AB LIM PTE LTD** at our Hotline: 62722277.

Summary of Claims Procedure

(For Enquiries and Claims, call our Hotline: 62722277)

Operating Hours: 9.30 am to 12.30 pm & 2.30 pm to 5.00 pm (Monday to Friday excluding Public Holiday)

1. Reporting a Claim

In the event of any claim, the Claimant (the Insured Student / Parent / Guardian / Legal Representative) is advised to contact **AB LIM PTE LTD** **directly** via:

- Online reporting or download a copy of the claim form at www.ablim.com.sg
- Email - claims@ablim.com.sg
- Fax - 62769909
- Phone - 62722277 (Philip Leow / Stella Teo)
- Writing

Please report all claims to us within 31 days from the date of accident.

2. Details to be Furnished

The following details are to be provided when reporting a claim:

- Name of School / Educational Institution
- Name of Insured Person (Student / Staff)
- Class
- Correspondence Address
- Contact Numbers (Home / Office / Mobile)
- Date / Time / Place of Accident
- Brief account of the Accident
- Nature of the Injury
- Name of Cheque Payee

3. Documents Required

To facilitate our claims documentation, the following documents are to be submitted to us within 365 days from the date of accident for claims processing:

- All **ORIGINAL MEDICAL BILLS / RECEIPTS / TAX INVOICES** incurred for medical treatments and / or consultations.
- A Medical Report (obtained at the Claimant's expense) must be furnished for claims exceeding S\$1,000.
- For Motor-related Accidents, a copy of the Police Report is required.
- For Fatal cases, the following additional documents must be furnished:
 - Coroner's Report
 - Birth Certificate
 - Death Certificate
 - Confirmation letter from the School concerned.

4. Submission of Claims

Upon full recovery from the injury, the Claimant may

- send all the necessary documents to AB Lim's office by **REGISTERED POST**. (For our easy reference, please write down the Student's Name & School on the envelope).
- or bring all the necessary documents **PERSONALLY** to AB Lim's office.

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For claims enquiries, please call our Hotline 62722277 or email us at claims@ablim.com.sg. We will be most pleased to serve you.

Operating Hours: 9.30 am to 12.30 pm & 2.30 pm to 5.00 pm
(Monday to Friday excluding Public Holiday)

Note: 1. This insurance cover shall cease once the insured student is no longer a student of the insured educational institution.
2. Please report any accident within 1 (one) month from the date of accident.



LONPAC INSURANCE BHD
(S98FC5635C)

Students' Accident Protection Scheme
Certificate of Insurance for 2017
(BasicPlus Plan)

Authorised Signatory



LONPAC INSURANCE BHD (S98FC5635C)

Students' Accident Protection Scheme 2017 Summary of Policy Coverage & Benefits (BasicPlus Plan)

Coverage*

Our Policy provides 24-Hour Worldwide Accident Coverage related to all school activities and/or CCAs (Co-Curricular Activities) both in and out of school including the following extensions:

- | | | |
|------------------------|---|--|
| 1. Lightning strike | 8. Murder | 15. Horse-riding |
| 2. Accidental drowning | 9. Assault | 16. Animal bites |
| 3. Suffocation | 10. Food poisoning | 17. Bee, wasp and hornet stings |
| 4. Disappearance | 11. Approved job orientation | 18. Bites by Aedes Mosquito resulting in Dengue Fever |
| 5. Exposure | 12. Motor-cycling as a pillion or rider | 19. Fainting during CCAs resulting in bodily injury |
| 6. Riot | 13. Scuba-diving | 20. Travelling directly between school and/or residence and/or place where CCA is held |
| 7. Civil commotion | 14. Rock-climbing | |

Main Benefits*

Medical Expenses (In accordance with Schedule of Payment listed below)	Up to S\$8,000
Hospital Allowance Benefit (Daily allowance of S\$15)	Up to S\$6,000
Accidental Death Benefit (Including lightning strike, drowning, murder and assault)	S\$25,000
Permanent Disablement Benefits (Refer to the Table of Benefits)	Up to S\$25,000
Special Grant (Funeral Expenses)	S\$1,500

Medical Expenses (Schedule of Payment – up to S\$8,000 per accident)**

1. Out-Patient Benefits (Up to a limit of S\$1,000) - Within 365 days from date of accident [Includes Minor / Day Surgery at a Clinic / Hospital, Ambulance Fees & Follow-Up Treatments]	Up to S\$350
1.1 Accidental Emergency / Clinical Treatments (GPs / A&E / Polyclinics / Specialist Out-Patient Clinics)	Up to S\$450
1.2 Accidental Dental Treatments	Up to S\$200
1.3 Chinese Physicians (Maximum S\$40 per visit)	
2. In-Patient Benefits (Up to a limit of S\$7,000) - Within 365 days from date of accident [If hospitalised for more than 20 hours]	Up to S\$5,400
2.1 Hospital Accommodation (Including ICU) - Daily @ S\$120 up to 45 days	Up to S\$400
2.2 Professional Fees (Physician / Surgeon / Anaesthetist Fees)	Up to S\$800
2.3 Ancillary Charges (X-rays, Prescriptions, Medical Supplies, Operating Theatre)	Up to S\$400
2.4 Post-hospitalisation Treatments	

Permanent Disablement (Table of Benefits)

1 Loss of two limbs	S\$ 20,000	30 Loss of middle finger - three phalanges	S\$ 1,000
2 Loss of both hands, or all fingers and both thumbs	S\$ 20,000	31 - two phalanges	S\$ 800
3 Total loss of sight of both eyes	S\$ 20,000	32 - one phalanx	S\$ 400
4 Total paralysis	S\$ 25,000	33 Loss of ring finger - three phalanges	S\$ 1,000
5 Injuries resulting in being permanently bedridden	S\$ 20,000	34 - two phalanges	S\$ 800
6 Any other injury causing permanent total disablement	S\$ 20,000	35 - one phalanx	S\$ 400
7 Loss of arm or hand	S\$ 10,000	36 Loss of little finger - three phalanges	S\$ 1,000
8 Loss of arm at shoulder	S\$ 10,000	37 - two phalanges	S\$ 800
9 Loss of arm between shoulder and wrist	S\$ 10,000	38 - one phalanx	S\$ 400
10 Loss of arm at elbow	S\$ 10,000	39 Loss of metacarpals - first or second (additional)	S\$ 300
11 Loss of arm between elbow and wrist	S\$ 10,000	40 - third, fourth or fifth (additional)	S\$ 200
12 Loss of arm at wrist	S\$ 10,000	41 Loss of toes - all	S\$ 5,000
13 Loss of leg or foot	S\$ 10,000	42 - great, both phalanges	S\$ 1,500
14 Loss of leg - at hip	S\$ 10,000	43 - great, one phalanx	S\$ 500
15 - between knee and hip	S\$ 10,000	44 - other than great, if more than one toe lost, each	S\$ 300
16 - below knee	S\$ 10,000	45 Loss of hearing - both ears	S\$ 7,500
17 - fractured leg or patella with established non-union	S\$ 1,000	46 - one ear	S\$ 5,000
18 - shortening of leg by at least 5 cm	S\$ 1,000	47 Loss of speech	S\$ 7,500
19 Loss of whole eye	S\$ 10,000	48 Loss of speech and hearing in both ears	S\$ 10,000
20 - sight of one eye	S\$ 10,000	49 Removal of lower jaw by surgical operation	S\$ 5,000
21 - sight of one eye, except perception of light	S\$ 5,000	50 Cost of artificial limb(s)	S\$ 3,000
22 - lens of one eye	S\$ 5,000	Third Degree Burns	
23 Loss of four fingers and thumb of one hand	S\$ 7,500	• Head - damage as a percentage of total body surface area	
24 Loss of four fingers	S\$ 4,500	- equals to or greater than 2% but less than 5%	S\$ 5,000
25 Loss of thumb - both phalanges	S\$ 3,000	- equals to or greater than 5% but less than 8%	S\$ 10,000
26 Loss of thumb - one phalanx	S\$ 1,500	- equals to or greater than 8%	S\$ 15,000
27 Loss of index finger - three phalanges	S\$ 1,500	Third Degree Burns	
28 - two phalanges	S\$ 1,000	• Body - damage as a percentage of total body surface area	
29 - one phalanx	S\$ 500	- equals to or greater than 2% but less than 5%	S\$ 5,000
		- equals to or greater than 5% but less than 8%	S\$ 10,000
		- equals to or greater than 8%	S\$ 15,000

Note: ** The aggregate of medical expenses payable in respect of 1.1 to 2.4 shall not exceed \$8,000 per accident. The aggregate of all benefits payable in respect of any one accident shall not exceed S\$25,000.

Major Exclusions*

Our Policy has the following major exclusions:

- i) Sickness and illness
- ii) Intentional self-injury or suicide
- iii) Pre-existing medical conditions and/or infirmity

Important Note: * Please refer to the Policy for full details. This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are spelt out in the Policy which is the operative document.

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Note: *Please refer to the Policy for full details.

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