

Pupil Accident Insurance Claim

Online insurance claim is at: <http://www.ablim.com.sg>



LONPAC INSURANCE BHD (S98FC5635C)

Students' Accident Protection Scheme 2017 Summary of Policy Coverage & Benefits (BasicPlus Plan)

Coverage*

Our Policy provides 24-Hour Worldwide Accident Coverage related to all school activities and/or CCAs (Co-Curricular Activities) both in and out of school including the following extensions:

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|------------------------|---|--|
| 1. Lightning strike | 8. Murder | 15. Horse-riding |
| 2. Accidental drowning | 9. Assault | 16. Animal bites |
| 3. Suffocation | 10. Food poisoning | 17. Bee, wasp and hornet stings |
| 4. Disappearance | 11. Approved job orientation | 18. Bites by Aedes Mosquito resulting in Dengue Fever |
| 5. Exposure | 12. Motor-cycling as a pillion or rider | 19. Fainting during CCAs resulting in bodily injury |
| 6. Riot | 13. Scuba-diving | 20. Travelling directly between school and/or residence and/or place where CCA is held |
| 7. Civil commotion | 14. Rock-climbing | |

Main Benefits*

Medical Expenses (In accordance with Schedule of Payment listed below)	Up to S\$8,000
Hospital Allowance Benefit (Daily allowance of S\$15)	Up to S\$6,000
Accidental Death Benefit (Including lightning strike, drowning, murder and assault)	S\$25,000
Permanent Disablement Benefits (Refer to the Table of Benefits)	Up to S\$25,000
Special Grant (Funeral Expenses)	S\$1,500

Medical Expenses (Schedule of Payment – up to S\$8,000 per accident)**

- Out-Patient Benefits (Up to a limit of S\$1,000) - Within 365 days from date of accident**
[Includes Minor / Day Surgery at a Clinic / Hospital, Ambulance Fees & Follow-Up Treatments]
 - Accidental Emergency / Clinical Treatments (GPs / A&E / Polyclinics / Specialist Out-Patient Clinics) **Up to S\$350**
 - Accidental Dental Treatments **Up to S\$450**
 - Chinese Physicians (Maximum S\$40 per visit) **Up to S\$200**
- In-Patient Benefits (Up to a limit of S\$7,000) - Within 365 days from date of accident**
[If hospitalised for more than 20 hours]
 - Hospital Accommodation (Including ICU) - Daily @ S\$120 up to 45 days **Up to S\$5,400**
 - Professional Fees (Physician / Surgeon / Anaesthetist Fees) **Up to S\$400**
 - Ancillary Charges (X-rays, Prescriptions, Medical Supplies, Operating Theatre) **Up to S\$800**
 - Post-hospitalisation Treatments **Up to S\$400**

Permanent Disablement (Table of Benefits)

1 Loss of two limbs	S\$ 20,000	30 Loss of middle finger - three phalanges	S\$ 1,000
2 Loss of both hands, or all fingers and both thumbs	S\$ 20,000	31 - two phalanges	S\$ 800
3 Total loss of sight of both eyes	S\$ 20,000	32 - one phalanx	S\$ 400
4 Total paralysis	S\$ 25,000	33 Loss of ring finger - three phalanges	S\$ 1,000
5 Injuries resulting in being permanently bedridden	S\$ 20,000	34 - two phalanges	S\$ 800
6 Any other injury causing permanent total disablement	S\$ 20,000	35 - one phalanx	S\$ 400
7 Loss of arm or hand	S\$ 10,000	36 Loss of little finger - three phalanges	S\$ 1,000
8 Loss of arm at shoulder	S\$ 10,000	37 - two phalanges	S\$ 800
9 Loss of arm between shoulder and wrist	S\$ 10,000	38 - one phalanx	S\$ 400
10 Loss of arm at elbow	S\$ 10,000	39 Loss of metacarpals - first or second (additional)	S\$ 300
11 Loss of arm between elbow and wrist	S\$ 10,000	40 - third, fourth or fifth (additional)	S\$ 200
12 Loss of arm at wrist	S\$ 10,000	41 Loss of toes - all	S\$ 5,000
13 Loss of leg or foot	S\$ 10,000	42 - great, both phalanges	S\$ 1,500
14 Loss of leg	S\$ 10,000	43 - great, one phalanx	S\$ 500
15 - at hip	S\$ 10,000	44 - other than great, if more than one toe lost, each	S\$ 300
16 - between knee and hip	S\$ 10,000	45 Loss of hearing - both ears	S\$ 7,500
17 - below knee	S\$ 10,000	46 - one ear	S\$ 5,000
18 - fractured leg or patella with established non-union	S\$ 1,000	47 Loss of speech	S\$ 7,500
19 - shortening of leg by at least 5 cm	S\$ 1,000	48 Loss of speech and hearing in both ears	S\$ 10,000
20 Loss of	S\$ 10,000	49 Removal of lower jaw by surgical operation	S\$ 5,000
21 - whole eye	S\$ 10,000	50 Cost of artificial limb(s)	S\$ 3,000
22 - sight of one eye	S\$ 10,000	51 Third Degree Burns	
23 - sight of one eye, except perception of light	S\$ 5,000	• Head - damage as a percentage of total body surface area	
24 - lens of one eye	S\$ 5,000	• equals to or greater than 2% but less than 5%	S\$ 5,000
25 Loss of four fingers and thumb of one hand	S\$ 7,500	• equals to or greater than 5% but less than 8%	S\$ 10,000
26 Loss of thumb - both phalanges	S\$ 4,500	• equals to or greater than 8%	S\$ 15,000
27 Loss of thumb - one phalanx	S\$ 3,000	52 Third Degree Burns	
28 Loss of index finger - three phalanges	S\$ 1,500	• Body - damage as a percentage of total body surface area	
29 Loss of index finger - two phalanges	S\$ 1,500	• equals to or greater than 2% but less than 5%	S\$ 5,000
	S\$ 500	53 - equals to or greater than 5% but less than 8%	S\$ 10,000
		54 - equals to or greater than 8%	S\$ 15,000

Note: ** The aggregate of medical expenses payable in respect of 1.1 to 2.4 shall not exceed S\$8,000 per accident.
The aggregate of all benefits payable in respect of any one accident shall not exceed S\$25,000.

Major Exclusions*

Our Policy has the following major exclusions:

- Sickness and illness
- Intentional self-injury or suicide
- Pre-existing medical conditions and/or infirmity

Important Note: * Please refer to the Policy for full details. This brochure is not a contract of insurance.
The specific terms, conditions and exclusions applicable to this insurance are spelt out in the Policy which is the operative document.

<p>Students' Accident Protection Scheme 2017 Summary of Policy Coverage & Benefits (BasicPlus Plan)</p> <p>Coverage* Our Policy provides 24-Hour Worldwide Accident Coverage related to all school activities and/or Co-Curricular Activities.</p> <p>Main Benefits* Medical Expenses (In accordance with Schedule of Payment) Up to S\$8,000 Hospital Allowance Benefit (Daily allowance of S\$15) Up to S\$6,000 Accidental Death Benefit (Including lightning strike, drowning, murder and assault) S\$25,000 Permanent Disablement Benefits Up to S\$25,000 Special Grant (Funeral Expenses) S\$1,500</p> <p><small>Note: *Please refer to the Policy for full details</small></p>	<p>Medical Expenses (Schedule of Payment – Up to S\$8,000 per accident)</p> <ol style="list-style-type: none"> Out-Patient Benefits (Up to a limit of S\$1,000) - Within 365 days from date of accident [Includes Minor / Day Surgery at a Clinic / Hospital, Ambulance Fees & Follow-Up Treatments] <ol style="list-style-type: none"> Accidental Emergency / Clinical Treatments (GPs / A&E / Polyclinics / Specialist Out-Patient Clinics) Up to S\$350 Accidental Dental Treatments Up to S\$450 Chinese Physicians (Maximum S\$40 per visit) Up to S\$200 In-Patient Benefits (Up to a limit of S\$7,000) - Within 365 days from date of accident [If hospitalised for more than 20 hours] <ol style="list-style-type: none"> Hospital Accommodation (Including ICU) - Daily @ S\$120 up to 45 days Up to S\$5,400 Professional Fees (Physician / Surgeon / Anaesthetist Fees) Up to S\$400 Ancillary Charges (X-rays, Prescriptions, Medical Supplies, Operating Theatre) Up to S\$800 Post-hospitalisation Treatments Up to S\$400
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