

SUMMARY OF BENEFITS FOR MOE SCHOOL STUDENT INSURANCE POLICY

Great American Insurance Company

AVA Insurance Brokers Pte Ltd

Validity: 1 Jan 2017 – 31 Dec 2017

<u>Main Benefits</u>	<u>S\$</u>
Accidental Death	25,000
Accidental Permanent Disablement	25,000
<u>Out-Patient Medical Expenses (breakdown below)</u>	1,000
Accidental Emergency Out-patient Treatment	350
Traditional Chinese Physician & Physiotherapy	50/day up to 200
Accidental Dental Treatment	450
<u>In-Patient Medical Expenses (breakdown below)</u>	7,000
Daily Room & Board	110/day up to 4,950
In-Hospital Consultation and Surgical Costs	525
Hospital Miscellaneous Services	1,000
Post Hospital Treatment	525
Hospital Cash Benefits	100/full week up to 6,000
Special Grant (for burial expenses)	1,500

All claims to be submitted through the school to insurer within 30 days from date of incident.

The average time for claim reimbursement is 30 days from the date of insurer receipt of complete documents.

Delay of claims can be caused by claim form that are not properly or fully completed, e.g. forms not signed or endorsed with School Stamp (if parent send direct.)

As stated in the claim form, please ensure

1. The claim form is fully completed. Clearly written especially the address of the parent and the payee name.
2. The forms are signed by the parents.
3. Under Name of cheque Payee: Please inform parent that **the name written must be same as their bank account.** (Insurers advised the process of cancellation and check replacement will take another 2 months and there is a charge to the cancellation & reissuance.)
4. To state accident **circumstance and nature of injury required.**
5. **ORIGINAL BILLS REQUIRED**
6. For hospitalisation claims that are above \$1000, the reversed side of the form must be completed by the hospital or by submitting a copy of an inpatient discharge summary.