



Stay fit
— stay —
Protected

Student Sports Injury Plan

STUDENTS & CHILDREN

Protect your students during their active school life.

You always give the best education for your students. Besides teaching them to achieve academic success, you also encourage them to actively participate in Co-Curricular Activities (CCAs). This is the holistic education you are after. Now, with Student Sports Injury Plan, you can have peace of mind that your students¹ – from primary school to junior college – will be protected against accidents while participating in their CCAs.

Why is it good for me?

- 1 **Personal accident coverage** during **CCAs**
- 2 Receive compensation of **up to \$25,000 for inpatient expenses²** incurred due to an accident
- 3 Get **“as-charged”³ coverage** for **selected inpatient expenses** incurred due to an accident
- 4 Receive compensation of **up to \$2,225 for outpatient expenses⁴** incurred due to an accident
- 5 **Extended cover** for selected **events**

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Personal accident coverage during CCAs

As part of a well-rounded education, your students are encouraged to participate actively in CCAs. With Student Sports Injury Plan, you can rest assure that they are protected against accidents as they engage in their CCAs.

Receive compensation of up to \$25,000 for inpatient expenses incurred due to an accident

Student Sports Injury Plan reimburses inpatient expenses² of up to \$25,000 for each accident, provided that the expenses are incurred within one year from the date of the accident.

Get “as-charged” coverage for selected inpatient expenses

Get greater reassurance with “as-charged”³ coverage for selected inpatient expenses, so that your students can focus on recuperating.

Receive compensation of up to \$2,225 for outpatient expenses incurred due to an accident

Students Sports Injury Plan reimburses outpatient expenses⁴ of up to \$2,225 for each accident, including physiotherapy and Traditional Chinese Medicine (TCM) treatments, provided that the expenses are incurred within one year from the date of the accident. With the various range of treatments covered, your students can look forward to active participation in their CCAs again.

Extended cover for selected events

Student Sports Injury Plan also gives much added assurance, with its protection for your students should they suffer from an injury caused by bee or wasp or hornet stings or from an assault⁵. For other extensions of benefits, please refer to your policy contract for more details.

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Schedule of benefits

Student Sports Injury Plan provides accident coverage that will pay for the following expenses up to the benefit limits as set out below if the expenses are incurred within one year from the date of an accident:

| Outpatient benefits (for each accident) | | | |
|---|--|--|--|
| Item | Description | Plan 1 | Plan 2 |
| A | Outpatient benefits which includes: - Ambulance fees and follow-up treatment - Dental treatment due to an accident | Up to \$2,000 | Up to \$1,000 |
| B | Physiotherapy at specialist outpatient clinics (SOCs) at Singapore restructured hospitals and Singapore Sports Council | Up to \$25 per visit, not more than 6 visits | Up to \$25 per visit, not more than 6 visits |
| C | Traditional Chinese Medicine | Up to \$25 per visit, not more than 3 visits | Up to \$25 per visit, not more than 3 visits |

| Inpatient benefits (for each accident) | | | |
|--|--|-------------------|-------------------|
| Item | Description | Plan 1 | Plan 2 |
| A | Daily room and board benefit (including ICU) | Up to \$250 a day | Up to \$150 a day |
| B | Daily in-hospital consultation | As charged | As charged |
| C | Surgical benefit | | |
| D | Other hospital charges | | |
| E | Follow-up treatment after a stay in hospital | | |
| F | Overall limit for each accident | \$25,000 | \$10,000 |

Note: For inpatient benefits received at private hospitals or hospitals outside of Singapore, we will reduce any eligible expenses by 50%. We will pay up to the amount set out above for inpatient benefits, or the actual costs of treatment, whichever is less.

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Do note that the benefits are subject to deductibles. The deductible amounts are the same for both plans and are set out below:

| Description | Deductible amount for each accident |
|---|-------------------------------------|
| Outpatient benefits | |
| Outpatient benefits which includes: - Ambulance fees and follow-up treatment - Physiotherapy at specialist outpatient clinics (SOCs) in Singapore restructured hospitals and Singapore Sports Council | \$280 |
| Dental treatment due to an accident | \$340 |
| Traditional Chinese Medicine | \$170 |
| Inpatient benefits | |
| Daily room and board benefit (including ICU) | \$112 a day up to 50 days |
| Daily in-hospital consultation and surgical benefit | \$350 |
| Other hospital charges | \$910 |
| Follow-up treatment after a stay in hospital | \$350 |

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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.

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IMPORTANT NOTES

- 1 Student Sports Injury Plan must be taken up on a compulsory basis for all full-time students of the CCA teams that the school chooses to cover. The plan type taken up by the school must be the same for all CCA teams. Your students must be at least 6 years old (age last birthday) at the point of application. The coverage for your students will end when they have attained 26 years old. Your students are covered against accidents while they are taking part in supervised CCAs authorised by you regardless of whether the accident happened at or outside your premises.
- 2 The compensation limit for inpatient expenses of up to \$25,000 for each accident is applicable for Plan 1. For Plan 2, the compensation limit is up to \$10,000 for each accident. If your student is admitted into a private hospital or a hospital outside of Singapore, we will only pay 50% of the reasonable expenses for the necessary medical treatment for your student. We will pay up to the limit set out for inpatient expenses or the actual costs of treatment whichever is less.
- 3 "As charged" coverage for inpatient expenses is subject to the deductibles and benefit limits as specified in the policy contract. Please refer to the policy contract for more details.
- 4 The compensation limit for outpatient expenses of up to \$2,225 for each accident is applicable for Plan 1. For Plan 2, the compensation limit is up to \$1,225 for each accident.
- 5 Your students are covered if they suffer or die from injuries due to an assault or from injuries caused by bee or wasp or hornet stings while taking part in supervised CCAs you have approved, regardless of whether the accident happened at or outside your premises.

This is for general information only. You can find the usual terms and conditions of this plan in the policy contract. 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.

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