

GLOBAL STUDY INSURANCE

Benefits Summary

The Global Study Insurance Benefits Summary below sets out the maximum amounts we will pay each insured person for each period of insurance under the applicable plan, unless otherwise stated. Sub-limits and cover restrictions may apply. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Limit Per Insured		
	Standard Plan	Classic Plan	Premier Plan
Section 1 Personal accident	\$150,000	\$200,000	\$250,000
Section 2 Medical expenses – Accident			
Overall limit	\$15,000	\$25,000	\$50,000
Continuation of overseas treatment in Singapore - Inpatient only (sub-limit)	\$3,000	\$4,000	\$5,000
Traditional Chinese medicine (sub-limit)	\$100 per visit Max \$500	\$100 per visit Max \$750	\$100 per visit Max \$1,000
Section 3 Assault amounting to felony New	\$50,000	\$75,000	\$100,000
Section 4 Medical expenses – Illness Enhanced			
Overall limit	Not covered	\$25,000	\$50,000
Outpatient expenses (sub-limit)	Not covered	\$2,500	\$5,000
Continuation of overseas treatment in Singapore - inpatient only (sub-limit)	Not covered	\$2,500	\$5,000
Section 5 Overseas hospitalisation daily benefit New Minimum 7 days hospitalisation	Not covered	\$50 per day Max \$1,000	\$100 per day Max \$2,000
Section 6 Transport allowance for post-hospitalisation medical appointments (per accident) New	\$10 per day Max \$50	\$15 per day Max \$75	\$20 per day Max \$100
Medical & related benefits cover			
Section 7 Medical & travel assistance services	Available	Available	Available
Section 8 Emergency medical evacuation and repatriation			
8.1 Emergency medical evacuation 8.2 Sending you home after a medical emergency evacuation 8.3 Sending home your mortal remains	\$1,000,000	\$1,000,000	\$1,000,000
Section 9 Hospital visit by a relative	\$5,000	\$7,500	\$10,000
Section 10 Compassionate visit by a relative Enhanced	\$5,000	\$7,500	\$10,000
Section 11 Child guard New	\$5,000	\$7,500	\$10,000
Section 12 Study interruptions (per lifetime)*	\$10,000	\$12,500	\$15,000
Section 13 Sponsor protection (per lifetime)*	\$15,000	\$20,000	\$30,000



Benefits	Limit Per Insured		
	Standard Plan	Classic Plan	Premier Plan
Travel inconvenience cover			
Section 14 Loss of baggage on common air carrier Sub-limit: \$500 per article, pair or set of items	\$1,000	\$2,000	\$3,000
Section 15 Damage of prescriptive lenses New	\$50	\$100	\$150
Section 16 Loss of travel document	\$500	\$500	\$500
Section 17 Delayed baggage			
Every 6 hours While overseas	\$50 Max \$500	\$75 Max \$750	\$100 Max \$1,000
While in Singapore Max after 6 hours	Max \$50	Max \$75	Max \$100
Section 18 Delayed departure			
Every 6 hours While overseas	\$50 Max \$500	\$50 Max \$1,000	\$100 Max \$1,500
While in Singapore Max after 6 hours	Max \$50	Max \$50	Max \$100
Section 19 Leisure travel cancellation or disruption New	\$100	\$200	\$300
Section 20 Entertainment ticket cancellation New	\$100	\$200	\$300
Personal liability			
Section 21 Personal liability	\$300,000	\$500,000	\$750,000
Lifestyle cover			
Section 22 Loss of personal belongings at overseas residence (per policy) Sub-limit: - \$500 per article, pair or set of items - \$300 per mobile device - \$1,000 for one laptop computer	\$2,000	\$3,000	\$5,000
Section 23 Alternative accommodation (per policy) Sub-limit: \$500 per day	\$2,000	\$3,000	\$4,000
Section 24 Adventurous activities cover	Not covered	Covered	Covered
Section 25 Trauma counselling New	\$500	\$1,000	\$2,000
Safety			
Section 26 Terrorism cover	\$150,000	\$200,000	\$250,000
Section 27 Passive war extension	Covered	Covered	Covered
COVID-19 Cover New			
Section 28 Overseas medical expenses due to COVID-19	Not covered	\$25,000 Inpatient only	\$50,000 Inpatient only

Benefits	Limit Per Insured		
	Standard Plan	Classic Plan	Premier Plan
Section 29 Overseas hospitalisation daily benefit due to COVID-19	Not covered	\$50 per day \$1,000	\$100 per day \$2,000
Section 30 Emergency medical evacuation and repatriation due to COVID-19			
30.1 Emergency medical evacuation 30.2 Sending you home after a medical emergency evacuation 30.3 Sending home your mortal remains	\$1,000,000	\$1,000,000	\$1,000,000
Section 31 Hospital visit by a relative due to COVID-19 Sub-limit: Hotel accommodation expenses per room	Not covered	\$400 per day \$7,500	\$500 per day \$10,000
Section 32 Compassionate visit by a relative due to COVID-19 Sub-limit: Hotel accommodation expenses per room	Not covered	\$400 per day \$7,500	\$500 per day \$10,000

* This benefit is applicable for **insured student** only and does not apply for **insured spouse** or **insured child**.