

Frequently Asked Questions – MOE Travel Insurance for Students

Policy Coverage

1. What are the benefits covered under the MOE travel insurance programme?

The following benefits are covered under the MOE travel insurance programme:

- Accidental death
- Permanent disability
- Additional indemnity for accidental death and permanent disability on public conveyance or natural disaster
- Comatose state
- Medical expenses overseas
- Medical expenses overseas due to COVID-19
- Medical expenses upon return (Treatment by a Chinese medicine practitioner or a chiropractor)
- Emergency medical evacuation
- Emergency medical evacuation due to COVID-19
- Sending the insured person home
- Hospitalisation allowance (Overseas and upon return)
- Nursing assistance expenses
- Hospital visitation (min. 3 consecutive days of hospitalisation)
- Compassionate visit
- Cancelling or postponing the insured person's trip (including due to COVID-19)
- Shortening the insured person's trip (including due to COVID-19)
- Trip Disruption (including due to COVID-19)
- Insolvency of Travel Operator
- Loss or damage of baggage and personal belongings
- Losing travel documents and money including credit/debit card fraud
- Baggage delay
- Flight delay
- Travel misconnections and overbooked flights
- Flight diversion or deviation
- Kidnap and hostage
- Emergency phone charges
- Personal liability
- Trauma counselling, psychiatric and psychological treatment expenses

2. What is the definition of pre-existing conditions?

Any injury, illness or sickness (including any complications which may arise): (i) which your child has received diagnosis, consultation, medical advice, medical treatment or prescribed drugs for in the 12 months before his/her trip; or (ii) which your child has been asked to get medical treatment or medical advice for by a medical practitioner within 12 months before his/her trip.

All infectious diseases such as flu, common cold, chicken pox, HFMD are also not deemed as pre-existing conditions if your child has suffered from this disease within the 12 months before the trip and has since **fully recovered** from the disease before he/she goes on the trip.

However, if your child still has the inherent ailments although they do not require medication or follow up within the 12 months before the trip, (e.g. allergies, eczema, childhood asthma, birth defects such as hole in the heart etc.), they will still require the pre-existing medical conditions extension in order to be covered.

Examples of pre-existing conditions which are common amongst children are: asthma, food allergies, heart murmur and heart problem.

3. What are the benefits covered by the pre-existing medical conditions extension?

We will cover your child's pre-existing medical conditions under the following benefit sections provided he/she has not received a terminal prognosis with a life expectancy of less than 12 months:

| Benefits | | Claims <u>not</u> due to pre-existing medical conditions | Claims <u>due</u> to pre-existing medical conditions |
|------------|--|--|--|
| Section 3 | Medical expenses overseas | Covered | Covered |
| Section 5 | Medical expenses upon return Treatment by a Chinese medicine practitioner or a chiropractor | Covered | Covered |
| Section 6 | Emergency medical evacuation | Covered | Covered |
| Section 7 | Sending the insured person home | Covered | Covered |
| Section 9 | Hospitalisation allowance (Overseas and upon return) | Covered | Covered |
| Section 11 | Nursing assistance expenses | Covered | Covered |
| Section 12 | Hospital visitation (min. 3 consecutive days of hospitalisation) | Covered | Covered |
| Section 13 | Compassionate visit | Covered | Covered |

| Benefits | | Claims <u>not</u> due to pre- existing medical conditions | Claims <u>due</u> to pre- existing medical conditions |
|-------------|--|---|---|
| Section 14a | Cancelling or postponing the insured person's trip (including due to COVID-19) | Covered | Covered |
| Section 14b | Shortening the insured person's trip (including due to COVID-19) | Covered | Covered |
| Section 15 | Trip disruption (including due to COVID-19) | Covered | Covered |
| Section 24 | Emergency phone charges | Covered | Covered |

4. Are there any conditions that are not covered even with the pre-existing medical conditions extension?

The following are some conditions which are not covered under all circumstances:

- Sexually transmitted infections, HIV and its complications and variations, mental illnesses and conditions (e.g. depression, schizophrenia etc.) are also not covered.
- Travelling against advice from a medical practitioner.

Additionally, in relation to pre-existing medical conditions, the following are also not covered even with the pre-existing medical conditions extension:

- Pre-existing medical conditions where the insured person has been given a terminal prognosis with life expectancy of less than 12 months are not covered.
- Routine treatment or medication meant for the management of the condition (The pre-existing medical conditions extension only covers unexpected circumstances).

5. What are the differences between the old MOE GT insurance program (MOE/18/SD/02-01) and the new MOE GT insurance program (MOE/SD/2023-01)?

- Covid-19 premium and benefits are included by default in all the travel insurance plans
- Change in sum insured for some of the COVID-19 benefits and other benefits (refer to below table)

| | MOE/18/SD/02-01 (BEFORE 1 Nov 2023) | MOE/SD/2023-01 (WEF 1 Nov 2023) |
|--|--|---|
| Medical expenses overseas due to COVID-19 | \$150,000 (add-on option) | \$150,000 (embedded in the plan) |
| Emergency medical evacuation and sending the insured person home due to COVID-19 | \$150,000 (add-on option) | Unlimited (embedded in the plan) |
| Overseas quarantine allowance due to COVID-19 | \$100 per day, up to 14 days \$1,400 (add-on option) | \$100 per day, up to 14 days \$1,400 (embedded in the plan) |

| | | |
|--|---|---|
| Cancelling or postponing the insured person's trip (including due to COVID-19) | \$2,000 due to COVID-19 (add-on option) | \$5,000 (inclusive of COVID-19 related charges) |
| Shortening the insured person's trip (including due to COVID-19) | \$3000/\$5,000 for non-COVID-19 related | |
| Trip disruption | Was known as <i>Extension of Stay</i> (\$5,000/\$10,000) | \$5,000/\$10,000 |
| Trip disruption (including due to COVID-19) | \$2,000 due to COVID-19 (add-on option) | \$5,000/\$10,000 (embedded in the plan) |
| Travel Misconnections and overbooked flights | Was known as <i>Missed Connections</i> \$200 | \$200 |
| Flight diversion or deviation | Was known as <i>Flight diversion or overbooking</i> \$1,000 | \$1,000 |
| Emergency phone charges | \$100 / \$250 | \$200 / \$200 |

6. What is not covered under the COVID-19 benefits?

Expenses incurred for mandatory COVID-19 diagnostic tests that your child is required to take for the trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests will not be covered.

Medical claims relating to COVID-19 expenses in Singapore are not covered under the COVID-19 coverage benefits.

7. What should my child do in the event that he/she contracted COVID-19 before the trip or while overseas?

Your child must obtain documentation from a medical practitioner to certify that they are tested positive for COVID-19. Kindly note that we do not accept self-administered test kits (ART).

8. Are acts of terrorism covered under the travel insurance?

If there is an incident involving an act of terrorism, Income will pay the relevant benefit, up to the respective limit as shown in the table of cover.

The following conditions must be met:

- Your child did not take part in terrorism or its related activities; and
- Such event did not arise due to your child's collaboration or provocation of such act.

9. Does the travel insurance cover natural disasters?

Natural disasters are insured events and the benefits under the travel insurance will be payable accordingly when such an event unexpectedly occurs. For example, in the event of an earthquake, if

your child while overseas requires medical treatment, medical evacuation or trip shortening, a claim can be made under the travel insurance.

We will pay for trip cancellation expenses if the airline cancels the flight which the group is to travel on as a result of natural disaster. We will also pay for the group to shorten their trip if the natural disaster happens at the trip destination and this prevents them from continuing their trip.

10. If my child is hospitalized overseas during the trip, does the travel insurance cover for the cost of hospitalization visit?

If your child suffers an injury or sickness while overseas and is required to stay in an overseas hospital for at least 3 consecutive days and the medical condition does not allow him/her to return to Singapore for further medical treatment as advised by a treating medical practitioner, we will pay for the reasonable economy class transport expenses and reasonable hotel accommodation expenses of a standard room for one family member or friend to visit your child until he/she is confirmed medically fit by a medical practitioner to continue with the trip or to return to Singapore.

11. Does the travel insurance cover dental treatment?

Dental treatment is covered when it is needed to restore sound and natural teeth (teeth which have been crowned are not considered sound and natural) which are necessary only because of an accident during the trip. Orthodontic accessories such as braces, mouth guards, retainers are not covered.

Dental treatment for diseases such as tooth decay, gum disease, impacted wisdom teeth are also not covered.

12. What should my child do if they require emergency medical evacuation services and he/she does not have the policy number on hand?

They can call the MOE emergency assistance provider, **International SOS** at +65 6338 0010 and quote the name of the school that they are from, including their full name and NRIC / passport number.

Claims

13. Who can file a claim on behalf of the students?

Parents can file a claim on behalf of their children but for claims submission, the claim form must be signed, endorsed and stamped by the school's authorised personnel.

Claim settlement will be made to the payee indicated in the claim form after the form is endorsed by the schools.

14. How do I submit a claim for travel insurance?

(i) 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="148 218 780 494"/>

(ii) 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



Your claim forms.

 [Submit via Travel eSign claim form](#)

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

All claims must be submitted within 60 days from the date of the **event**, whereby **event** refers to the injury or incident.

15. Can I make amendments to the claims after the claims have been submitted via the claims portal?

Amendments to submitted claims can be made via an email request to govclaim@income.com.sg
Always quote the **Policy Number** (514xxxxxxx) during correspondence.

16. What are the fields which must be completed in the claim form?

All fields in page 3 of the claim form (except Personal details of dependent) must be completed. The name of policyholder is the name of the school.

From pages 4 to 6 of the claim form, the claimant only needs to complete the relevant section which he is filing a claim for.

Page 7 of the claim form must be endorsed and stamped by the school. If the student is filing a claim, he/she will also need to sign the claim form.

17. Can my child file a claim for medical expenses when he/she sees a doctor upon returning back to Singapore from the school trip?

The travel insurance covers medical expenses incurred in Singapore upon return from the trip.

If your child did not get any medical treatment when overseas, he/she must seek medical treatment within 7 days upon return to Singapore, after which he/she has up to 45 days to continue treatment.

However, if your child suffers a sickness where there was no obvious symptom when he/she returns to Singapore but subsequently developed the illness within 30 days upon return to Singapore, your child has 7 days from the symptoms surfacing to seek medical treatment in Singapore and another 45 days to continue treatment for the claim to be payable. This is provided the sickness can be reasonably traced by a medical practitioner to be a known disease contracted during the school's trip.

If your child had received medical treatment while overseas, the insured person has up to up to 45 days immediately upon their return to continue treatment in Singapore.

18. What are the supporting documents required to file a claim?

The supporting documents required will depend on the type of claim which the insured person is filing for. The claim matrix (available on page 2 of the claim form) shows the supporting documents required for the relevant sections of the travel insurance.

Kindly note that wherever possible, Income would require supporting documents that are **issued directly** by the transport or accommodation provider. Supporting documents issued by third parties are subject to review and approval.

19. What happens if my child loses his/her personal belongings while on the trip?

Your child (with the help of the teacher) must report the loss to the police or the relevant authority where the loss or damage within 24 hours of discovering the loss/damage.

If your child has misplaced his/her personal belongings without any known reason, or did not exercise due care and diligence, the travel insurance will not pay for the loss.

If personal belongings or laptop were lost while in the custody and care of the transport or accommodation provider, or travel operator, you must make the claim to the providers first. We will only pay the claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or the accommodation provider or travel operator.

Please note that there is a sub-limit of \$1,000 for laptops and \$500 for other items (including mobile phones).

Others

20. If my child wishes to extend their trip before or after the official school trip, how should they purchase insurance for the additional dates of the personal extension?

You can purchase from Income's retail travel insurance [portal](#) for their personal trip extension. Key in the promotion code "GOV10" to enjoy 10% discount.

You can input the date for the personal extension into the *Departing from Singapore* field.

E.g. School trip is from 1st to 10th and personal trip is from 11th to 15th, you can enter the departure date as 11th and arrival date in Singapore as 15th.

Thereafter, the school will need to email to Income Insurance to link up both official and personal travel insurance policy. Do note that we can only link up Income policies for this extension.

21. Can family members of insured enjoy the exclusive staff discounts on Income's personal lines products?

Yes, family and friends are entitled to the discount on Income's suite of personal lines products below. They can visit www.income.com.sg to make their purchases. Key in the promotion code "GOV10" to enjoy 10% discount. Note that the promo code is also stackable with other existing promotions. Cost of purchase will be borne by the staff and their family members.

Personal Insurance

Protect Yourself & Your Family

Health Insurance

Personal Accident Insurance

Life Insurance

Grow Your Wealth

Insurance Savings & Investments

Premier Insurance

The Solitaire Series

For Motor Vehicles

Car Insurance

Motorcycle Insurance

Travel Needs

FlexiTravel Hourly Insurance

Travel Insurance

Overseas Study Protection Plan

Home, Maid & Lifestyle

Enhanced Home Insurance

Home Ultimate Protect

Domestic Helper Insurance

Golfer's Insurance

Personal Mobility Guard Insurance

Happy Tails Pet Insurance