

## Frequently Asked Questions (FAQs)

### 1 Who is covered under the insurance?

All registered full-time and part-time students of Nanyang, Ngee Ann, Republic and Singapore Polytechnic who have paid the insurance premium.

### 2 What does the insurance cover?

The insurance covers death, permanent disablement and medical expenses incurred due to bodily injury caused solely to an accident.

### 3 Are illnesses covered?

No, the insurance covers only bodily injury due solely to an accident.

### 4 Are sports injuries covered?

It depends on the doctor's diagnosis and the cause of the injury. If there is a specific accident that caused the injury, for example, if a student was kicked in the leg during a soccer game and sustained a fracture, this may be covered. Some students who are active in sports or other activities like cheerleading/dance experience pain and strains over time due to their training. These may not be considered as accidents, but rather as gradual deterioration/wear and tear conditions. Such claims may not be admissible.

### 5 Am I covered if the accident occurs outside the Polytechnic or during my own personal activity?

Yes, you are covered 24 hours and worldwide (up to maximum 6 consecutive months outside of Singapore).

### 6 Am I covered during my Exchange Program/Industrial Attachment?

### 7 Am I covered if I go back to my home country or travel during vacation?

Yes, you are covered for emergency treatment up to a maximum of 6 consecutive months while overseas (but not for intentionally booked treatment overseas).

### 8 Is follow-up treatment covered?

If the accident happened while you were an eligible student of the Polytechnic and within the policy period of coverage, follow-up treatment is covered up to 1 year from the date of accident even if the policy has expired or the student has graduated at the time of the follow-up treatment.

### 9 Do I have to pay the medical cost at the time of treatment?

Yes, you have to pay first and submit a claim for reimbursement.

### 10 Is a Medical Report required for the claim?

A Medical Report may be required for larger claims or if more information is required by the insurer. We will inform you if the insurer requests for it. Please submit the claim without a medical report, but enclose the doctor's memo, referral letter, x-ray/scan/MRI written report/Discharge Summary if available/where applicable.

### 11 I have paid some medical expenses. What should I do?

Please submit a claim for reimbursement. Please refer to [www.mycg.com.sg/poly-gpa](http://www.mycg.com.sg/poly-gpa) for the claim procedure.

### 12 I will have follow-up treatment over a period of time. Should I submit the claim only after the treatment is completed?

No. Please submit the claim for the initial bills within 30 days of accident/treatment. You can submit the follow-up bills on a monthly basis thereafter. Please note that claims that are submitted late may not be processed.

### 13 What should I do if I am not able to submit the claim within 30 days?

If more time is required, please visit [www.mycg.com.sg/poly-gpa](http://www.mycg.com.sg/poly-gpa) and submit the Claim Notification online form.

### 14 How long does it usually take to process my claim?

Upon receipt of all required documents and information, approved claims will usually be processed within 30 days.

### 15 If I have questions or need assistance, who should I contact?

Please contact MYCG at [customer@mycg.com.sg](mailto:customer@mycg.com.sg) or call 6635 2160. For medical emergencies only after business hours, please call 93360159 (24-hr Emergency Hotline).

## When does the cover end?

- When the student ceases to be a student of the Polytechnic
- When the student goes on leave of absence (if the student goes on leave of absence due to medical reasons, he/she will be covered up to the end of the academic year for which premium and tuition fee have been paid)
- When the benefit limit has been reached
- If the student did not pay the insurance premium
- When the policy has expired

### Aggregate Limit Per Event

The total liability payable in respect of Accidental Death or Accidental Permanent Disablement occurring whilst a number of Insured Persons are together shall not exceed SGD 52 million per event. In the event the maximum liability should exceed SGD 52 million per event, the aggregate limit per event will be apportioned among the Insured Persons, but the sum will not be greater than the maximum sum insured of each Insured Person.

For all enquiries, please contact

**MYCG & Partners Pte Ltd**  
Co. Reg. No. 201803632H

**Email** : [customer@mycg.com.sg](mailto:customer@mycg.com.sg)  
**Web** : [www.mycg.com.sg/poly-gpa](http://www.mycg.com.sg/poly-gpa)

**Phone** : +65 8118 6924  
**Address** : 6A Shenton Way,  
#04-01 OUE Downtown Gallery,  
Singapore 068815

24-hr Emergency Hotline  
+65 9336 0159 (for emergencies after business hours)

Underwritten by  
**AXA Insurance Pte Ltd**  
Co. Reg. No. 199903512M



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 your insurer or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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# GROUP PERSONAL ACCIDENT INSURANCE

For Full-Time and Part-Time Students

## Eligibility

Registered full-time and part-time local and international students of Nanyang, Ngee Ann, Republic and Singapore Polytechnic who have paid the insurance premium.

## What is Covered?

Benefits	Limits
<b>ACCIDENTAL DEATH PERMANENT DISABLEMENT</b> (Refer to Table of Compensation)	\$30,000
Funeral Expenses	Up to \$2,000
<b>MEDICAL EXPENSES (per accident)</b> including follow-up treatment up to 1 year from the date of accident	Up to \$4,000
Physiotherapy/Chiropractor treatment (with referral from a GP/ Specialist) and treatment by a Licensed/Registered Chinese Physician up to \$1,500	
Dental treatment to restore or treat damage to sound natural teeth following an accident	
Insect/Animal Bites including dengue fever, zika, malaria and chikungunya	
Food and Drinks Poisoning	
Injury due to fainting eg. bruises sustained in fall during fainting	
Medical treatment for fainting due to any reason including non-accidental cause e.g. heat stroke, heat exhaustion up to \$300	
Medical Report Fee (if requested by the insurer)	
Ambulance Fee (for emergency transportation to a hospital)	
Mobility Aid Expenses (eg. Wheelchair) up to \$2,000	

- Covers students for bodily injury caused solely and directly by an accident.
- An Accident means a sudden and unforeseen event that solely and independently results in injury, disablement or death and which is not caused by any illness or medical condition.
- Territorial Limit – 24 hours worldwide, up to 6 consecutive months whilst overseas.

## Extensions

- Covers first year students and students-to-be who participate in the freshmen orientation activities organised by the Polytechnic which may be held prior to the period of insurance.
- Extends to cover all activities, programmes, sports/competitive sports, events, internships/attachments and overseas trips organised/approved by the Polytechnic and its clubs and/or in which the student participates as a representative of the Polytechnic (Exclusion No. 6 shall not apply; all other policy terms and conditions continue to apply).
- Simple or other fractures up to \$3,000
- Riot, strike, civil commotion, hijack, murder, assault
- Suffocation by smoke, poisonous fumes, gas and drowning
- Exposure
- Disappearance
- Motorcycling (as a rider or a pillion-rider)
- Terrorism
- Reservist training
- Automatic addition and deletion clause

This brochure provides a summary of coverage only. Please note that coverage is subject to AXA's policy terms, conditions and exclusions.

## Table of Compensation

The Insurer will pay the compensation for death or permanent disablement as described below if the insured person suffers injury which within two years of its happening is the sole cause of such death or disablement.

Results	Percentage
A Accidental Death	100%
B Permanent loss of disablement as specified below	
1 Loss of two or more limbs	150%
2 Loss of one or two or more limbs by amputation at or above wrists or ankles	125%
3 Total and irrecoverable loss of all sight in two eyes	150%
4 Total and irrecoverable loss of all sight in one eye	100%
5 Total paralysis	150%
6 Injuries resulting in being permanently bedridden	150%
7 Permanent total and continuous disability preventing the assured from engaging in any occupation or employment for wage or profit or from giving attention to any business whatsoever	150%
8 Loss of sight of eye, except perception of light	50%
9 Loss of lens of one eye	50%
10 Loss of four fingers and thumb of one hand	50%
11 Loss of four fingers	40%
12 Loss of speech	50%
13 Loss of hearing	
• Both ears	75%
• One ear	15%
14 Loss of thumb	
• Both phalanges	25%
• One phalanx	10%
15 Loss of index finger	
• Three phalanges	10%
• Two phalanges	8%
• One phalanx	4%
16 Loss of middle finger	
• Three phalanges	6%
• Two phalanges	4%
• One phalanx	2%
17 Loss of ring finger	
• Three phalanges	5%
• Two phalanges	4%
• One phalanx	2%
18 Loss of little finger	
• Three phalanges	4%
• Two phalanges	3%
• One phalanx	2%
19 Loss of metacarpals	
• First or second (additional)	3%
• Third, fourth or fifth (additional)	2%
20 Loss of toes	
• All	15%
• Great, both phalanges	5%
• Great, one phalanx	2%
• Other than great, if more than one toe lost, each	1%
21 Third Degree Burns	
Head	
• Equals to or greater than 2% but less than 5%	50%
• Equals to or greater than 5% but less than 8%	75%
• Equals to or greater than 8%	100%
Body	
• Equals to or greater than 10% but less than 15%	50%
• Equals to or greater than 15% but less than 20%	75%
• Equals to or greater than 20%	100%
22 Any permanent partial disablement not specified above other than loss of sense of taste or smell	
- Such percentage to be assessed by the Company	

The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the Sum Insured.

## What is not covered? (Exclusions)

- War, declared or undeclared, revolution or warlike operations.
- Engaging in naval, military or airforce service or operations except peacetime reservist training under Section 14 of the Enlistment Act, Cap.93of the Republic of Singapore.
- Any willful or unlawful act, participation in riot, self-inflicted injury, suicide or any attempts thereat, while sane or insane.
- Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury.
- Whilst under the influence of alcohol or drugs that are not prescribed by a qualified medical practitioner.
- Insured Person engaging in racing on wheels.
- Applicable to part-time students - accidents that occur during full-time work.

## How to make a Claim?

Claims should be submitted **within 30 days** of the accident/treatment. If more time is required, please go to [www.mycg.com.sg/poly-gpa](http://www.mycg.com.sg/poly-gpa) and submit the "Claim Notification" online form.

- Prepare/obtain the following documents:

Documents Required	H&S Claim (GRH)	H&S Claim (Private)	Outpatient Claim
Completed GPA Claim Form*	✓	✓	✓
Original Final Hospital Bill (the hospital will send this to the patient within 2 to 3 weeks after discharge)	✓	✓	
Original Pre and Post hospitalisation/ surgery bills	✓	✓	
Original Medical Bills			✓
Inpatient Discharge Summary	✓		
Doctor's Memo stating Diagnosis / A&E Treatment Record (not medical report)			✓
Copy of Referral Letter from GP/A&E to Specialist, if any	✓	✓	✓
Copy of Written Test Reports, if any	✓	✓	✓
Copy of Policy Report (Traffic Accident)	✓	✓	✓

\*Form can be downloaded from [www.mycg.com.sg/poly-gpa](http://www.mycg.com.sg/poly-gpa)  
H&S - Hospitalisation & Surgical  
GRH - Government Restructured Hospital eg. NUH, SGH, CGH, TTSH etc.

- Please **EMAIL** the documents to MYCG.
- For follow-up claims, please email the bills to MYCG and state in the email subject header "Student's Full Name – Poly GPA Follow-up Claim".

Please keep all original medical bills for one (1) year as the insurer may request for verification.

Generally, claims will be processed within 30 days after receipt of complete documents and information. The student will be notified of the result of the claim by email. For approved medical expense claims, the reimbursement will be credited into the student's bank account.