

## **Frequently Asked Questions – Travel Insurance for MOE Schools Travel Programme**

### **A. 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 upon return (Treatment by a Chinese medicine practitioner or a chiropractor)
- Emergency medical evacuation
- 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
- Shortening the insured person's trip
- Insolvency of Travel Operator
- Extension of stay
- Loss or damage of baggage and personal belongings
- Losing travel documents and money including credit/debit card fraud
- Baggage delay
- Missed connections
- Flight delay
- Flight diversion or overbooking
- Kidnap and hostage
- Emergency phone charges
- Personal liability
- Trauma counselling, psychiatric and psychological treatment expenses

**2. Does the MOE travel insurance cover natural disasters? What are the benefits covered?**

If natural disasters happen at the destination which your child will be travelling to, or while he/she is there, the travel insurance will pay for expenses incurred for benefits such as trip cancellation, trip postponement, shortening of trip, flight delay, and travel misconnection.

For example, if the airline cancels the group's flight as a result of natural disaster, the travel insurance will pay for the non-refundable transport and accommodation expenses to cancel the trip. The travel insurance 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.

If your child is there and is injured as a result of the natural disaster, the travel insurance will also cover the required medical treatment or emergency medical evacuation if needed. The travel insurance will also pay for you to travel overseas to visit your child if he/she is hospitalized for at least 3 consecutive days as elaborated in FAQ 4.

**3. What happens if my child loses his/her mobile phone while on the trip? How will the MOE travel insurance compensate for this loss?**

MOE travel insurance provides cover for loss of personal belongings such as mobile phones. Your child (with the help of the teacher) will need to report the loss to the police or the relevant authority where the loss or damage has happened within 24 hours of discovering the loss/damage.

If your child has misplaced his/her mobile phone without any known reason, the travel insurance will not pay for the loss.

If the mobile phone was lost while it is kept with the hotel, you will need to seek compensation from the hotel. We will reduce the claim by the amount the hotel has refunded to your child.

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

**4. If my child is hospitalized overseas during the trip, does the MOE travel insurance cover the cost of my flight if I want to fly over to accompany my child?**

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 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.

**5. What are considered pre-existing medical conditions?**

Pre-existing medical condition means any injury or sickness (including any complications which may arise):

- a) which your child has received diagnosis, consultation, medical advice, medical treatment or prescribed drugs for in the 12 months before the insured person's start date of cover;
- or
- b) which your child has been asked to get medical treatment or medical advice for by a medical practitioner within 12 months before the insured person's start date of cover.

If your child has **fully recovered** from an illness more than 12 months before the trip starts and is no longer on medication or seeking treatment, it will not be considered a pre-existing medical condition.

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.

**6. If the pre-existing medical conditions extension is purchased, what would be the benefits covered by the extension?**

If the pre-existing extension is purchased with the standard plan type, your child's pre-existing medical conditions will be covered under the relevant benefits summarised in the table below.

<b>Benefits</b>		<b>Claims <u>not</u> due to pre-existing medical conditions</b>	<b>Claims <u>due</u> to pre-existing medical conditions</b>
Section 1a	Accidental death	Covered	Not applicable
Section 1b	Permanent disability	Covered	Not applicable
Section 1c	Additional indemnity for accidental death and permanent disability on public conveyance or natural disaster	Covered	Not applicable
Section 2	Comatose state	Covered	Not applicable
Section 3	Medical expenses overseas	Covered	Covered
Section 4	Medical expenses upon return Treatment by a Chinese medicine practitioner or a chiropractor	Covered	Covered
Section 5	Emergency medical evacuation	Covered	Covered
Section 6	Sending the insured person home	Covered	Covered
Section 7	Hospitalisation allowance (Overseas and upon return)	Covered	Covered
Section 8	Nursing assistance expenses	Covered	Covered
Section 9	Hospital visitation (min. 3 consecutive days of hospitalisation)	Covered	Covered
Section 10	Compassionate visit	Covered	Covered
Section 11a	Cancelling or postponing the insured person's trip	Covered	Covered
Section 11b	Shortening the insured person's trip	Covered	Covered
Section 12	Insolvency of travel operator	Covered	Not applicable
Section 13	Extension of stay	Covered	Covered
Section 14	Loss or damage of baggage and personal belongings	Covered	Not applicable
Section 15	Losing travel documents and money including credit/debit card fraud	Covered	Not applicable
Section 16	Baggage delay	Covered	Not applicable
Section 17	Missed connections	Covered	Not applicable
Section 18	Flight delay	Covered	Not applicable
Section 19	Flight diversion or overbooking	Covered	Not applicable

Benefits		Claims <u>not due</u> to pre-existing medical conditions	Claims <u>due</u> to pre-existing medical conditions
Section 20	Kidnap and hostage	Covered	Not applicable
Section 21	Emergency phone charges	Covered	Covered
Section 22	Personal liability	Covered	Not applicable
Section 23	Trauma counselling, psychiatric and psychological treatment expenses	Covered	Not applicable

## **B. Claims**

### **7. How do I submit a claim for travel insurance?**

To file for claims for the benefits listed in the table below, you can use Income's online claims portal. The claims portal can be accessed from (<https://onlinetravelclaim.income.com.sg/travel-claim-web/travel/>)

The claims portal allows you to file multiple claims simultaneously and the payment of the claims will be credited directly to the bank accounts designated by you or via cheque payment.

Claim Type	Individual Plan/Student Plan
Medical expenses	Section 3 – Medical expenses overseas Section 4 – Medical expenses upon return Treatment by a Chinese medicine practitioner or a chiropractor Section 7 – Hospitalisation allowance (Overseas and upon return)
Cancelling or postponing the insured person's trip	Section 11a – Cancelling or postponing the insured person's trip
Trip inconveniences	Section 11b – Shortening the insured person's trip Section 14 – Loss or damage of baggage and personal belongings

	Section 15 – Losing travel documents and money including credit/debit card fraud
	Section 16 – Baggage delay
	Section 18 – Flight delay

To file for claims for benefits which do not fall into the categories above, you can download the claim form from <https://www.income.com.sg/forms/claims/travel-insurance-claim.aspx>. Please submit the scanned copy of the completed claim form and supporting documents to [govclaim@income.com.sg](mailto:govclaim@income.com.sg).

You are required to submit the original copy of the supporting documents to Income by mail for all medical expenses that exceed S\$200.00.

Please note that all information entered in the claims portal will not be captured if the “Logout” option is clicked before completing the claims submission process.

An acknowledgement email will be sent to the contact person designated by you once the claim is submitted successfully.

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

**8. Can I make amendments to the submission after I have submitted it in the claims portal?**

Amendments to submitted claims can be made via an email request to [<govclaim@income.com.sg>](mailto:govclaim@income.com.sg).

**9. Where can I get a copy of the claim form?**

You can download the claim form from Income’s website at <https://www.income.com.sg/forms/claims/travel-insurance-claim.aspx>.

Please select the claim form under “Ministry of Education” school trip.

**10. 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.

**11. How do I submit a claim for travel insurance for my child?**

For claims submission, the following table summarizes the procedure to file a claim.

Medical Claim (\$200 and below) and All Non-Medical Claim	Medical Claim (>\$200)
<p>Email completed claim form with scanned supporting documents to <a href="mailto:govclaim@income.com.sg">govclaim@income.com.sg</a></p> <p>Indicate travel policy number in the subject matter.</p> <p>Total file sizes of email attachments must not exceed 30MB.</p>	<p>Submit claim form with original medical receipts by post to:</p> <p>Property &amp; Casualty Claims NTUC Income PO Box 0132 Singapore 911802</p>

**All claim forms must be endorsed and stamped by the school and submitted to Income within 60 days from the date of the event, where event refer to injury or incident.**

**12. 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 school name.

From pages 4 to 6 of the claim form, you only need to complete the relevant section which you are filing a claim for.

Page 7 of the claim form must be endorsed and stamped by the school. Please ensure that the claim form is signed by you or your child.

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

The supporting documents required will depend on the types of claim you are filing for. The claim matrix which is available in page 2 of the claim form shows the types of supporting documents required for the different sections of the travel insurance.

**14. Is the claim payable if my child needs to see a doctor after 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 your child's trip.

If your child has received medical treatment while overseas, he/she has up to 45 days immediately upon return to continue treatment in Singapore.

**15. Who can you contact for general enquiries on the MOE school travel programme policy coverage?**

You may contact NTUC Income at 6789 0232 from Monday to Friday 8:30am to 8:30pm.