

Global Study Insurance



Enrich your Overseas Study with Right Protection.

Make the most of your overseas study experience by ensuring you are well-protected in a foreign land. Be it a semester exchange or a year-long immersion program, Global Study Insurance offers extensive medical coverage and travel protection to ensure your well-being and safety throughout your overseas learning adventure.

Coverage Highlights

- **Essential benefits**
 - Up to \$50,000* for overseas hospitalisation
 - Up to \$50,000* for treatment of COVID-19 in the hospital
 - \$1 million for Emergency medical evacuation and repatriation
- **Trauma counselling expenses** for psychological support from injury related to traumatic events.
- **Leisure travel cover** reimburses any cancellation or non-refundable travel expenses should you be hospitalised from an injury.
- **Personal belongings at overseas residence** are insured against loss or damage due theft, fire or natural disaster.
- **Sponsor protection benefit** ensures unpaid tuition fees up to \$30,000* are taken care of should your sponsor passes away or suffers permanent total disability due to an accident.

* Cover and limits are based on Premier Plan.

Eligibility

Insured person(s) must be a Singaporean or Singapore permanent resident, and normally residing in Singapore at the start of the period of insurance.

Insured person(s) must be one of the following:

- For insured student: aged 12 years to 59 years
- For insured spouse: aged 18 years to 59 years
- 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.

Duration of Cover

Option of 1-month, 3-month, 6-month or 12-month cover

Plan Selection

There are 3 plan types for selection: Standard, Classic, and Premier.

The plan type selected for the insured student will apply to his or her spouse and children as well.

Benefits Summary		Sum Insured		
		Standard Plan	Classic Plan	Premier Plan
		Individual		
Personal accident & medical related cover				
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 (sub-limit)	\$3,000	\$4,000	\$5,000
	Traditional Chinese medicine (sub-limit)	\$500	\$750	\$1,000
Section 3	Assault amounting to felony	\$50,000	\$75,000	\$100,000
Section 4	Medical expenses (illness)			
	Overall limit	Not covered	\$25,000	\$50,000
	Overseas 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 Minimum 7 days hospitalisation	Not covered	\$1,000 \$50 per day	\$2,000 \$100 per day
Section 6	Transport allowance for post-hospitalisation medical appointments (per accident)	\$50 \$10 per day	\$75 \$15 per day	\$100 \$20 per day
Overseas assist cover				
Section 7	Medical & travel assistance services	Available	Available	Available
Section 8	Emergency medical evacuation and repatriation			
	8.1 Emergency medical evacuation	\$1,000,000	\$1,000,000	\$1,000,000
	8.2 Sending you home after a medical emergency evacuation			
	8.3 Sending home your mortal remains			
Section 9	Hospital visit by a relative	\$5,000	\$7,500	\$10,000
Section 10	Compassionate visit by a relative	\$5,000	\$7,500	\$10,000
Section 11	Child guard	\$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
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	\$50	\$100	\$150
Section 16	Loss of travel document	\$500	\$500	\$500
Section 17	Delayed baggage			
	While overseas Every 6 hours	Max. \$500 \$50	Max. \$750 \$75	Max. \$1,000 \$100
	While in Singapore Max. after 6 hours	\$50	\$75	\$100
Section 18	Delayed departure			
	While overseas Every 6 hours	Max. \$500 \$50	Max. \$1,000 \$50	Max. \$1,500 \$100
	While in Singapore Max. after 6 hours	Max. \$50	Max. \$50	Max. \$100
Section 19	Leisure travel cancellation or disruption	\$100	\$200	\$300
Section 20	Entertainment ticket cancellation	\$100	\$200	\$300

Benefits Summary		Sum Insured		
		Standard Plan	Classic Plan	Premier Plan
		Individual		
Personal liability cover				
Section 21	Personal liability cover	\$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	\$500	\$1,000	\$2,000
Safety cover				
Section 26	Terrorism cover	\$150,000	\$200,000	\$250,000
Section 27	Passive war extension	Covered	Covered	Covered
COVID-19 cover				
Section 28	Overseas medical expenses due to COVID-19	Not covered	\$25,000 Inpatient only	\$50,000 Inpatient only
Section 29	Overseas hospitalisation daily benefit due to COVID-19	Not covered	\$1,000 \$50 per day	\$2,000 \$100 per day
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	\$7,500 \$400 per day	\$10,000 \$500 per day
Section 32	Compassionate visit by a relative due to COVID-19 Sub-limit: Hotel accommodation expenses per room	Not covered	\$7,500 \$400 per day	\$10,000 \$500 per day

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

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Important note:

- All benefits pay on per insured person per period of insurance unless otherwise specified.
- Cover must be effected before departure from Singapore. All trips must start and end in Singapore.
- Pre-existing medical conditions are not covered.
- Travel must commence no later than 182 days from the date of application.
- The following are excluded from cover:
 - 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.
- For sections covering COVID-19 related benefits:
 - travelling against any travel advisory issued by the Singapore government is excluded.
 - all insured persons must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider.

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy wordings 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 limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites.