



PRODUCT SUMMARY

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 January 2023 to 31 December 2023 (both dates inclusive)

Policyholder : Singapore University of Social Sciences

Policy No. : ZZG8001658SN

Address : 463 Clementi Road Singapore 599494

Territorial Limits / Operative Time : 24 Hours Worldwide

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

Law & Jurisdiction : Singapore / Courts of Singapore

Benefit Table	Benefits	Insured Category	Basis of Sum Insured (SGD)
1	Accidental Death & Permanent Total Disability (Enhanced 150% Scale & Including 2nd & 3rd Degree Burns)	Full Time undergraduate students (School of Law) residing in Singapore / Part Time Postgraduate students (Local and International) residing in Singapore / Part Time students participating in competitive sports (residing in Singapore) and Alumni students participating in competitive sports (per student per year) / Part Time students taking practicum/ attachments/ internship courses, and students from Bachelor of Sports and Physical Education and Outdoor Education programmes (residing in Singapore) / Full Time undergraduate students (Local and International) residing in Singapore / Alumni (Volunteers) assisting in University events (residing in Singapore) / Part Time students taking part in events/ activities organised by SUSS, such as Field Trips/ Industry visits (residing in Singapore)	SGD 50,000
2	Accidental Medical Reimbursement (inclusive of Chinese Physician up to SGD 1,000)		SGD 1,000

Benefit Extensions :

SN	Extensions	Sum Insured
1	Accidental Death Benefit due to Natural Catastrophe	20% of the capital sum insured or up to SGD 80,000 or its equivalent, whichever is lesser
2	Accidental Hospital Recuperation Benefit	SGD 250
3	Ambulance Costs – up to	SGD 800
4	Assault, Hijack, Murder, Strike, Riot, Civil Commotion & Terrorism	Covered
5	Child Education Fund	SGD 5,000 per child
6	Comatose State Benefit	10% of the capital sum insured or up to SGD50,000 or its equivalent, whichever is lesser
7	Corporate Image Protection - up to	SGD 5,000
8	Credit Card Indemnity- up to	SGD 5,000
9	Critical Income	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
10	Disappearance	Covered
11	Domestic Assistance - up to	SGD 1,200
12	Drowning and Suffocation by Gas, Poisonous Fumes or Smoke	Covered
13	Exposure	Covered
14	Emergency Travel Expenses - In Singapore and hospitalized for more than 3 consecutive days up to	SGD 250
	- Whilst overseas and hospitalized for more than 5 consecutive days up to	SGD 5,000
	- Maximum limit up to	SGD 5,000
15	Fractures - up to	SGD 5,000
16	Funeral Expenses	SGD 5,000
17	HIV due to Blood Transfusion	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
18	Employee Recruitment Fees - up to	SGD 10,000
19	Major Head Trauma	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
20	Mobility Extensions	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
21	Motor Cycling	Covered
22	Non Elective Surgery - up to	SGD 5,000
23	Physiotherapy Costs - up to	SGD 5,000
24	Repatriation Expenses - up to	SGD 5,000
25	Scarring of Face - up to	SGD 10,000
26	Terrorism Benefit (additional payout)	15% of the capital sum insured or up to SGD75,000 or its equivalent, whichever is lesser
27	Trauma Counseling Benefit – up to	SGD 5,000
28	Spouse Retraining Benefit - up to	SGD 5,000
29	Unscheduled Flight	SGD 2,000,000 per conveyance
30	Loss of Teeth or Dental Procedures	SGD 750
31	Automobile Accident - Additional Payout	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
32	Passive War Risk	Covered



- Major Exclusions** :
- 1 War, declared or undeclared
 - 2 Engaging in duty with any armed force of any country or international authority (except peace time reservist training or operationally ready national service under Section 14 of Enlistment Act, Cap 93 of the Republic of Singapore)
 - 3 Self-inflicted injury, suicide or any attempt thereat, whilst sane or insane, reckless misconduct or any illegal or criminal act committed by an Insured Person
 - 4 Professional competitive sports or racing on wheels

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