

## Insurance Coverage for Students

### Policy Coverage

- All students are covered under the **Students' Accident Protection Scheme** which provides a 24-hour worldwide accident coverage related to all school activities and/or Co-Curricular Activities (CCAs) carried out within and out of school premises.

### Additional Extensions (besides all school activities)

- In addition to the above coverage for school related activities, the coverage also includes the following extensions:

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

- Major Exclusions:**

The Policy, however, has the following major exclusions:

- Sickness and Illness
- Intentional self-injury or suicide
- Pre-existing physical defect or infirmity

### Main Benefits

- The main benefits include the following, each of which is subject to a limit and in accordance with a schedule of payment, the details of which can be referred to in the Summary of Policy Coverage & Benefits (Basic Plan), underwritten by the Insurance Company, LONPAC Insurance.
  - Medical Expenses
  - Hospital Allowance Benefit
  - Accidental Death Benefit, including lightning strike, drowning, murder and assault
  - Permanent Disablement Benefits
  - Special Grant (Funeral Expenses)

### Insurance Underwriter

- The Insurance Policy is underwritten by the Insurance Company, LONPAC INSURANCE BERHAD and is arranged and exclusively marketed by AB LIM Pte Ltd.

### **Notification of Injuries sustained as a result of an Accident**

- All accident or injuries sustained, as a result of school activities and CCAs must be reported to the General Office immediately, for action to be taken by the Principal or Vice-Principal.

### **Claims Procedure**

- If the injury sustained is claimable under the Insurance policy, the following claims procedure must be adhered to:
  - Submitting a Claim, using the Accident Report Form
  - Supporting documents required
  - Submitting medical bills/ Receipts
- Details of the Insurance coverage and the claims procedure can be referred to in the Insurance Brochure (from LONPAC Insurance Bhd) which can be downloaded from the insurance company website at <http://www.ablim.com.sg/>