

BENEFITS SCHEDULE

S/N	Coverage	Sum Assured (S\$)
1.	Accidental Death & Permanent Disablement	\$250,000
2.	Burial Expenses	\$2,000
3.	Fractured Bones	\$5,000
4.	Second Degree Burns	\$20,000
5.	Accidental Death due to Public Conveyance	\$10,000
6.	Medical Expenses	\$250,000
7.	Emergency Medical Evacuation (by ISOS)	Unlimited
8.	Repatriation Expenses (by ISOS)	Unlimited
9.	Post Journey Medical Expenses	\$30,000
10.	Trip Cancellation	\$5,000
11.	Trip Curtailment & Rearrangement	\$5,000
12.	Travel Postponement	\$1,000
13.	Loss of Money & Travel Documents - sublimit: Money S\$500 - sublimit: Credit Card Misuse S\$500	\$1,000
14.	Personal Property & Baggage (including Golfing Equipment & Portable Computer) - sublimit: Any One Item S\$500	\$2,000
15.	Travel Delay (S\$200 Per 4-Hourly)	\$1,000
16.	Baggage Delay (S\$200 Per 4-Hourly)	\$1,000
17.	Personal Liability	\$500,000
18.	Hijacking (S\$600 Per 24-Hourly)	\$6,000
19.	Kidnap & Hostage (S\$600 Per 4-Hourly)	\$6,000
20.	Hospital Confinement (S\$250 Per Day)	\$10,000
21.	ICU Hospital Confinement (S\$350 Per Day)	\$14,000
22.	Emergency Travel Expenses	\$10,000
23.	Travel Misconnection (S\$200 Per 4-Hourly)	\$1,000
24.	Legal Fees	\$10,000
25.	Bail Bond	\$10,000
26.	Family Security	\$25,000
27.	Get Well Benefit (S\$200 Per Day)	\$6,000
28.	Overbooked Flight	\$200
29.	Rental Vehicle Excess	\$1,000
30.	Political & Natural Disaster Evacuation	\$20,000
31.	Flight Diversion (S\$200 Per 4-Hourly)	\$1,000
32.	Credit Card Indemnity	\$5,000
33.	Home Renovation Expenses	\$5,000
34.	Emergency Mobile Phone Charges	\$250
35.	Physiotherapy Costs	\$2,000

BENEFITS SCHEDULE (cont'd)

S/N	Coverage	Sum Assured (S\$)
36.	Trauma Counselling Benefit	\$1,000
37.	Search & Rescue	\$5,000
38.	Accidental Death due to Natural Catastrophe (Additional Payout)	15% of Sum Assured or up to \$75,000, whichever is lesser
39.	Coma Benefit	10% of Sum Assured or up to \$50,000, whichever is lesser
Additional Extensions		
1.	Pre-existing conditions for the below benefits only: - Medical Expenses up to S\$3,000 - Chubb Assistance up to S\$5,000 - Post Journey Medical Expenses up to S\$3,000	Covered
2.	Co-curricular Activities accompanied by professional: (a) Alpine Sports, (b) Biking, (c) Diving, (d) Kayaking, (e) Skating, (f) Trekking, (g) Sailing	Covered

ELIGIBILITY

All Undergraduates, Postgraduates and International students who are required to travel for SMU authorised school program related trips.

Important Note: Student trips that are not sanctioned / not approved by the University or undertaken purely for personal / leisure purposes, i.e. vacation, are **NOT** covered under the SMU student travel insurance.

SCOPE OF COVERAGE

Provides 24-hr cover whilst on Authorised Student Trip, including personal deviation immediately before, during or immediately after an authorised student trip up to maximum 60 days. Covers travel-related incidents, e.g. medical expenses, travel delays, damage/loss of personal belongings etc.

Important Note: Personal vacation taken within the duration of the authorised student trip shall not form part of the 60 days as allowed for personal deviation.

For more information on the Student Travel Insurance and FAQs, please visit:



GENERAL EXCLUSIONS

- Declared or undeclared war or any act of war, foreign invasion, civil war, rebellion, revolution or insurrection.
- Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the policyholder or insured person.
- The insured person undertaking any journey against the advice of a physician or for the purpose of seeking medical attention.
- Training for and/or participating in professional sports of any kind, unless specifically endorsed by insurer.
- Engaging in naval, military or air force service or operations, except for peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore.
- Any pre-existing conditions (unless continuously covered for at least 12 months prior to insured person added into the policy) and congenital anomalies.

Important Note: Please refer to policy wording document for full list of policy exclusions.

HOW TO FILE A CLAIM

Please submit your travel claim together with the relevant supporting documents via Chubb Claims e-portal at www.chubbclaims.com.sg. All claims will be reviewed by the insurer and subjected to the policy limits, terms and conditions.

For more information on the required documents/information for claims submission, please visit <https://www.smu.edu.sg/campus-life/health-and-safety/student-insurance-coverage/travel-insurance>

Policyholder: Singapore Management University

Policy Number: 52325208

Policy Period: 1 January 2024 – 30 June 2025

Important Note: Claims must be submitted **within 30 days** of the occurrence of any event/incident. Claimant must use their full name as per NRIC/FIN/Passport No. and SMU email in their claims submission and correspondence.

For quick access to Chubb Claims e-portal, please visit:



GENERAL FAQs

1. If I go for multiple trips within an academic / calendar year, will I still be covered by this policy?

Yes. There is no limit in the number of trips which you make during the academic / calendar year, but it must be for an SMU endorsed activity, e.g. Authorised SMU Student Trip; "Per Trip" must not be exceeding 365 days (inclusive of 60 days of personal deviation taken immediately before and after the Authorised Student Trip.

2. If I am going for a personal leisure / home trip, am I covered by this policy?

No, this policy covers only SMU endorsed and Authorised Student Trip; pure leisure trips / home trips are not covered. However, if you are going for home leave that immediately connects to an Authorised Student Trip, this can be covered subject to maximum 60 days personal deviation as allowed under the policy. The duration whilst you are in your home country will be deemed as personal deviation.

3. What is Personal Deviation and is there cover for Personal Deviation (PD)?

Personal Deviation means personal vacation taken by the student immediately before, during or immediately after an Authorised Student Trip up to a maximum cumulative of 60 days. Coverage will be ceased upon utilization of the 60 days and there will be NO cover for the balance of the trip exceeding 60 days. Personal deviation taken during the period of the Authorised Student Trip does not count towards the 60 days limit.

4. After my Authorised Student Trip, I may want to return to my Home Country for good instead of coming back to Singapore. Will I be covered by this policy?

The intention of this policy is to provide cover for students departing from, and returning to Singapore. If the student decides to return to the home country, this insurance coverage will terminate upon the student's arrival at the home country.

5. Are medical expenses covered under this policy?

Medical expenses for treatment of illness inclusive of COVID during the period of the Authorised Student Trip, are covered up to S\$250,000.

6. Are post-trip medical expenses covered under this policy?

Under post-trip medical expenses, if the student has already sought treatment overseas, the follow-up treatment will be covered up to S\$30,000 within 60 days from the date of arrival back to Singapore. If the student has yet to seek treatment during the overseas trip, the first treatment in Singapore must be sought within 7 days from the date of arrival.

7. Who do I call in the event of any emergency when I am overseas?

Please contact the 24-hour International SOS (ISOS) hotline: +65 6338 7800, or press the 'Call' button on the ISOS Assistance Mobile App to route you to the nearest assistance centre from your location. Please note that a SIM card with voice calls capability (NOT a data-only SIM) is required to transact the call.



Contact Us

For claims submission / claims status, please access via Chubb Claims e-portal at www.chubbclaims.com.sg

For policy & claims enquiries, please email to: eh&b@mercermarshbenefits.com or Contact Mercer Hotline at +65 6797 9613 (Client ID: 2539) (Operating hours are from Monday to Friday, 8:30am to 5:30pm, except Public Holiday)

For Certificate of Insurance (COI) request, please email to: sgtravelcoi@chubb.com

For overseas emergency medical evacuation & repatriation, please contact: ISOS 24-hr Assistance Centre +65 6338 7800

For more information:

SMU Student Services Hub
SSHelps@smu.edu.sg
+65 6828 9696



Office of
Dean of Students

SMU STUDENT TRAVEL INSURANCE

