

Product Summary for Protect First Group Personal Accident

CHUBB®

Policyholder: Singapore University of Social Sciences

Policy No: 53014894

Period of Insurance: 1st January 2021 to 1st January 2022

1. Key Product Benefits

- a. Pays the insured member the sum insured in the event of an **Accidental Death** suffered during the period of insurance.
- b. Pays the insured member the sum insured if he/she suffers a **Permanent Total Disablement** due to an accident during the period of insurance.
- c. Pays the insured member a % of the sum insured if he/she suffers from a **Bodily Injury** which results directly in the occurrence of one or more of the events listed in the policy.

Accident means a sudden, unforeseen and fortuitous event.

Accidental Death means death occurring as a result of a **Bodily Injury**.

Bodily Injury means a bodily injury resulting solely and directly from an **Accident** occurring during the period of insurance and is independent of any illness or any other cause.

Permanent Total Disablement means where in the opinion of a Physician:

- The insured person is entirely and continuously unable to engage in, perform or attend to any occupation or employment or any and every kind for the remainder of their lives; and
- The above disability is Permanent.

2. Age Limit

Up to 75 years old.

Basis of cover – Accidental Death Benefit SGD50,000 each

1.	Full time Undergraduate Students (Local and International residing in Singapore)
2.	Full time Undergraduate Students (School of Law) Residing in Singapore
3.	Part-time students taking practicum / attachments / internship courses, and students from Bachelor of Sports and Physical Education and Outdoor Education programmes (Residing in Singapore)
4.	Part-time students participating in competitive sports (Residing in Singapore)
5.	Part-time students taking part in events/activities organized by SUSS, such as Schools and Student Support Department Field Trips / Industry visits (Residing in Singapore)
6.	Alumni (Volunteers) assisting in University events (Residing in Singapore)
7.	Part-Time Postgraduate Students (Local and International) residing in Singapore

3. Additional benefits (each insured person per policy year)

Additional Cover	Sum Insured
Third degree burns	Up to 100% of Accidental Death benefit
Second degree burns	Up to SGD20,000
Fractured bones	Up to SGD5,000
Accidental Medical Expenses Reimbursement	Pays up to SGD1,000
Accidental Medical Expenses by Alternative Medical Physician	Pays up to SGD1,000
Funeral expenses	SGD5,000
Repatriation of mortal remains	Pays up to SGD5,000
Coma benefit	10% of Accidental Death benefit or SGD50,000, whichever is lower
Modification/Mobility expenses	10% of Accidental Death benefit or SGD20,000, whichever is lower
Domestic assistance for activities of daily living	Pays up to SGD1,200
Ambulance cost	Pays up to SGD800
HIV due to blood transfusion	10% of Accidental Death benefit or SGD20,000, whichever is lower
Accident hospital recuperation	SGD250
Major head trauma	10% of Accidental Death benefit or SGD20,000, whichever is lower
Scarring of the face including neck	SGD10,000
Accidental Death benefit due to natural catastrophe (Additional payout)	20% of Accidental Death benefit or SGD80,000, whichever is lower
Terrorism benefit (Additional payout)	15% of Accidental Death benefit or SGD75,000, whichever is lower
Automobile extension (Additional payout)	10% of Accidental Death benefit or SGD20,000, whichever is lower
Credit card indemnity	Pays up to SGD5,000
Emergency travel expenses	Pays up to SGD5,000
Physiotherapy costs	Pays up to SGD5,000
Trauma counseling benefit	Pays up to SGD5,000
Injury resulting in loss of teeth or dental procedure	Pays up to SGD750, limited to SGD250 per tooth
Non-elective surgery	Pays up to SGD5,000

4. Extended Benefits Cover

- a. Automatic increase in benefits
- b. Exposure
- c. Disappearance
- d. Accidental poisoning (Including food & drink poisoning)
- e. Accidental miscarriage
- f. Riot, strike, civil commotion, hijack, murder, assault or terrorism
- g. Suffocation by smoke, poisonous fumes, gas or drowning

5. Key Exclusions

- a. Results from any direct or indirect involvement, participation or engagement in war, invasion or civil war by the insured person or policyholder (except passive war)
- b. Results from war, invasion or civil war in the country of domicile or while the insured person or policyholder are visiting countries or areas which, prior to the time of travel, are known areas of conflict and travel to the area is against the recommendation or advice of the appropriate government authority of the insured person's country of domicile.
- c. Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or an insured person
- d. Engaging in professional sports or professional racing on wheels.

Note: For full terms, conditions, limitations and exclusions, please contact Singapore University of Social Sciences for a copy of the Policy Wording.