



**SUMMARY FACT SHEET**

This is to certify that Zurich Insurance Company Ltd (Singapore Branch) has issued, to the Insured named herein, policies of Insurance which provide, subject to the insuring agreements, exclusions, conditions and declarations contained therein, and during their effective period, coverage as described below:-

**Insurer** : **Zurich Insurance Company Ltd (Singapore Branch)**  
50 Raffles Place #29-01 Singapore Land Tower  
Singapore 048623

**Type** : Group Personal Accident

**Policy Period** : From 1 July 2018 to 30 June 2019 (both dates inclusive)

**Policyholder** : **Singapore University of Social Sciences on the lives of Insured Students**

**Policy No.** : ZZG8001129SN

**Address** : 461 Clementi Road  
Singapore 599491

**Territorial Limits / Operative Time** : 24 hours Worldwide

**Insured Persons** : Students

**Age Limit** : Between the ages of 16 to 80 years old

**Law & Jurisdiction** : Singapore / Courts of Singapore



Benefit Table :		Benefits	Basis of Sum Insured
1		Accidental Death & Permanent Total Disability (Enhanced 150% Scale & Including 2nd & 3rd Degree Burns)	SGD 50,000
2		Accidental Medical Reimbursement (Inclusive of Chinese Physician up to SGD1,000)	SGD 1,000

Benefit Extensions :		SN	Extensions	Sum Insured
1			Accidental Death Benefit due to Natural Catastrophe	15% of the capital sum insured or up to SGD 75,000 or its equivalent, whichever is lesser
2			Accidental Hospital Recuperation Benefit	SGD 250
3			Ambulance Costs - up to	SGD 500
4			Assault, Hijack, Murder & Strike, Riot, Civil Commotion & Terrorism	√
5			Child Education Fund	SGD 5,000 per child
6			Comatose State Benefit	10% of the capital sum insured or up to SGD 50,000 or its equivalent, whichever is lesser
7			Credit Card Indemnity - up to	SGD 1,000
8			Disappearance	√
9			Domestic Assistance - up to	SGD 1,000
10			Drowning and Suffocation by Gas, Poisonous Fumes or Smoke	√
11			Exposure	√
12			Emergency Travel Expenses (a) In Singapore and hospitalized for more than 3 consecutive days up to	SGD 250
			(b) Whilst overseas and hospitalized for more than 5 consecutive days up to	SGD 2,500
			(c) Maximum limit up to	SGD 2,500
13			Funeral Expenses	SGD 5,000
14			Key-Employee Recruitment Fees - up to	Not Covered
15			Miscarriage due to an Accident	√
16			Mobility Aid Extensions - up to	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
17			Motor Cycling	√
18			Non Elective Surgery - up to	SGD 5,000
19			Physiotherapy Costs - up to	SGD 2,000
20			Renewal Loyalty Discount	√
21			Simple or Other Fractures - up to	SGD 5,000
22			Terrorism Benefit (Additional Payout)	15% of the capital sum insured or up to SGD 75,000 or its equivalent, whichever is lesser
23			Trauma Counselling Benefit	SGD 5,000
24			Accidental Poisoning	√
25			Automobile Extension (Additional Payout)	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
26			Critical Income - up to	0.5% of the capital sum insured or up to SGD 5,000 per month or its equivalent, whichever is lesser for a maximum of 12 months
27			HIV due to Blood Transfusion	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
28			Major Head Trauma	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
29			Repatriation Expenses Reimbursement - up to	SGD 5,000
30			Scarring of Face - up to	SGD 5,000
31			Unscheduled Flight	√



32	War Risk	SGD 25,000
33	Automatic Increase in Accidental Death & Permanent Disablement Benefit	Pays an additional 5% of sum insured up to maximum 25% or SGD 500,000 whichever is lower if no claims had been made by the Insured Person under this policy during the previous period of insurance
34	Automatic Addition and Deletion	Covered
35	Peace Time Reservist Training	Covered
36	Severe Burns (2nd & 3rd Degree Burns)	Covered

**Major Exclusions** :

1. War, declared or undeclared
2. Engaging in duty with any armed force(except peace time reservist training)
3. Self-inflicted injury, suicide or any attempt thereat, whilst sane or insane;
4. Professional competitive sports or racing on wheels



**Accidental Death and Permanent Total Disablement Benefits Table**

Item 1 to 35 is calculated by applying the Benefit Percentage to the capital sum insured in the Schedule.

Item	Benefit	Benefit Percentage
1	Accidental death	100%
2	Permanent Total Disablement	150%
3	Total and Permanent loss of use of two or more limbs	150%
4	Total and Permanent loss of use of one limb	125%
5	Total and irrecoverable loss of sight of both eyes	150%
6	Permanent quadriplegia, paraplegia or incurable paralysis of all limbs	150%
7	Loss of sight of one eye 100%	100%
8	Loss of or Permanent loss of use of one limb and loss of sight of one eye	150%
9	Total and Permanent loss of speech and hearing	150%
10	Permanent unsound mind to the extent of loss of legal capacity	100%
11	Total and Permanent deafness of both ears	100%
12	Total and Permanent deafness of one ear	30%
13	Total and Permanent loss of speech	75%
14	Total irrecoverable loss of lens of both eyes	90%
15	Total irrecoverable loss of lens of one eye	65%
16	Total and Permanent loss of use of four fingers and thumb	85%
17	Total and Permanent loss of use of four fingers	55%
18	Total and Permanent loss of use of one thumb both phalanges	40%
19	Total and Permanent loss of use of one thumb one phalange	25%
20	Total and Permanent loss of use of one finger three phalanges	20%
21	Total and Permanent loss of use of one finger two phalanges	15%
22	Total and Permanent loss of use of one finger one phalange	10%
23	Total and Permanent loss of use of toes (all - one foot)	25%
24	Total and Permanent loss of use of big toe (one or both phalanges)	10%
25	Total and Permanent loss of use of each toe (other than big toe)	5%
26	Fractured leg or patella with established non-union	20%
27	Shortening of leg by 5 cm	10%
28	Third Degree Burns of 20% or more of the total head surface 100%	100%
29	Third Degree Burns of 40% or more of the total body surface 100%	100%
30	Third Degree Burns of 25% or more but less than 40% of the total body surface	80%
31	Third Degree Burns of 15% or more but less than 25% of the total body surface	60%
32	Second Degree Burns of 10% or more of the total head surface 50%	50%
33	Second Degree Burns of 40% or more of the total body surface 50%	50%
34	Second Degree Burns of 25% or more but less than 40% of the total body surface	40%
35	Second Degree Burns of 15% or more but less than 25% of the total body surface	30%



**Special Conditions Applicable To Benefits table**

- i. the total compensation payable for any disabilities due to the same injury is arrived at by adding the various percentages but shall not be more than 150% of the capital sum insured and no further liability under this Policy applies for the same Insured Person for injury sustained subsequently;
- ii. We will in our absolute discretion determine the percentage payable for any Permanent disablement not otherwise provided for under item 1 to 35;
- iii. Rules of Nines system will be used for burns assessment
- iv. there shall be no reference to the Insured Person's occupation in determining the nature of the disablement sustained by the Insured Person.

This Summary Fact Sheet is issued as a matter of information only. This Summary Fact Sheet neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.