

Frequently Asked Questions: Global Study Insurance

1. Who is eligible to apply for Global Study Insurance?

You are eligible to apply if you are a Singaporean or Singapore permanent resident residing in Singapore and you are:

- aged between 12 to 59 years (for insured student)
- aged between 18 years to 59 years old for insured spouse
- for insured child, aged one month to below 18 years, and 18 to 25 years if unmarried and unemployed during the period of insurance. Up to five of the insured student's children may be insured if they are travelling with the insured student
- registered with an overseas Educational Institution as a part-time or full-time student, or participating in a student exchange programme, industrial attachment or internship overseas as arranged by your Educational Institution, and
- not being employed as a Manual Worker during the Period of Insurance.

2. Who is a Manual Worker?

A person whose work involves physical labour or manual operation. This includes one who falls under any of these categories:

- underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
- work that involves machinery, explosives or hazardous materials;
- work as a diver, assemblers, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators, welders; or
- work as a staff in a bar, restaurant and hotel, or musicians, singers, fruit pickers or cleaners.

3. Can I purchase the Policy for my Child who is above 18 years old?

If the Child (student) is above 18 years old, he/she must apply for the insurance under his/her own name. The parent can pay for the premium. For the Child (student) who is below 18 years old, the parent can apply for the policy as policyholder with the Child as the insured student.

4. Why are there 3 plans for Global Study Insurance?

Global Study Insurance has been enhanced to offer new plan types with increased and additional benefits. There are 3 plan to choose from – Standard, Classic and Premium. Please refer to the Benefit Summary for more details.

5. Can I extend the Period of Insurance if the duration of my overseas study is extended?

Yes, please contact us for assistance. To ensure continuity of your coverage while overseas, it is recommended that any request for extension be made at least 2 weeks prior to the policy expiry date. Extensions are permitted at a block of 1 month each for policy terms of 1 month, 3 months and 6 months.

6. Are leisure activities such as skiing, snorkelling and bungee jumping covered?

Yes, such leisure adventurous activities are covered under the Classic and Premier Plan only. Please refer to the policy for details.

7. Am I covered if I travel outside of my country of study for leisure?

Yes. The insurance covers multiple trips undertaken by the insured person outside the country of study (except in Singapore) and within the period of insurance.

8. Am I covered if I travel back to Singapore for term breaks and return to the country of study?

Yes. All homebound trips are covered and will end three hours after your return to Singapore so long as the trips are within the period of insurance. Cover will be reactivated when you leave Singapore for your country of study.

9. Am I covered for the loss of personal belongings and home contents?

Yes, Global Study Insurance provides protection against accidental loss or damage to your personal belongings and home contents belonging to you within your overseas residence or hotel accommodation due to natural disasters, theft by forcible entry or fire.

10. Does Global Study Insurance cover COVID-19?

Yes. Global Study Insurance provides the following COVID-19 benefits:

Benefits	Standard Plan	Classic Plan	Premier Plan
Section 28 - Overseas medical expenses due to COVID-19	Section 30 only	All Covered	All Covered
Section 29 - Overseas hospitalisation daily benefit due to COVID-19			
Section 30 - Emergency medical evacuation and repatriation due to COVID-19			
Section 31 - Hospital visit by a relative due to COVID-19			
Section 32 - Compassionate visit by a relative due to COVID-19			

11. Can I cancel the Policy?

You may cancel the Policy at any time by giving seven (7) days' written notice of cancellation to us and provided no claim is made under the Policy.

- For a 12-month cover policy: You will be entitled to a refund of premium based on our short period rate for the period the Policy has been in-force, subject to a minimum retained premium of \$50. No refund will be given if the policy is in-force for more than 6 months.
- For policies of less than 12 months of cover: You will be entitled to a refund of premium subject to a minimum retained premium of \$50. There will be no refund of premium if the Period of Insurance has already commenced.

12. How do I make a claim?

If you are overseas and require any emergency assistance, you can call our 24-hour MSIG Assist at [+65 6323 8288](tel:+6563238288). If you wish to file a claim on your insurance, you have to do so within 30 days of any event giving rise or likely to give rise to a claim. You can download the claim form or submit your claims.

13. Will my existing policy be upgraded to include the new or enhanced benefits?

Your policy will be upgraded automatically when you renew upon expiry.

14. Is the policy renewable?

Only the 12-month policy is renewable. We will send you the renewal invitation to the Policy mailing address about 6 weeks before the Policy expiry date.



15. Why is there a need to collect information such as gender, race and marital status?

We collect basic demographic information as part of our service interactions with customers, and it is used for statistical purposes. The consideration or acceptance of your application will not be impacted by this information.

For any enquiries, please contact MSIG at www.msig.com.sg/hsbc-contact-form.

Important Notice and Disclaimer

This page is for general information only. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte Ltd.

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 us [here](#) or visit [GIA](#) or [SDIC](#).