

# Overseas Study Protection Plan

Pursue your studies or student internship overseas<sup>1</sup>  
with confidence.

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**GENERAL INSURANCE**



Whether you are embarking on your studies or student internship overseas<sup>1</sup>, living in a foreign land can be both an exhilarating and daunting experience, especially so when you are all alone and facing unforeseen circumstances. With our Overseas Study Protection Plan that provides worldwide<sup>1</sup> coverage against outpatient medical expenses<sup>2</sup>, personal accidents, and travel inconveniences for you<sup>3</sup> and your family<sup>4</sup>, you can now embark on your exciting learning journey with peace of mind knowing that we have got you covered.

## Why is it good for me?

1

Peace of mind with **24-hour worldwide<sup>1</sup> protection against personal accidents and outpatient medical expenses<sup>2</sup>**

2

**Protection against loss or damage of overseas personal home contents** and coverage for your alternative accommodation

3

**Flexible choice of coverage** to protect yourself and your family<sup>4</sup> if they choose to join you while you are pursuing your studies or student internship overseas<sup>1</sup>

4

**Enhance your coverage with a Trip Protect rider** and enjoy a range of additional benefits which protects you during your leisure trips or be protected from unexpected inpatient medical expenses with **Overseas Medical Expenses rider**

5

**Opt for Overseas Medical Expenses rider and get COVID-19<sup>7</sup> coverage** such as medical expenses, emergency medical evacuation and sending you home benefits

## 24-hour worldwide<sup>1</sup> protection

Stay protected and get worldwide coverage against outpatient medical expenses<sup>2</sup> and personal accidents while you study, take up an internship overseas or even when you take your leisure trips to explore cities or countries during your term break.

## Protection against loss or damage of personal home contents in your overseas residence and coverage for alternative accommodation

Living in a new country is exciting but it presents a different set of risks. Protect yourself against loss or damage of your overseas personal home contents (including laptop) stored at your overseas residence due to a natural disaster, fire or theft. We also provide coverage of up to \$3,000<sup>5</sup> for alternative accommodation in the event your overseas residence is unsuitable to live in due to the loss or damage caused by fire or natural disaster.

## Coverage for you<sup>3</sup> and your family<sup>4</sup> while you are pursuing your studies or student internship overseas<sup>1</sup>

Taking your spouse and children along with you for your overseas studies or student internships? Overseas Study Protection Plan also covers your spouse and children so you can focus on your learning journey with one less thing to worry about.

## Enhance your coverage with two optional riders

Overseas Medical Expenses rider enhances your overseas medical expenses coverage by up to \$200,000<sup>6</sup>, while Trip Protect rider offers additional benefits to protect your leisure trips from theft or damage of personal belongings, unused entertainment ticket, trip disruption and more.

## Enjoy COVID-19<sup>7</sup> cover when you opt for Overseas Medical Expenses rider

It takes a lot of courage to pursue your overseas studies amidst a pandemic. To relieve your worries during these challenging times, we have included the COVID-19<sup>7</sup> medical cover in our Overseas Medical Expenses rider. You can get up to \$200,000<sup>8</sup> overseas medical expenses and up to \$100,000<sup>9</sup> emergency medical evacuation and sending you home benefits if you are diagnosed with COVID-19 overseas.

## Table of Cover

(Coverage while you are overseas, including all your trips)

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
		Maximum benefit (S\$)					
		Plan 1		Plan 2		Plan 3	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
<b>Personal accident benefits</b>							
<b>Section 1</b>	<b>Accidental death and permanent disability</b>						
	Limit under individual cover per <b>policy year</b>	150,000		200,000		250,000	
	Limit under <b>family cover</b> per <b>policy year</b>						
	For adult	150,000	525,000	200,000	700,000	250,000	950,000
	For child	75,000		100,000		150,000	
<b>Section 2</b>	<b>Criminal assault</b>						
	Limit under individual cover per <b>policy year</b>	75,000		100,000		125,000	
	Limit under <b>family cover</b> per <b>policy year</b>						
	For adult	75,000	262,500	100,000	350,000	125,000	475,000
	For child	37,500		50,000		75,000	
<b>Medical related benefits</b>							
<b>Section 3</b>	<b>Overseas medical expenses incurred due to injury</b>						
	Overall section limit per <b>policy year</b>	20,000	100,000	20,000	100,000	20,000	100,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for continuing medical treatment in Singapore per <b>policy year</b>	5,000		5,000		5,000	
<b>Section 4</b>	<b>Overseas medical expenses incurred due to sickness (outpatient medical treatment only)</b>						
	Overall section limit per <b>policy year</b> (\$100 excess per outpatient visit)	5,000	25,000	5,000	25,000	5,000	25,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for continuing medical treatment in Singapore per <b>policy year</b>	1,000		1,000		1,000	

## Table of Cover

(Coverage while you are overseas, including all your trips)(continue)

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
		Maximum benefit (S\$)					
		Plan 1		Plan 2		Plan 3	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
<b>Medical related benefits</b>							
<b>Section 5</b>	<b>Emergency medical evacuation</b>						
	Limit per <b>policy year</b>	Unlimited	1,000,000	Unlimited	1,500,000	Unlimited	2,000,000
<b>Section 6</b>	<b>Sending you home</b>						
	Limit per <b>policy year</b>	Unlimited	1,000,000	Unlimited	1,500,000	Unlimited	2,000,000
<b>Section 7</b>	<b>Hospital visitation</b>						
	Overall section limit per incident	5,000	25,000	7,500	37,500	10,000	50,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 8</b>	<b>Compassionate visit</b>						
	Overall section limit per incident	5,000	25,000	7,500	37,500	10,000	50,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 9</b>	<b>Emergency phone charges</b>						
	Limit per incident	100	500	200	1,000	300	1,500
<b>Education fees &amp; ATM assault cover</b>							
<b>Section 10</b>	<b>Sponsor protection</b>						
	Limit per lifetime	15,000	15,000	30,000	30,000	50,000	50,000
<b>Section 11</b>	<b>Study interruptions</b>						
	Limit per lifetime	10,000	10,000	15,000	15,000	20,000	20,000
<b>Section 12</b>	<b>ATM assault</b>						
	Limit per incident	250	1,250	500	2,500	750	3,750
<b>Personal liability &amp; Kidnap and hostage cover</b>							
<b>Section 13</b>	<b>Personal liability</b>						
	Limit per <b>policy year</b>	300,000	300,000	500,000	500,000	1,000,000	1,000,000
<b>Section 14</b>	<b>Kidnap and hostage</b>						
	Overall section limit per incident	3,000	15,000	5,000	25,000	10,000	50,000
	For every 24 hours	100		100		100	

## Table of Cover

(Coverage while you are overseas, including all your trips)(continue)

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
		Maximum benefit (S\$)					
		Plan 1		Plan 2		Plan 3	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
<b>Travel inconvenience benefits</b>							
<b>Section 15</b>	<b>Travel delay</b>						
	Overall section limit per incident	1,000	5,000	1,500	7,500	2,000	10,000
	For every 6 hours of delay	50		50		50	
<b>Section 16</b>	<b>Baggage delay</b>						
	Overall section limit per incident	1,000	5,000	1,500	7,500	2,000	10,000
	For every 6 hours of delay	50		50		50	
<b>Section 17</b>	<b>Loss or damage of checked-in baggage with a public transport provider</b>						
	Overall section limit per incident	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for each item, set or pair	500		500		500	
<b>Overseas home and personal home contents protection benefits</b>							
<b>Section 18</b>	<b>Loss or damage of overseas personal home contents due to natural disaster, fire or theft</b>						
	Overall section limit per policy year	3,000	15,000	4,000	20,000	5,000	25,000
	Sub-limit for <b>laptop</b>	1,000		1,000		1,000	
	Sub-limit for mobile phone	300		300		300	
	Sub-limit for each other item, set or pair	500		500		500	
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 19</b>	<b>Alternative accommodation</b>						
	Overall section limit per incident	1,000	2,000	2,000	4,000	3,000	6,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500

## Riders

(Optional coverage while you are overseas, including all your trips)

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
Overseas Medical Expenses rider (optional)		Maximum benefit (S\$)					
		ME Starter		ME Value		ME Supreme	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
<b>Section 20a</b>	<b>Overseas medical expenses incurred due to sickness and injury</b> Overall section limit per <b>policy year</b> (\$100 <b>excess</b> per outpatient visit due to <b>sickness</b> ) Sub-limit for medical aids and equipment per incident Sub-limit for <b>outpatient medical treatment</b> incurred due to <b>sickness</b> per <b>policy year</b> Sub-limit for continuing medical treatment in Singapore per <b>policy year</b>	50,000	250,000	100,000	500,000	200,000	1,000,000
<b>Section 20b</b>	<b>Medical expenses overseas due to COVID-19</b> Overall section limit per event	50,000	250,000	100,000	500,000	200,000	1,000,000
<b>Section 20c</b>	<b>Emergency medical evacuation and sending you home due to COVID-19</b> Overall section limit per event	100,000	300,000	100,000	300,000	100,000	300,000

## Optional coverage for your leisure trips

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
Trip Protect rider (optional) Protecting your leisure trips		Maximum benefit (S\$)					
		Trip Protect Starter		Trip Protect Value		Trip Protect Supreme	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
<b>Section 21a</b>	<b>Theft or damage of personal belongings</b>						
	Overall section limit per <b>leisure trip</b>	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for <b>laptop</b>	1,000		1,000		1,000	
	Sub-limit for mobile phone	300		300		300	
	Sub-limit for each other item, set or pair	500		500		500	
<b>Section 21b</b>	<b>Losing travel documents</b>						
	Overall section limit per <b>leisure trip</b>	500	2,500	750	3,750	1,000	5,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 21c</b>	<b>Rental vehicle excess</b>						
	Limit per <b>leisure trip</b>	3,000	3,000	4,000	4,000	5,000	5,000
<b>Section 21d</b>	<b>Cancelling your trip</b>						
	Limit per <b>leisure trip</b>	1,000	5,000	2,000	10,000	3,000	15,000
<b>Section 21e</b>	<b>Trip disruption</b>						
	Overall section limit per <b>leisure trip</b>	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 21f</b>	<b>Unused entertainment ticket</b>						
	Limit per <b>leisure trip</b>	100	500	200	1,000	500	2,500
<b>Section 21g</b>	<b>Missed connections</b>						
	Limit per <b>leisure trip</b>	100	500	200	1,000	500	2,500
<b>Section 21h</b>	<b>Overbooked public transport</b>						
	Limit per <b>leisure trip</b>	100	500	200	1,000	500	2,500



## Optional coverage for your leisure trips

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
Trip Protect rider (optional) Protecting your leisure trips		Maximum benefit (S\$)					
		Trip Protect Starter		Trip Protect Value		Trip Protect Supreme	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
<b>Section 21i</b>	<b>Cancelling your trip due to COVID-19</b> Limit per <b>leisure trip</b>	2,000	6,000	2,000	6,000	2,000	6,000
<b>Section 21j</b>	<b>Trip disruption due to COVID-19</b> Limit per <b>leisure trip</b> Sub-limit for hotel accommodation expenses per room per day	1,000 500	3,000 500	1,000 500	3,000 500	1,000 500	3,000 500
<b>Section 21k</b>	<b>Overseas quarantine allowance due to COVID-19</b> Limit per <b>leisure trip</b> Benefit per day per <b>insured person</b>	1,400 100	4,200 100	1,400 100	4,200 100	1,400 100	4,200 100

## IMPORTANT NOTES

- 1 This policy covers you when you are overseas except when you are living in or travelling to or through Afghanistan, Iraq, Liberia, Sudan or Syria. If your home country is not Singapore, please note that we do not cover claims arising in your home country under section 3 – Overseas medical expenses incurred due to injury, section 4 – Overseas medical expenses incurred due to sickness (outpatient medical treatment only), and Section 20a – Overseas medical expenses incurred due to sickness and injury. Section 14 – Kidnap and hostage also does not cover claims arising in your home country, countries in Central or South America, or Africa, or any country in which United Nations armed forces are present and active. Section 20b – Medical expenses overseas due to COVID-19 does not cover claims arising for COVID-19 treatment in Singapore or your home country.
- 2 You will need to pay the first \$100 for each visit of your outpatient medical treatment due to sickness.
- 3 This policy is available to insured person who are:
  - a. between 8 and 65 years of age; unless you are a child insured under a family cover, then you must be more than 30 days but less than 25 years of age and unemployed throughout the period of insurance; and either
  - b.
    - i. registered as a full-time or part-time student with an educational institution holding a valid student identification card issued by the educational institution and holding a Singapore National Registration Identification Card (NRIC) or valid Singapore student pass and residing overseas for purpose of study or student internship; or
    - ii. the legal spouse or child(ren) of the student insured under this policy and residing overseas with the student insured and holds a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), employment pass, work permit, long-term visit pass; and
  - c. studying or taking part in a student internship outside Singapore and outside your home country.
- 4 This means covering a maximum of 2 adults with:
  - a. the insured person registering as the student; and
  - b. his/her legally married spouse;
 and any number of their children more than 30 days but less than 25 years of age named in the schedule. The child(ren) must:
  - be the biological or legally adopted child of the adult described in paragraph a and b above; and
  - not employed (full time or part time) during the term of the policy.
- 5 Section 19 – Alternative accommodation of \$3,000 is an overall section limit per insured person under Plan 3. The most we will pay under this section is up to the sub-limits and overall section limit shown in the table of cover.
- 6 Section 20a – Overseas medical expenses incurred due to sickness and injury of \$200,000 is an overall section limit per insured person under ME Supreme. The most we will pay under this section is up to the sub-limits and overall section limit shown in the table of cover.
- 7 You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you sign up for the Overseas Medical Expenses rider but you must furnish it to us at the time you submit the claim.

If you are overseas on the start date of the Overseas Medical Expenses rider, you will only be covered for COVID-19 after 14 days from the start date of the Overseas Medical Expenses rider.

**IMPORTANT NOTES****8 Section 20b – Medical expenses overseas due to COVID-19**

Overseas medical expenses incurred due to COVID-19 of \$200,000 is an overall section limit per insured person under ME Supreme. The most we will pay under this section is up to the sub-limits and the overall section limit shown in the table of cover.

This benefit will not cover claims directly or indirectly caused by or arising from the following:

- i. Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests, which do not form part of the treatment or diagnosis.
- ii. Any medical expenses incurred for COVID-19 treatment in Singapore or your home country.
- iii. Any medical expenses incurred for COVID-19 vaccine complications where the vaccine or vaccination is not approved by government authorities where you are taking the vaccination, or the World Health Organization (WHO) at the time of vaccination.

**9 Section 20c - Emergency medical evacuation and sending you home due to COVID-19**

Emergency medical evacuation and sending you home due to COVID-19 of \$100,000 is an overall section limit per insured person under ME Supreme. The most we will pay under this section is up to the sub-limits and overall section limit shown in the table of cover.

This benefit will not cover claims directly or indirectly caused by or arising from the following:

- i. Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests, which do not form part of the treatment or diagnosis.
- ii. Any medical expenses incurred for COVID-19 vaccine complications where the vaccine or vaccination is not approved by government authorities where you are taking the vaccination, or the World Health Organization (WHO) at the time of vaccination.

This is for general information only. You can find the usual terms and conditions of this plan at [income.com.sg/ospp-policy-conditions.pdf](https://income.com.sg/ospp-policy-conditions.pdf). 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 advisor. 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. There are certain conditions whereby the benefits under the plan will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 29 August 2024

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## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

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