

Group Personal Accident (GPA) Insurance Plan for Students 2022

Introduction

A Master Contract for GPA has been established by MOE HQ since 2018. The purpose is to reduce admin workload for schools and leverage on economies of scale to obtain better coverage.

All government and government-aided schools have been included in the cover and need not pay for the premium.

Coverage

The Group Personal Accident (GPA) Insurance for Students covers death, permanent and total/partial disability and medical expenses. The triggering causes of injuries **must be attributed to an accident.**

The GPA Insurance for Students **does not cover for pre-existing conditions.**

The GPA Insurance covers each student when the student is **In his or her school;**

Participating in the **school's activities, or any activity related to the school,** including home-based learning and blended learning, Co-Curricular Activities ("CCAs") and sports, regardless of the time at which such activities are conducted and whether the activity is conducted in the school, in Singapore, or elsewhere;

Commuting from (or to) his or her place of residence, including a hostel, to (or from) either the school's premises or the place where an activity covered by the GPA Insurance will be conducted, including any reasonable deviations. For the avoidance of doubt, the Student's place of residence may include a place that is not in Singapore.

In the case of a primary-level Student, in addition to sub-paragraphs (a), (b) and (c):

- i. In the **student care centre** located in his or her school;
- ii. Participating in **any activity conducted by the abovementioned student care centre,** regardless of the time at which such activity is conducted and whether the activity is conducted in the student care centre, in Singapore, or elsewhere;
and

Exclusions

- Treatment incurred for more than 365 days from date of accident
- Treatment of an injury not as a result of an accident
- Private Physiotherapy or alternative treatments (treatments such as Herbalist, Podiatrist, Naturopathy, Ayurveda)
- Non-prescribed medication or mobility aids (such as crutches, wheelchairs etc.)

Benefits / Sum Insured / Extensions / FAQ

Please refer to the NTUC Income Product Fact Sheet for the Benefit/Sum Insured/Extensions/FAQ:

<https://www.income.com.sg/studentgpa>

Online Claims Submissions & Verifications

With effect from 2022, all student accident insurance claims submission are to be **submitted electronically via the weblink shown above**. Parents/students are to submit their claims online and check the claims status through the online portal.

Contact Details

Click on www.income.com.sg

CALL our hotline at 6332 1133

Mon – Fri 8.30am to 8.30pm

Sat & Sun – Closed

