

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

About AIG Travel and Travel Guard®

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance and global assistance, including medical and security services. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travellers around the globe. For additional information, please visit our websites at www.aig.com/travel and www.travelguard.com.

Services and benefits provided by AIG Travel offer traveller assistance through coordination, negotiation and consultation through a network of wholly owned service centres located in Asia, Europe and the Americas, and through an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.

Producer Stamp

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).



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This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd.

This Brochure is not a contract of insurance and is intended for general circulation only. The precise terms, conditions and exclusions of this plan are specified in the Policy.



Student Assist



BE PROTECTED DURING YOUR STUDIES ABROAD. APPLY NOW.

Student Assist Application Form



Student

Name: _____

Passport/NRIC No.: _____

Date of Birth: _____

Address: _____

Postal Code: _____

Tel: (HP) _____ (H) _____ (O) _____

Email: _____

Country of Study: _____

Name of Institution: _____

Spouse (Applicable for Family Plan)

Name: _____

Passport/NRIC No.: _____

Date of Birth: _____

Number of Accompanying Child(ren): _____

(For Family Plan, Child or Children shall mean a person below 18 years of age and must not be employed during the Policy period)

Sponsor (The individual financing the student's overseas education)

Name: _____

Date of Birth: _____

Passport/NRIC No.: _____

Relationship to Student: _____

Choice of Plan (SS) Please tick accordingly

INDIVIDUAL

| Duration | Type of Plan | | | | Premium |
|--------------------------|--------------|-------------|-------------|-------------|---------|
| | Core Plan | Core+Plan A | Core+Plan B | Core+Plan C | |
| Six Months (182 days) | 321.00 | 433.35 | 770.40 | 995.10 | |
| One Year | 385.20 | 572.45 | 1,134.20 | 1,508.70 | |

(Inclusive of GST)

FAMILY

| Duration | Type of Plan | | | | Premium |
|--------------------------|--------------|-------------|-------------|-------------|---------|
| | Core Plan | Core+Plan A | Core+Plan B | Core+Plan C | |
| Six Months (182 days) | 706.20 | 953.37 | 1,694.88 | 2,189.22 | |
| One Year | 847.44 | 1,259.39 | 2,495.24 | 3,319.14 | |

(Inclusive of GST)

Effective Date

DD MM YY

Expiry Date

DD MM YY

Credit Card Payment



Cardholder's Name: _____

Card Account No:

Card Expiry Date:

MM YY

NB: Policy will be issued upon receipt of approval from the respective credit card company. Where a third party's credit card is used, I/We declare that the cardholder has authorized and consented to such use in a Letter of Authorisation.

Parent/Guardian (for students below 16 years of age)

Name: (Mr/Ms/Mrs/Dr) _____

Passport/NRIC No.: _____

Relationship to Student: _____

WARRANTY AND DECLARATION:

I hereby warrant and declare for myself and on behalf of all Insured Person(s) in the travelling party as follows:

- (I) I/We hereby declare that I/We have received, read and understood, or have been advised of and understand, the contents of the brochure and any information or material relating to this insurance product.
- (II) I/We understand and agree that no insurance is in force until an Application is accepted by the Company, payment received in full and a Policy is issued.
- (III) I/We are aware of and agree to abide by the Policy's terms, conditions and exclusions.
- (IV) I/We are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- (V) I/We are currently in good health, free from all physical impairment and deformity.
- (VI) I/We engage and authorise any medical source (including hospitals and clinics), insurance officer or any other organisation to release to the Company at any time any information concerning the Insured Person(s) if required.
- (VII) I/We hereby declare that I/We are ordinarily resident in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)".
- (VIII) I agree and consent, and if I am submitting information relating to another individual, I represent and warrant that I have the authority to provide that information to AIG, I have informed the individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG, as set out in the contents of the consent clause contained below and the individual agrees and consents, that AIG may collect, use and process my/his/her personal information (whether obtained in this application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) AIG's group companies; (ii) AIG's (or AIG's group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, my/his/her authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in AIG's Data Privacy Policy which include: (a) Processing, underwriting, administering and managing my/his/her relationship with AIG; (b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries; (c) Compliance with legal or regulatory obligations, risk management procedures and AIG internal policies; (d) Managing AIG's infrastructure and business operations; and (e) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to (and if submitting information relating to another individual, refer such individual to) the full version of AIG's Data Privacy Policy found at <http://www.aig.com.sg/privacy.html> before you provide your consent, and/or the above representation and warranty.

I also consent, and if I am submitting information relating to another individual, I represent and warrant that such individual also consents, to AIG, AIG's group companies, service providers and business partners using, processing and disclosing my/his/her personal information to:

- (a) enrol me/him/her in contests, prize draws and similar promotions; and
- (b) contact me/him/her to market other insurance, and/or financial products and/or services of AIG, AIG's group companies and/or AIG's business partners.

If you or the individual on whose behalf you are submitting information wishes to opt out of being enrolled in contests, prize draws and similar promotions and from receiving marketing messages, please send an SMS to 76161 in the following format "optout<space>NRIC/FIN number" or call us at +65 6419 3000. Alternatively, you or such individual can opt out via our website at <http://www.aig.com.sg/customer-form>.

IMPORTANT NOTICE:

1. Statement pursuant to the Insurance Act or any amendments thereof: You are to disclose in this Form, fully and faithfully, all the facts that you know or ought to know, otherwise, the policy issued may be void and you may receive nothing from the policy.
2. Neither the brochure nor the Application Form is a contract of insurance. However, your warranties, declarations and disclosures therein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy.
3. 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).
4. Pre-existing medical conditions are not covered by the policy.
5. AIG is subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or legal liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover residents of these countries or any individual identified on an applicable government watch list.

Signature of Parent/Guardian

Date

Signature of Insured Person
or his/her Authorised Representative

Date

Producer's Name:

Producer Code:

CORE BENEFITS

| PERSONAL BENEFITS | | Max Benefits (\$S) |
|-------------------|--|--------------------|
| 1. | Accident Medical Expenses Covers medical expenses incurred overseas for injury due to an accident while overseas. | 15,000 |
| 2. | Emergency Medical Evacuation Covers all expenses incurred by ATAP* for emergency medical evacuation. | Unlimited |
| 3. | Repatriation Expenses Covers all expenses incurred by ATAP* in returning Your remains to Singapore or Your Country Of Origin in the event You suffer death during Your stay overseas. | Unlimited |
| 4. | Felonious Assault & Battery Compensates You for accidental death or injury which You suffer as a result of illegal or unlawful acts such as felonious assault or any criminal act of violence directed at You. | 75,000 |
| 5. | Hospital Visit (Two-way) Covers travel and accommodation expenses incurred by a relative to stay with You if You are hospitalised overseas for more than five days. Covers the travel expenses incurred by You to return to Singapore to stay with Your immediate family member who is hospitalised for more than five days. | 5,000 |
| 6. | Compassionate Visit (Two-way travel) Covers travel and accommodation expenses incurred for sending a relative or friend if assistance is required overseas in the repatriation arrangement of Your remains. Covers the travel expenses incurred by You to return to Singapore in the event of the death of Your immediate family member. | 5,000 |
| 7. | Accidental Death & Permanent Disablement Worldwide coverage for accidental death or injury resulting in permanent disablement while You are studying abroad or on holiday anywhere in the world. | 150,000 |
| 8. | Study Interruption Covers the tuition fees paid in advance for the current semester in the event You are unable to continue with Your studies overseas if You suffer from an injury or sickness requiring hospitalisation for more than one month, a terminal sickness or in the event of the death of an immediate family member. | 10,000 |
| 9. | Sponsor Protection Covers Your unpaid tuition fees in the event of the accidental death or permanent disablement of Your sponsor who is responsible for paying such tuition fees. | 15,000 |

| TRAVEL INCONVENIENCE BENEFITS | | Max Benefits (\$S) |
|-------------------------------|---|--------------------|
| 10. | Loss of Personal Baggage <i>(while travelling on Common Carrier)</i> Covers loss sustained overseas to Your personal baggage due to theft or misdirection while in the care, custody and control of a common carrier. Maximum limit of \$S200 for any article or pair or set of articles. | 2,000 |
| 11. | Loss of Laptop Computer Covers loss sustained overseas to Your laptop computer due to burglary, theft or natural disasters occurring at Your permanent place of residence overseas or hotel accommodation while You are travelling overseas. | 1,000 |
| 12. | Loss of Travel Documents Covers the cost incurred overseas of obtaining replacements passports and other relevant travel documents including travel and accommodation expenses in the event such travel documents are lost due to robbery, burglary, theft or natural disasters while overseas. | 500 |
| 13. | Baggage Delay Pays \$S50 for each full six consecutive hours that Your baggage is delayed while overseas and a maximum of \$S50 if Your baggage is delayed in Singapore. | 500 |
| 14. | Travel Delay Pays \$S50 for each full six consecutive hours that the public transport You are arranged to travel in is delayed while overseas on a holiday and a maximum of \$S50 if such delay is in Singapore. | 500 |

| | | Max Benefits (\$S) |
|-----|---|--------------------|
| 15. | Personal Liability Abroad Covers You against liability to third parties or damage to their property caused by Your negligence while overseas. | 300,000 |
| 16. | Overseas Residence Guard Pays for damage (due to fire) to household contents at Your permanent place of residence overseas which was left vacant while You were away for a holiday. | 3,000 |
| 17. | Worldwide 24-Hour Assistance Service by ATAP* A full range of 24-hour worldwide emergency & travel assistance services is available to you absolutely free. Reach out to ATAP* any time of the day with an overseas collect call. | Included |

OPTIONAL BENEFITS

| | Plan A | Plan B | Plan C |
|--|-----------|-----------|------------|
| Medical Expenses for Accidents and Sickness | \$S20,000 | \$S80,000 | \$S120,000 |
| Additional coverage for medical expenses incurred overseas for injury due to an accident or sickness whilst overseas. Covers medical expenses incurred in Singapore for follow-up medical treatment for such injury or sickness up to a maximum of \$S5,000. | | | |

Note:

- An excess of \$S100 per sickness claim is applicable under all plans.
- Please refer to the Policy for the specific terms, conditions and exclusions. All amounts shown in Singapore dollars.



BE REASSURED WITH OUR PROTECTION

Congratulations on embarking on your studies overseas! It's the beginning of many hopes, dreams and aspirations.

As you prepare for your journey of new experiences and opportunities, having the right protection is vital should the unexpected occurs that might disrupt your studies.

From trying out amateur sports and taking up leisure activities to travelling around during study breaks, Student Assist provides you the assurance and protection you need.

Don't wait. Choose Student Assist and be protected during your studies abroad.

AIG TRAVEL GLOBAL SERVICE CENTRES

No matter where you are and what the hour of the day it is, AIG Travel is ready to help you in your time of need.

Operating 24 hours a day, 7 days a week, 365 days a year in 8 locations across the globe, AIG Travel Global Service Centres are ready to take care of your travel needs. Our proven capabilities in travel assistance, medical and security emergencies ensure that you will always be in the best hands.



Important Notes:

1. Eligible Persons – Any individual between 15 and 45 years of age, who is enrolled and attending full-time, a registered education institution of higher learning, while overseas, and who has paid the appropriate premium for this Insurance.
2. The Insured Person can only be covered under one such policy for the same period.
3. Country Exclusion – AIG Asia Pacific Insurance Pte. Ltd. will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region.

Main Exclusions:

- Acts of war;
 - Participation in illegal acts;
 - Professional and/or competitive sports;
 - Pregnancy or childbirth;
 - Suicide or self-inflicted injury;
 - AIDS;
 - Mental and nervous disorders;
 - Pre-Existing Medical Condition
- (i) for a six-month Per Trip Plan Policy shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner; and
- (ii) for one-year Plan Policy shall mean any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.

*The AIG Travel Global Service Centre hotline is serviced by AIG Travel Asia Pacific Pte. Ltd (ATAP). ATAP is AIG Travel's wholly owned Global Service Centres comprising a team of medical professionals and insurance specialists providing advice and emergency assistance 24/7.