

## MOE Travel Insurance for Students

This is the MOE Schools Travel insurance which covers accidental death, injury, sickness, loss or damage, legal liability or other specified event occurring to students during their school trips.

### (A) Table of Cover (Main Plan)

Maximum benefit (S\$) per insured per trip			
	Benefits	Plan A/ Plan A (Sports)	Plan A Plus/ Plan A Plus (Sports)
Section 1a	Accidental death	100,000	100,000
Section 1b	Permanent disability	Up to 150% of accidental death benefit	Up to 150% of accidental death benefit
Section 1c	Additional indemnity for accidental death and permanent disability on public conveyance or natural disaster	Up to 150% of accidental death benefit	Up to 150% of accidental death benefit
Section 2	Comatose state	Up to 50% of accidental death benefit	Up to 50% of accidental death benefit
Section 3	Medical expenses overseas	100,000	100,000
Section 4	Medical expenses overseas due to COVID-19	150,000	150,000
Section 5	Medical expenses upon return Treatment by a Chinese medicine practitioner or a chiropractor	15,000 750 per injury/sickness	15,000 750 per injury/sickness
Section 6	Emergency medical evacuation	Unlimited	Unlimited
Section 7	Sending the insured person home	Unlimited	Unlimited
Section 8	Emergency medical evacuation and sending the insured person home due to COVID-19	Unlimited	Unlimited
Section 9	Hospitalisation allowance (Overseas and upon return)	2,500 50 for each day of hospitalisation	2,500 50 for each day of hospitalisation
Section 10	Overseas quarantine allowance due to COVID-19	1,400 100 per day up to 14 days	1,400 100 per day up to 14 days

Section 11	Nursing assistance expenses	1,000 Sub-limit per day: 100	1,000 Sub-limit per day: 100
Section 12	Hospital visitation (min. 3 consecutive days of hospitalisation)	3,000	5,000
Section 13	Compassionate visit	3,000	5,000
Section 14a	Cancelling or postponing the insured person's trip (Including due to COVID-19)	5,000	5,000
Section 14b	Shortening the insured person's trip (Including due to COVID-19)		
Section 15	Trip disruption (Including due to COVID-19)	5,000	10,000
Section 16	Insolvency of Travel Operator	2,000	2,000
Section 17	Loss or damage of baggage and personal belongings	1,000 Sub-limit for laptop: 1,000 Sub-limit for other items: 500 for each item, set or pair	3,000 Sub-limit for laptop: 1,000 Sub-limit for other items: 500 for each item, set or pair
Section 18	Losing travel documents and money including credit/debit card fraud	1,000 Sub-limit for money: 300	3,000 Sub-limit for money: 300
Section 19	Baggage delay	1,000 200 for every six hours of delay overseas 200 after six hours of delay upon return to Singapore	1,000 200 for every six hours of delay overseas 200 after six hours of delay upon return to Singapore
Section 20	Flight delay	1,000 100 for every six hours of delay	1,000 100 for every six hours of delay
Section 21	Travel Misconnections and overbooked flights	200	200
Section 22	Flight diversion or deviation	1,000 100 for every six hours of delay	1,000 100 for every six hours of delay
Section 23	Kidnap and hostage	3,000 200 for every 24 hours	5,000 200 for every 24 hours

Section 24	Emergency phone charges	200 Sub-limit for prepaid phone card : 10	200 Sub-limit for prepaid phone card : 10
Section 25	Personal liability	500,000	1,000,000
Section 26	Trauma counselling, psychiatric and psychological treatment expenses	1,000	1,000

### What are the Optional extensions available?

- a. Competitive Sports above 4,000 meters extension - Plan A (Sports) and Plan A Plus (Sports) plan can be extended to cover outdoor competitive sports and higher risk activities **above 4,000 metres above sea level** during the overseas trip.
- b. Pre-existing medical condition - Any injury, illness or sickness (including any complications which may arise): (i) which the insured person has received diagnosis, consultation, medical advice, medical treatment or prescribed drugs for in the 12 months before the insured person's trip; or (ii) which the insured person has been asked to get medical treatment or medical advice for by a medical practitioner within 12 months before the insured person's trip.

### (B) Policy Extensions

- a. Riot, strike, civil commotion, hijack, murder, assault and act of terrorism
- b. Disappearance
- c. Exposure to natural elements due to an accident
- d. Suffocation by smoke, poisonous fumes, gas or drowning
- e. Miscarriage due to an accident
- f. Unscheduled Flight
- g. Food poisoning
- h. Motorcycling
- i. Insect/animal bites, stings or attacks

### (C) Scale of Compensation – Accidental Death and Permanent Disablement

Item	Description of Disability	Percentage of accidental death sum insured as shown in the policy schedule
a.	<b>Permanent total disability</b>	150%
b.	<b>Losing two limbs</b>	100%
c.	<b>Losing one limb</b>	100%
d.	<b>Losing sight</b> of both eyes	100%
e.	<b>Losing sight</b> of one eye, except perception of light	75%
f.	<b>Losing one limb</b> and <b>sight</b> of one eye	100%
g.	<b>Losing speech and hearing</b> in both ears	100%
h.	Permanent and incurable insanity	100%
i.	<b>Losing hearing</b> in both ears	75%

<b>j.</b>	<b>Losing hearing</b> in one ear	25%
<b>k.</b>	<b>Losing speech</b>	50%
<b>l.</b>	<b>Losing</b> four fingers and thumb of one hand	70%
<b>m.</b>	<b>Losing</b> four fingers of one hand	40%
<b>n.</b>	<b>Losing</b> a thumb a) Both phalanges b) 1 phalanx	30% 15%
<b>o.</b>	<b>Losing</b> any one fingers a) 3 phalanges b) 2 phalanges c) 1 phalanx	10% 7.5% 5%
<b>p.</b>	<b>Losing</b> any one toes on one foot a) All toes b) 2 phalanges of the great toe c) 1 phalanx of the great toe d) Any one other toe	15% 5% 3% 1%
<b>q.</b>	Fractured leg or patella with established non-union	10%
<b>r.</b>	Shortening of leg by at least 5cm	7.5%
<b>Third degree burns</b>		
<b>s.</b>	Head - Damage as a percentage of total head surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
<b>t.</b>	Body - Damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
<b>Second degree burns</b>		
<b>u.</b>	Head - Damage as a percentage of total head surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	8% 6% 4%
<b>v.</b>	Body - Damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	8% 6% 4%

We will not pay any compensation if the disability is not listed in the scale of compensation. The total of all percentages of the sum insured from due under this section will not be more than 100% (or 150%, if we pay for permanent total disability) for each insured person per trip.

#### (D) Scale of Compensation (Comatose)

Duration of comatose state	Percentage of sum insured as shown in the policy schedule
At least 3 months	<b>25%</b>
At least 6 months	<b>50%</b>
At least 9 months	<b>75%</b>
At least 12 months	<b>100%</b>

## (E) Claims Procedures

### (1) Online Claims Portal

Claims can be submitted via our [online portal](#).

Select the name of school from the drop-down list and input the policy number.

moetravel@income.com.sg'." data-bbox="85 198 809 486"/>

### (2) Forms Submission

The claim form can be downloaded from the Income [website](#).

Select the option that says *Download Ministry of Education Travel claim form*.

Email the completed form to [plineclaims@income.com.sg](mailto:plineclaims@income.com.sg)



### Your claim forms.

 [Submit via Travel eSign claim form](#)

 [Download Ministry of Education Travel claim form](#)

All claim forms must be endorsed and stamped by the school and submitted **within 60 days** from the date of the event.