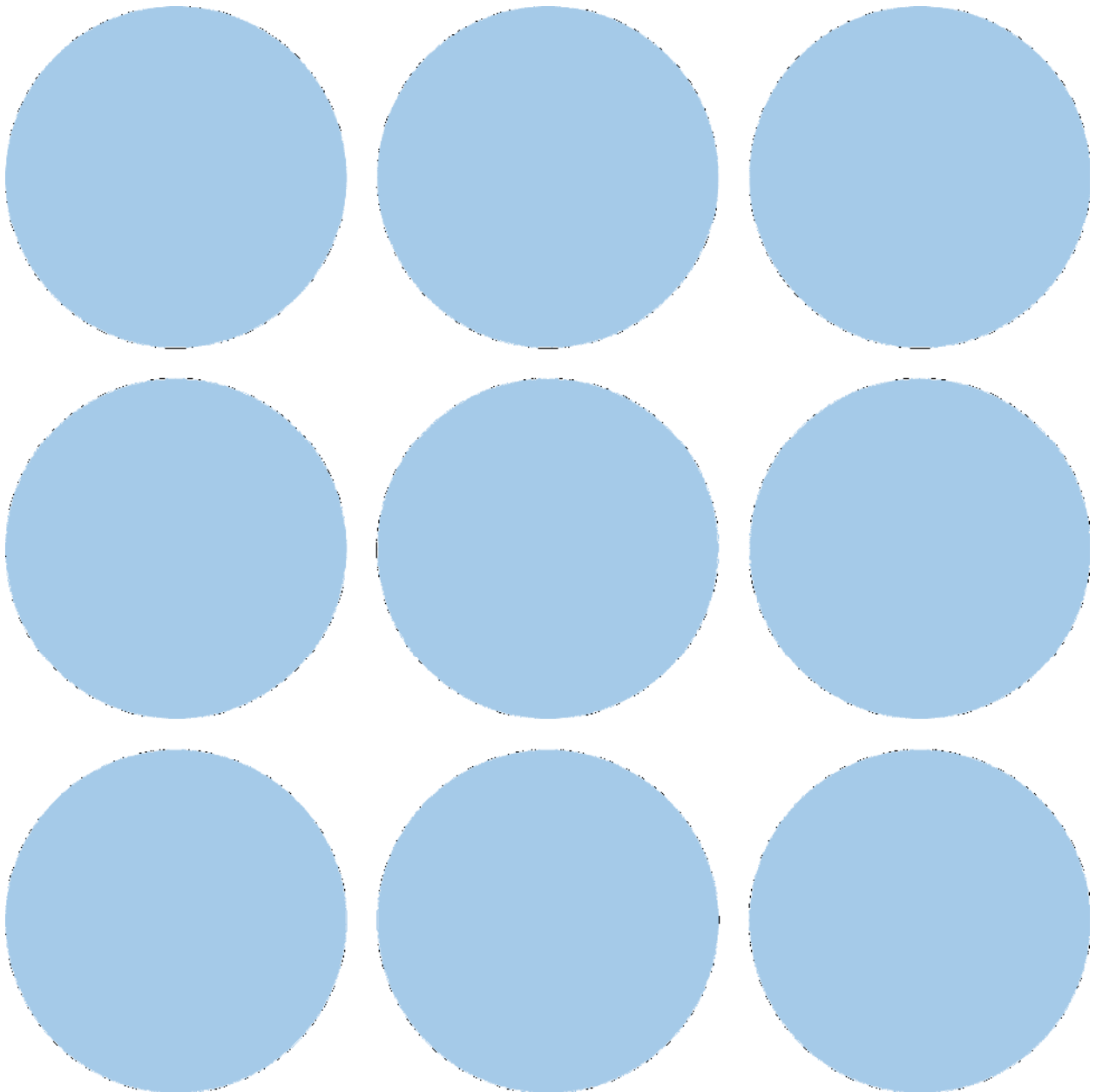


# Summary Fact Sheet – Group Travel for Hwa Chong Institution (Students)





**SUMMARY FACT SHEET**

This is to certify that Zurich Insurance Company Ltd (Singapore Branch) has issued, to the Insured named herein, policies of Insurance which provide, subject to the insuring agreements, exclusions, conditions and declarations contained therein, and during their effective period, coverage as described below:-

- Insurer** : **Zurich Insurance Company Ltd (Singapore Branch)**  
50 Raffles Place #29-01 Singapore Land Tower  
Singapore 048623
- Type** : Group Travel
- Policy Period** : From 01 January 2023 to 31 December 2023 (both dates inclusive)
- Policyholder** : **Hwa Chong Institution (High School) &/or Hwa Chong Institution (College Section)**  
**F.T.R.R. & I.**
- Policy No.** : TTT8000233SN
- Address** : 661 Bukit Timah Road Singapore 269734
- Territorial Limits/Operative Time** : Students  
24 hours whilst on a school trip up to 183 days per trip, including personal deviation before, during or after a school trip.
- Age Limit** : Entry age 12 years old to before 80 years old.

**Benefit Table** :

<b>Benefit</b>	<b>Benefit Sum Insured Limits (SGD)</b>
Accidental Death & Permanent Disablement	100,000
Emergency Medical Assistance (Evac/Repat including direct repatriation to home country of insured person)	As charged
Medical Expenses (Sickness & Injury) Return treatment capped at SGD 15,000. Treatment by Chinese Physician or chiropractor SGD 1,000	150,000
Hospital Daily Benefit (SGD50 per day)	2,500
Surgical Benefit (Injury only)	10,000
Injury induced dental procedures	500
Loss of deposits	5,000
Trip Cancellation	5,000
Trip Curtailment	5,000
Missed transport connection (SGD200 for first 6 hours, SGD50 for each next consecutive 6 hours)	1,000
Travel delay (SGD200 for first 6 hours, SGD50 for each next consecutive 6 hours)	1,000
Hijack and detention (SGD250 per 6 hours)	5,000
Baggage and Personal Property (SGD 1,000 for any one article, set or collection)	3,000
Loss of Electronic / Business Equipment including mobile phones/lap tops/ pdas (max SGD1,000 per item)	1,000

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Baggage Delay (SGD200 for first 6 hours, SGD50 for each next consecutive 6 hours)	1,000
Replacement of keys and locks	250
Money Loss	1,000
Credit Card Fraud	2,000
Travel Documents	5,000
Personal Liability	1,000,000
Kidnap (SGD500 per 24-hours)	5,000
Legal Expenses	15,000
Bail bond arrangement	15,000
Emergency Telephone Charges	250
Overseas Compassionate Visit (Hospital Visitation for 2 friends or family members / Assist in final arrangement of insured person)	5,000
Overbooked Flight	200
Home Contents	3,000
Flight Diversion (SGD 100 for first 6 hours, SGD50 for each next consecutive 6 hours if flight has been diverted to another destination due to adverse weather conditions, bomb threat, and other insured perils)	500
Double Indemnity For Common Carrier (Additional payout)	100,000
Trip Postponement	2,000

**Benefit Extensions**

<b>Extensions</b>	<b>The extensions are applicable to each Insured Person once per injury. If the same extensions are provided under more than one policy, the higher limit for each extension shall apply</b>
1. Accidental Death Benefit due to Natural Catastrophe	: 15% of the capital sum insured or up to SGD75,000 or its equivalent, whichever is lower.
2. Accidental Death Benefit due to Gun Shot	: 15% of the capital sum insured or up to SGD50,000 or its equivalent, whichever is lower.
3. Assault, Hijack, Murder, Strike, Riot, Civil Commotion & Terrorism	: Covered
4. Comatose State benefit	: 10% of the capital sum insured or up to SGD50,000 or its equivalent, whichever is lower.
5. Disappearance	: Covered
6. Domestic Assistance - up to	: SGD 1,000
7. Drowning and Suffocation by Gas, Poisonous Fumes or Smoke	: Covered
8. Exposure	: Covered
9. Funeral Expenses - up to	: SGD 5,000
10. Hospital Recuperation Benefit	: SGD 250
11. Miscarriage due to an Accident	: Covered
12. Motor Cycling	: Covered
14. Simple or Other Fractures - up to	: SGD 5,000



15. Terrorism Benefit (Additional Payout)	:	15% of the capital sum insured or up to SGD75,000 or its equivalent, whichever is lower.
17. Accidental Poisoning	:	Covered
18. Child Guard - Up to	:	SGD 5,000
19. Home Leave for Expatriates	:	Covered
20. Unscheduled Flight	:	Covered
21. Mobility Extensions	:	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
22. Trauma Counseling Benefit - up to	:	SGD 5,000
23. Physiotherapy Cost - up to	:	SGD 2,000
24. Non-Elective Surgery - up to	:	SGD 5,000
25. Credit Card Indemnity - up to	:	SGD 5,000 (Applicable to teachers only)
26. Employee Recruitment Fees - up to	:	SGD 10,000 (Applicable to teachers only)
27. Spouse Retraining Benefit- up to	:	SGD 10,000 (Applicable to teachers only)
28. HIV due to Blood Transfusion	:	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
29 Major Head Trauma	:	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
30. Automobile Extension (Additional Payout)	:	10% of the capital sum insured or up to SGD 20,000 or its equivalent, whichever is lesser
31. War Risk	:	SGD 25,000
32. Dependent Child Assistance (Applicable to teachers only)	:	- Education Fund Supplement : SGD 5,000 per child - Orphaned Benefit - up to : SGD 15,000 for any one family
33. Cancellation due to Insolvency	:	SGD 2,000. We will only pay for any claim under Loss of Deposits or Travel Postponement or Cancellation due to Insolvency but not for more than one of the sections.
34. Pre-Existing Condition (20% Loading applies to include cover)	:	Covered. Congenital anomalies shall remain as Permanent Exclusion under this Policy.

**General Exclusions**

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1. War, declared or undeclared, unless otherwise agreed and endorsed by us;
  2. Engaging in duty with any armed force of any country or international authority (except peace time reservist training or operationally ready national service under Section 14 of Enlistment Act, Cap. 93 of the Republic of Singapore);
  3. Engaging in or testing of any kind of Conveyance, manual work, aerial photography, mining or handling of explosives, military equipment or weapons;
  4. Self-inflicted injury, suicide or any attempt thereat, whilst sane or insane;



5. Professional competitive sports or racing on wheels;
6. Under the influence of alcohol or drugs, unless drug is taken in accordance with an authorized medical prescription;
7. Any prohibition or regulations by any government;
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and nuclear weapon materials;
9. Mental, behavioral or sleep disorders, including any known or suspected psychological or psychiatric disorder, anxiety or depression;
10. Not fit to travel or traveling against the advice of a Physician;
11. Purpose of the Journey is to obtain medical care or treatment of any kind;
12. Any loss which is covered by any other insurance policy;
13. Illegal or unlawful act by an Insured Person or any confiscation, detention, destruction by customs or other authorities;
14. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft;
15. The Insured Person not taking reasonable efforts to prevent a loss under this Policy.
16. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immuno Deficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named.
17. Any Journey against the travel advice of the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, or any equivalent advisory issued by Policyholder or Insured Person's Country of Residence, unless the Journey commenced or the trip was booked prior to the date the travel advice was issued.