

Travel Insurance

For Ministry of Education (MOE) School Trips



**Wherever your travels take you,
NTUC Income will be there for you.**

That is the Income difference.

Benefits at a glance

The child will be covered for:

- Up to \$100,000 for Personal Accident
- Unlimited Sum Insured for emergency medical evacuation¹
- Unlimited Sum Insured under the sending you home benefit¹

It is important for children on school trips to be well covered while they are enjoying and learning while overseas. In NTUC Income, we understand that and our travel insurance helps to provide peace of mind for both the school and parents against unexpected events when the child travels.

This travel insurance plan is only available exclusively for our travel agency partners who are organizing school trips for MOE.

Travel Activation

Simply contact your NTUC Income Relationship Managers for more information. We will activate the policy for you upon receiving the payment.

24/7. Anywhere in the world

In an emergency, nothing should have to wait. Our medical emergency hotline is available 24/7 to provide assistance in the event of an accident or emergency.

Automatic extension²

If the child gets delayed while overseas due to unforeseen circumstances, the policy will be automatically extended at no extra charge.

Get in touch with your Relationship Managers today!

Sharlia Lim

Tel: 6877 3310
Mobile: 8163 1934
Email: sharlia.limsy@income.com.sg

Jocelyn Lim

Tel: 6877 3311
Mobile: 9435 3682
Email: jocelyn.limpw@income.com.sg

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Travel inconvenience benefits		Maximum benefit (S\$)	
		Deluxe	Classic
Section 1	Cancelling your trip	10,000	5,000
Section 2	Postponing your trip	1,000	500
Section 3	Shortening your trip	Overall section limit: 10,000 Limit for extra expenses to return to Singapore: 2,000	Overall section limit: 5,000 Limit for extra expenses to return to Singapore: 1,000
Section 4	Trip disruption	2,000	1,000
Section 5	Travel delay while overseas	Overall section limit: 1,000 100 for every six hours of delay	
	Travel delay while in Singapore	150 (after six hours of delay)	
Section 6	Missed connections	200	100
Section 7	Overbooked public transport	200	100
Section 8	If the travel agency becomes insolvent	3,000	2,000
Section 9	Baggage delay	Overall section limit: 1,000 200 for every six hours of delay 50 for every six hours of delay	
	1 Adult		
	2 Child		
	Baggage delay when arriving in Singapore	200 (after six hours of delay) 50 (after six hours of delay)	
	1 Adult		
	2 Child		
Section 10	Loss or damage of baggage and personal belongings	Overall section limit: 5,000 Limit for watches, jewellery or valuables: 500 in total Limit for laptop: 1,000 Limit for other items: 500 for each item, set or pair	Overall section limit: 3,000 Limit for watches, jewellery or valuables: 200 in total Limit for laptop: 1,000 Limit for other items: 500 for each item, set or pair
Section 11	Losing money		250
Section 12	Losing travel documents	5,000	3,000
Personal accident and medical expenses benefits			
Section 13	Personal accident		
	1 Adult 70 years old or over	Does not apply	50,000
	2 Adult under 70 years old	200,000	150,000
	3 Child	100,000	100,000
	Scale of compensation	Percentage of sum insured	
	a Accidental death	100%	
	b Permanent total disability	100%	
	c Losing two or more limbs	100%	
	d Losing sight in both eyes	100%	
	e Losing one limb	50%	
	f Losing sight in one eye	50%	
	g Losing speech	50%	
	h Losing hearing	50%	
	The total compensation from a to h will not be more than the maximum benefit limit.		

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Section 14	Medical expenses overseas	Overall section limit:	Overall section limit:
	1 Adult 70 years old or over	Does not apply	250,000 (Combined limit for sections 14, 18 and 19)
	2 Adult under 70 years old	500,000	250,000
	3 Child	200,000	150,000
	Refund for medical aids and equipment	Limit: 1,000	Limit: 500
Section 15	Medical expenses in Singapore	Overall section limit:	Overall section limit:
	1 Adult 70 years old or over	Does not apply	1,000
	2 Adult under 70 years old	25,000	12,500
	3 Child	10,000	10,000
	Refund for medical aids and equipment	Limit: 1,000	Limit: 500
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor	300	
Section 17	Overseas hospital allowance	10,000 (200 a day)	5,000 (100 a day)
Section 18	Emergency medical evacuation		
	1 Adult 70 years old or over	Does not apply	See section 14
	2 Adult under 70 years old	Unlimited	Unlimited
	3 Child	Unlimited	Unlimited
Section 19	Sending you home		
	1 Adult 70 years old or over	Does not apply	See section 14
	2 Adult under 70 years old	Unlimited	Unlimited
	3 Child	Unlimited	Unlimited
Section 20	Compassionate visit	10,000	5,000
Other benefits			
Section 21	Kidnap and hostage	5,000 (200 for every 24 hours)	3,000 (100 for every 24 hours)
Section 22	Emergency phone charges	150	100
Section 23	Home cover	5,000	3,000
		Limit per item: \$500 for each item, set or pair	Limit per item: \$500 for each item, set or pair
Section 24	Personal liability	1,000,000	500,000
Section 25	Rental vehicle excess cover	1,500	
Section 26	Full terrorism cover (for sections 1 to 25)		
	1 Adult 70 years old or over	Does not apply	50,000
	2 Adult under 70 years old	200,000	150,000
	3 Child	50,000	25,000

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Premium rates (Single trip)

The affordable rates says it all, we aim to offer you a plan that gives you affordability and great value.

No. of days	Deluxe Plan						Classic Plan					
	ASEAN		Asia		Worldwide		ASEAN		Asia		Worldwide	
	Adult	Child	Adult	Child	Adult	Child	Adult	Child	Adult	Child	Adult	Child
1 - 3 days	\$29.00	\$8.25	\$39.00	\$10.75	\$63.00	\$16.75	\$22.00	\$6.50	\$29.00	\$8.25	\$43.00	\$11.75
4 - 6 days	\$35.00	\$9.75	\$45.00	\$12.25	\$71.00	\$18.75	\$26.00	\$7.50	\$34.00	\$9.50	\$53.00	\$14.25
7 - 8 days	\$44.00	\$11.50	\$58.00	\$15.00	\$76.00	\$19.50	\$34.00	\$9.00	\$41.00	\$10.75	\$66.00	\$17.00
9 - 10 days	\$50.00	\$13.00	\$65.00	\$16.75	\$84.00	\$21.50	\$38.00	\$10.00	\$46.00	\$12.00	\$80.00	\$20.50
11 - 12 days	\$58.00	\$15.00	\$72.00	\$18.50	\$96.00	\$24.50	\$43.00	\$11.25	\$52.00	\$13.50	\$87.00	\$22.25
13 - 14 days	\$65.00	\$16.75	\$80.00	\$20.50	\$110.00	\$28.00	\$50.00	\$13.00	\$60.00	\$15.50	\$95.00	\$24.25
15 - 16 days	\$72.00	\$18.50	\$86.00	\$22.00	\$119.00	\$30.25	\$55.00	\$14.25	\$66.00	\$17.00	\$100.00	\$25.50
17 - 18 days	\$78.00	\$20.00	\$90.00	\$23.00	\$126.00	\$32.00	\$62.00	\$16.00	\$71.00	\$18.25	\$110.00	\$28.00
19 - 20 days	\$82.00	\$21.00	\$95.00	\$24.25	\$133.00	\$33.75	\$67.00	\$17.25	\$77.00	\$19.75	\$117.00	\$29.75
21 - 22 days	\$87.00	\$22.25	\$99.00	\$25.25	\$138.00	\$35.00	\$70.00	\$18.00	\$80.00	\$20.50	\$121.00	\$30.75
23 - 24 days	\$90.00	\$23.00	\$106.00	\$27.00	\$141.00	\$35.75	\$72.00	\$18.50	\$83.00	\$21.25	\$126.00	\$32.00
25 - 27 days	\$94.00	\$24.00	\$109.00	\$27.75	\$145.00	\$36.75	\$76.00	\$19.50	\$86.00	\$22.00	\$130.00	\$33.00
28 - 29 days	\$97.00	\$24.75	\$115.00	\$29.25	\$148.00	\$37.50	\$78.00	\$20.00	\$89.00	\$22.75	\$136.00	\$34.50
30 - 31 days	\$100.00	\$25.50	\$118.00	\$30.00	\$153.00	\$38.75	\$80.00	\$20.50	\$92.00	\$23.50	\$140.00	\$35.50

The above premium rates are non-guaranteed and may be reviewed from time to time.

Child's rate will only apply if the child is accompanied by an adult under the same group policy.

ASEAN refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

Asia refers to Australia, China (excludes Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and all the countries listed under ASEAN.

Worldwide refers to the rest of the world including all the countries listed under ASEAN and Asia.

IMPORTANT NOTES

- This is applicable to both adult under the age of 70 and child. Adult means someone aged 21 or over paying the adult-rate premium and Child means someone more than 30 days old but less than 21 years old paying the child-rate premium.
- We will automatically extend the coverage period at no extra cost for the first 14 days if the insured:
 - is unable to return before the policy expires due to the delay of the public transport that insured is travelling in, and the delay is not caused by the insured, or;
 - has to stay in hospital or in quarantine overseas as advised by a medical practitioner.

This is for general information only. The precise terms, conditions and exclusions of this plan are specified in the policy contract. For a copy of the policy contract, please contact your Relationship Managers.

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 NTUC Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 25 September 2013