

ABOUT MSIG INSURANCE

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is Singapore's leading general insurer. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in over 40 countries and regions, 17 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to msig.com.sg for current information and ratings.

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GLOBAL STUDY

Broaden your horizons with peace of mind



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MSIG | Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Global Study

With Global Study insurance, studying overseas is made more secure knowing that you have comprehensive protection, relieving your sponsors of financial issues when the unexpected happens.



KEY BENEFITS

- Up to \$150,000 cover for accidental death or total disability
- Up to \$50,000 cover for overseas hospitalisation medical expenses due to illness or accidental injury
- Pays your tuition fees should your sponsor passes away or suffer permanent disability from an accident
- Pays your pre-paid course fees should your studies be interrupted by illness or accidental injury
- Covers adventurous activities like bungee jumping, skydiving, paragliding, diving and more while you are on vacation
- Up to \$1,000,000 cover for emergency medical evacuation and repatriation



Call 6827 7602

(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

Frequently Asked Questions

1. Who is eligible to apply for Global Study?

You are eligible to apply if you are residing in Singapore and you are:

- aged between 18 years and below 60 years; (for child aged between 12 and below 18 years old, the parent must be the applicant)
- registered with an overseas Educational Institution as a part-time full-time student, or participating in a student exchange programme, industrial attachment or internship overseas as arranged by your Educational Institution, and
- not being employed as a manual worker (work involving physical labour or manual operations) during the period of insurance.

2. Can I purchase the policy for my child who is above 18 years old?

If your child is above 18 years old, they must apply for the insurance under their own name. The parent can pay for the premium.

3. Can I extend the period of insurance if the duration of my overseas study is extended?

Yes, please contact MSIG for assistance. To ensure continuity of your coverage while overseas, it is recommended that any request for extension be made at least 2 weeks prior to the policy expiry date. Extensions are permitted at a block of 1 month each for policy terms of 1 month, 3 months and 6 months.

4. Are leisure activities such as skiing, snorkelling and bungee jumping covered?

Yes, such leisure adventurous activities are covered under the Premier plan only. Please refer to the policy for details.

5. Am I covered if I travel outside of my country of study for leisure?

Yes. The insurance covers multiple trips undertaken by the insured person outside the country of study (except in Singapore) and within the period of insurance.

6. Am I covered if I travel back to Singapore for term breaks and return to the country of study?

Yes. All homebound trips are covered and will end three hours after your return to Singapore so long the trips are within the period of insurance. Cover will be reactivated when you leave Singapore for your country of study.

7. Can I cancel the Policy?

You may cancel the policy at any time by giving seven days' written notice of cancellation to MSIG and provided no claim is made under the policy.

- For a 12 months cover policy: You will be entitled to a refund of premium based on our short period rate for the period the policy has been in-force, subject to a minimum retained premium of \$50. No refund will be given if the policy is in-force for more than 6 months.
- For policies of less than 12 months cover: You will be entitled to a refund of premium subject to a minimum retained premium of \$50. There will be no refund of premium if the period of insurance has already commenced.

8. How do I make a claim?

If you are overseas and require any emergency assistance, you can call 24-hour MSIG Assist at +65 6323 8288. If you wish to file a claim on your insurance, you have to do so within 30 days of any event giving rise or likely to give rise to a claim. You can download a "Travel Insurance Claim Form" and lodge your claims with MSIG Claims Department via MSIG website.

9. Is the policy renewable?

Only the 12 months policy is renewable. We will send you the renewal invitation to the policy mailing address about 6 weeks before the policy expiry date.

Notes:

1. Cover must be effected before departure from Singapore. All trips must start and end in Singapore.
2. Pre-existing medical conditions requiring treatment or consultation during the 12 months prior to the trip commencement are not covered.
3. Travel must commence no later than 182 days from the date of application for 1, 3, 6 or 12 months cover.
4. The following are excluded from cover:
 - (a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
 - (b) work that involves machinery, explosives or hazardous materials;
 - (c) work as a diver, assemblers, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - (d) 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
 - (e) work as a staff in a bar, restaurant and hotel, or musicians, singers, fruit pickers or cleaners.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 2 July 2018.

Benefits Summary		Classic Plan	Premier Plan		
		Limit of benefits per insured person			
Personal accident & medical related benefits cover					
1. Personal accident	Accidental death and permanent total disability	\$100,000	\$150,000		
2. Medical expenses - Accident	Inpatient expenses / outpatient expenses	\$15,000	\$50,000*		
	Traditional Chinese Medicine	Max \$200	Max \$200		
3. Medical expenses - Illness	Inpatient expenses	Not covered	\$50,000*		
Overseas assist benefits cover					
4. Emergency medical evacuation	24-hour worldwide emergency medical evacuation	\$1,000,000 [^]	\$1,000,000 [^]		
5. Medical and travel assistance services		Available	Available		
6. Hospital visit by a relative		\$5,000 [^]	\$10,000 [^]		
7. Compassionate visit by a relative	Immediate family member to travel to assist with arrangements upon death of an insured person outside of Singapore	\$5,000 [^]	\$10,000 [^]		
8. Sending home your mortal remains	Cost of transportation of mortal remains to Singapore	\$1,000,000 [^]	\$1,000,000 [^]		
9. Study interruptions	Pays the unused and non-refundable pre-paid course fees due to accidental injury or illness of the insured person	\$10,000	\$15,000		
10. Sponsor protection (parent)	Pays the unpaid tuition fees should your parent or step-parent passes away or suffers permanent total disability due to accident	\$10,000	\$15,000		
Travel inconvenience cover					
11. Loss of baggage on common air carrier	Limit: \$500 per article, pair or set of items	\$1,000	\$2,000		
12. Loss of travel document	Cost of replacing loss of travel documents	\$500	\$500		
13. Delayed baggage	A lump sum payment for every 6 hours of baggage delay	\$500	\$1,000		
	While overseas	\$50	\$100		
	While in Singapore	Max \$50	Max \$100		
14. Delayed departure	Public transport delay for every 6 hours due to riot, strike, industrial action, poor weather conditions or natural disasters	\$500	\$1,000		
	While overseas	\$50	\$100		
	While in Singapore	Max \$50	Max \$100		
Personal liability cover					
15. Personal liability	Legal liability for overseas accidents resulting in bodily injuries or damage to property of third parties	\$300,000	\$500,000		
Lifestyle cover					
16. Loss of personal belongings at overseas residence	Limit: \$200 per article, pair or set of items and \$1,000 for one laptop computer	\$2,000	\$3,000		
17. Alternative accommodation	Pays for the cost of alternative accommodation in the event of loss of overseas residence due to fire or natural disaster	\$2,000	\$3,000		
18. Adventurous activities cover	Bungee jumping, skydiving, paragliding, hot-air ballooning, jet skiing, white-water rafting, diving, ice skating, tobogganing, dog sledging and other activities listed in the policy	Not covered	Yes		
Additional benefits					
19. Terrorism cover	Acts of terrorism (excluding biological, chemical and nuclear devices) outside Singapore	\$100,000	\$150,000		
Premium Rates (including 7% GST)		1 month cover	3 months cover	6 months cover	12 months cover
Classic Plan		\$64.20	\$128.40	\$224.70	\$321
Premier Plan		\$149.80	\$299.60	\$524.30	\$749

Currency: Singapore dollars

*The total limit under sections 2 and 3 combined for Premier plan is \$50,000.

[^]The total limit under sections 4, 6 to 8 combined is \$1,000,000 for all plans respectively. Please refer to the policy for full details.