



Student Travel Program Handbook

1st December 2021 to 30th November 2022

Honan.

Insurance.
Advice.
Support.

1 SUSS STUDENT TRAVEL PROGRAM

1.1 ELIGIBILITY

All undergraduates (UGs), Postgraduates (PGPs & PGRs) & Non-Graduating (NGs) students on authorised travels sanctioned by SUSS.

1.2 SCOPE OF COVERAGE

Provides 24 hours cover whilst on student authorised trip, including personal deviation before, during or after an authorised business Trip.

Up to 365 days (inclusive of personal deviation immediately before and/or after an official SUSS student Trip, up to a maximum 60 cumulative days). Any personal vacation taken during the official SUSS student Trip period will not form part of the 60 days allowed for personal deviation)

“Per Trip” is defined is a round trip commencing and ending in Singapore.

1.3 BENEFITS SCHEDULE

<u>No.</u>	<u>Coverage</u>	<u>Sum Insured (SGD)</u>
1.	Accidental Death and Disablement (Enhanced With Burns) <ul style="list-style-type: none"> - Third Degree Burns (SGD50,000) - Second Degree Burns (SGD20,000) - Accidental Death due to Public Conveyance (SGD10,000) 	50,000
2.	Medical Expenses Follow-up treatment up to 10% or SGD30,000 within 12 months after returning. <ul style="list-style-type: none"> • Extends to cover treatment by Chinese Medicine Practitioner, Chinese Bonesetter and Acupuncturist subject to SGD1,000/policy year. • Medical expenses for COVID19 treatment up to SGD50,000 	250,000
3.	Simple or Other Fractures	5,000
4.	Emergency Medical Evacuation If the student is in a critical medical condition whilst overseas and in the opinion of an authorized representative of ISOS, it is judged medically appropriate to move the student to another location for medical treatment or return the student to his country of residence	As Incurred (Extended to cover COVID19)
	Repatriation Expenses If the student died whilst overseas, an authorized representative of ISOS, shall make the necessary arrangement for the return of the student's mortal remains to his city of residence or usual place of residence	As Incurred (Extended to cover COVID19)
5.	Personal Baggage Reimburse loss of or damage to baggage subject to SGD500 per item/set/pair; SGD500 for lap-top computers	1,000

6.	Baggage Delay Emergency purchase of essential replacement after 6 hours of checked-in baggage being delayed by Common Carrier.	500
7.	Personal Money Loss of cash, signed traveller's cheque or money order resulting from theft, robbery or burglary.	300
8.	Document Loss Replacement cost of Singapore identity card, passport, entry visa or other travel documents including additional travel and accommodation expenses.	300
9.	Travel Delay and Re-route <ul style="list-style-type: none"> Travel Delay: Cash benefit of SGD200 per 4-hour delay due to sudden outbreak of SRCC, hijack, adverse weather, natural disaster or mechanical fault up to SGD1,000. Re-route: Additional travelling expenses for re-routing the itinerary due to cancellation or delay over 48 hours of said delayed Common Carrier. 	1,000
10.	Travel Misconnection (SGD250 Per 6 Hours) If the student misses a connecting flight due to late arrival of the incoming flight or any event leading to airspace or airport closure and no alternative transportation is made available by the Public Conveyance, STARR will pay \$200 for every 6 hours of delay.	1,000
11.	Trip Cancellation Loss of travel fare and accommodation expenses due to witness summons, compulsory quarantine, jury service; death, Serious Injury, Serious Sickness; SRCC, adverse weather conditions or Infectious Disease; Serious damage to the Insured Person's residence.	5,000 (Sublimit for COVID19 – SGD1,000)
12.	Trip Curtailment and Trip Rearrangement Loss of or additional travel fare and accommodation expenses due to death, Serious Injury, Serious Sickness; SRCC, adverse weather conditions or Infectious Disease.	5,000 (Sublimit for COVID19 – SGD1,000)
13.	Staff Replacement Reimburse the travel fare and accommodation expenses for sending a substitute person to replace the Serious Injury or Sickness staff.	Nil
14.	Personal Liability Indemnify legal cost due to bodily injury or property damage to a third party.	500,000
15.	Hospital Cash Cash Benefit of SGD200 for each day of hospital confinement	5,000
16.	Burns Benefit (Part of Benefit 1) Cover 2nd and 3rd Degree Burns	2nd Degree – Up to 20,000 3rd Degree – Up To 50,000
17.	Hijack (250 Per 6 Hours)	1,000

18.	Emergency Travel Expenses (Compassionate Visit) If the student is confined for more than 5 consecutive days in a hospital member of his family is with him, STARR will indemnify a reasonable accommodation expenses necessarily incurred by 2 relatives or friends of student to visit and stay with him, until the student is medically fit to return to country of residence	10,000
Additional Extensions		
1.	Assault Extension Accidental Death due to assault	10,000
2.	Windstorm Extension Accidental Death due to Windstorm	10,000
3.	Road Accident Extension Accidental Death resulting from an Insured Person being a pedestrian struck by a Motor Vehicle or Common Carrier	10,000
4.	Adaptive Home Benefit Cost of alterations of principal residence due to Permanent Total Disablement	5,000
5.	Car Alteration Benefit Cost of renovation of private car due to Permanent Disablement	5,000
6.	Credit Card Protection Reimburse the credit card outstanding balance due to accidental death of Insured Person.	5,000
7.	Credit Card Fraud	1,000
8.	Home Content Loss of or damage to household contents in the Insured Person's place of residence resulting from burglary subject to SGD1,000 per item.	1,000
9.	Funeral Expense Benefit Cost of any necessary funeral formalities due to accidental death of Insured Person.	10,000
10.	Family Security due to accidental death of Insured Person.	25,000
11.	Get Well Benefit (Daily Sum Insured SGD200)	6,000
12.	Overbooked Flight If the student is denied boarding on a confirmed flight due to overbooking and no alternative transportation is made available by the Public Conveyance to the student, STARR will pay \$200 to the student.	Up To 200
13.	Rental Vehicle Excess	Up To 500
14.	Emergency Mobile Phone Charges If the student needs to contact ISOS for assistance in an emergency situation, STARR will indemnify the mobile phone charges incurred to contact ISOS up to \$250	Up To 250

1.4 GENERAL EXCLUSIONS

This policy does not cover or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or is contributed to by any of the following:

1. Declared or undeclared War or any act of War, foreign invasion, Civil War, rebellion, revolution or insurrection.
2. Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the student
3. The student undertaking any journey against the advice of a Physician or for the purpose of seeking medical attention.
4. Any pre-existing condition unless the student has been insured continuously under any group hospital and surgical insurance policy (excluding individual medical schemes paid by using Medisave Account under the Central Provident Fund or in partial payment made in cash by the student) for at least 12 months immediately prior to the date that the student is added to the Policy.
5. Training for and/or participating in professional sport of any kind;
6. Any congenital anomalies.
7. Any loss or damage which could have been avoided by the exercise of reasonable care by the student.
8. Any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except for Accidental Miscarriage not attributed to any natural causes and/or sickness) or abortion, intoxication by alcohol, or drugs not prescribed by a physician.
9. Cosmetic surgery, dental treatment and other electives.
10. Engaging in aviation, other than as a fare-paying passenger in a fixed-wing aircraft provided and operated by an airline which is duly licensed for the regular transportation of passengers

1.5 GUIDELINE FOR CLAIMS

Immediately report to the relevant parties or authorities (such as police, airlines, travel agent, hotel) and obtain written confirmation of the loss or damage sustained.

Retain all relevant information / documents (such as police report, airline's irregularity or loss or damage / flight or baggage delay report, medical reports, original detailed bills / receipts), damaged items and photographs as well as witnesses' particulars (if any) to substantiate your claim.

Promptly notify all loss or damage to your insurance broker or Starr. In any event, written notice must be given within 30 days after the occurrence or loss. To ensure prompt processing of your claim, please submit a completed claim form together with the supporting documentation as soon as possible. If in doubt, please contact the hotline.

To enable claims to be dealt with promptly, the claimant is advised to submit all available supporting documents which are summarized below, without delay. Any documents required that are missing when completing the claim form can be submitted at a later date when the documents are available.

To ensure that your claim is processed expeditiously, please ensure that your HR / Admin Department verifies and signs the claim form to confirm that the trip taken was for authorized travel purposes

Please retain a copy of all materials for your records and submit all claims with supporting documents to Starr. You will be contacted if additional information or documentation is required

Travel Claims:

- ✓ Completed claim form
- ✓ Air tickets and all boarding passes
- ✓ Travel itinerary

Medical Expenses Claims

- ✓ Original Detailed Pre-Medical / Final hospitalisation / Post-Medical bills
- ✓ In-patient Discharge Summary, Detailed Medical Report / Memo from Attending Physician on the type of illness or injury sustained
- ✓ Police or Accident Report (if any)

Permanent Disablement

- ✓ Original detailed invoices from attending Physician, hospital, clinic
- ✓ Medical reports or certification from attending Physician(s)
- ✓ Police or Accident Report (if any)
- ✓ Documentary Proof of the Commencement Date of Employment and confirming that the Claimant is a student of the Policyholder prior to the time of Incident (e.g. Certified True Copy of Pay Slip)

Accidental Death

- ✓ Certified true copy of death certificate
- ✓ Original medical reports / attending physician's statement
- ✓ Police report / accident report / newspaper report, if any
- ✓ Coroner's report and / or postmortem report, if available
- ✓ Certified true copy of Grant of Letters of Administration or Grant of Probate and Estate
- ✓ Duty Schedule (not required if payment is made to Named Insured i.e. Employer)
- ✓ If married with child / children, certified copy of marriage certificate and birth certificate of each dependant child as defined in the policy in respect of Family Security Benefit (if applicable).
- ✓ Documentary Proof of the Commencement Date of Employment and confirming that the Deceased was a student of the Policyholder prior to the time of death (e.g. Certified True Copy of Pay Slip).
- ✓ If death occurred overseas, please attach burial / cremation documentation and letter from Immigration & Checkpoints Authority (ICA) confirming the invalidation of Deceased's
- ✓ Singapore NRIC / Passport.
- ✓ Documents must be authenticated
- ✓ by either of the following:
 - I. Singapore Embassy in the country of death;
 - II. Singapore Consulate; or
 - III. Notary Public.

Loss or Damage to Personal Baggage / Property

- ✓ Original purchase bills / receipts for lost or damaged property
- ✓ Photographs of damaged items and the original repair bills / receipts
- ✓ Copy of the police report
- ✓ If loss occurred in the custody of the airline or airport:
 - Property Irregularity Report from the airline, and
 - Written confirmation from the airline on any compensation payable or paid

- ✓ The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours from the incident.

Loss of Personal Money and Documents

- ✓ Original bills / receipts for replacement of personal documents
- ✓ A copy of the police report
- ✓ Any document (such as ATM withdrawal slips, money exchange receipts) to substantiate loss of cash.
- ✓ The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours from the incident.

Travel Delay / Travel Misconnection / Flight Diversion / Overbooked Flight

- ✓ Written confirmation from airline on: reason(s) and duration of delay; details of scheduled and actual departure flights

Baggage Delay

- ✓ Airlines' Property Irregularity Report or delay report from airline
- ✓ Acknowledgement or written confirmation from airline or hotel confirming receipt or return of baggage

Trip Cancellation / Postponement

- ✓ Certified true copy of death certificate or
- ✓ Medical reports and / or other original documents (or certified copies) as evidence of the injury or sickness
- ✓ Proof of relationship to the student
- ✓ Original invoice / receipts from airline, travel agent or hotel as evidence of the cancellation or administration / change / rebooking charges incurred

Trip Curtailment

- ✓ Certified true copy of death certificate or
- ✓ Medical reports and / or other original documents (or certified copies) as evidence of the injury or sickness
- ✓ Proof of relationship to the student
- ✓ Original invoice / receipts from airline, travel agent or hotel evidencing non-recoverable deposits for travel fare and hotel accommodation
- ✓ Original invoices / receipts of additional accommodation and travelling expenses incurred

For all other sections or benefits under the Policy which are not listed above, please contact your insurance brokers in the event of a claim if you need assistance.

1.6 HOW TO FILE A CLAIM

Please submit your claim within thirty (30) days of the occurrence of any event.

For claims submission, please submit your claim via the link below (key in policy number & claims details) [Get support | Starr Insurance Singapore](#)

Once you have accessed the link, the following steps will be listed

1. Steps

- Click here to submit a new claim
Submit New Claim
- Click here to submit additional documents if you already have a claim number
Upload Additional Claim Documents
- Click here to find out what documents are required for a claim ** Please refer to attached
Claim Documents Required

2. Acknowledgement

Acknowledgement email will be sent upon receipt of claim submission

3. Claim Results

Claims department will process the claim upon receipt of all documents

Important Note: If any incident occurs, please submit a claim to Starr within 30 days after the incident and provide all relevant documents

eClaim Service

- Starr's eClaim Service allows you to submit a claim at anytime and anywhere by using your mobile device.
- No paper claim form
- Submit a claim by using a mobile phone, tablet or computer

Claim Enquiries

- Please contact Starr Claims Department at the following
- Claims hotline : +65 3158 7515
- Claims email : sgp.travelclaims@starrcompanies.com
- Business Hours : Monday to Friday,
9:00am to 12:30pm and
1:30pm to 5:00pm
(Closed on Saturdays, Sundays and Public Holidays)

For overseas emergency assistance, please contact

ISOS 24-hours Alarm Centre at +65 6338 7800