



Protect our Next Generation

Junior Protection Plan

STUDENTS & CHILDREN

24-hour worldwide coverage.
Affordable premiums.

For as little as \$3 per student per year, Junior Protection Plan offers personal accident coverage to students¹ who are registered at kindergartens, child care centres and before and after school care centres. Safeguard your students today, with round the clock protection in the event of an accident anywhere in the world. At the same time, your school personnel² will also enjoy protection against personal accidents.

Why is it good for me?

- 1 **24-hour worldwide cover against accidents** for your students
- 2 Receive compensation of **up to \$3,000 for medical expenses³** incurred due to an accident
- 3 Get **daily hospital cash benefit**
- 4 Receive **up to \$20,000 in the event of death and permanent disability⁴** due to an accident
- 5 **Extended cover to principals, teachers and selected events**

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24-hour worldwide cover

Your students can enjoy 24-hour worldwide coverage for death, permanent disability and medical expenses due to an accident. No matter where your students are, you can have peace of mind with Junior Protection Plan.

Receive compensation of up to \$3,000 for medical expenses incurred due to an accident

Junior Protection Plan reimburses inpatient and outpatient medical expenses³ of up to \$3,000 for each accident, provided that the expenses are incurred within one year from the date of the accident.

Get daily hospital cash benefit

If your student or school personnel² is hospitalised due to an injury, we pay a daily hospital cash benefit of \$10.70 for each full day of hospitalisation up to 365 days from the date of the accident. Let Junior Protection Plan take care of the basic needs while they focus on recuperating.

Receive up to \$20,000 in the event of death and permanent disability due to an accident

Junior Protection Plan pays up to \$20,000 if death and permanent disability⁴ happens within 90 days from the date of the accident.

Extended cover for principals and teachers

Your dedicated team of principals and teachers will also be covered for death not due to an accident if it happens while they are supervising or accompanying the students during physical education classes or co-curriculum activities that you have approved.

Extended cover for selected events for your students

Junior Protection Plan also gives much added assurance, with its protection for your students should they suffer from food poisoning⁵ or an injury caused by bee or wasp or hornet stings⁶. For other extensions of benefits, please refer to your policy contract for more details.

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Schedule of benefits

Item	Description	Limits of compensation
A	Medical expenses Medical, surgical hospital fees or charges, as long as fees or charges are charged within one year from the date of the accident	Up to \$3,000 for one accident for no more than three different accidents each policy year
B	Hospital cash benefits Daily hospital cash for staying in hospital due to an accident	\$10.70 per day, Up to 365 days from the date of accident
C	Schedule of losses Payable within 90 days from the date of accident	
	i Loss of life	\$10,000
	ii Total paralysis through injuries	\$20,000
	iii Loss of any two limbs	\$20,000
	iv Loss of one limb	\$10,000
	v Loss of sight of both eyes	\$20,000
	vi Loss of sight of one eye	\$10,000
	vii Total loss of speech	\$10,000
	viii Total loss of hearing	\$10,000
	ix Loss of hearing in one ear	\$5,000
	x Loss of thumb	\$2,500
	xi Loss of index finger	\$2,500
	xii Loss of phalanx of thumb	\$1,500
	xiii Loss of any finger other than index finger	\$1,000
	xiv Loss of any one toe	\$1,000
	xv Cost of artificial limb	up to \$3,000
	Total we will pay per accident, under item C	\$20,000

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch



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CHAT instantly at
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CALL 6788 5515



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 Junior Protection Plan must be taken up on a compulsory basis for all full-time students when the school purchases the plan. Your students must be at least 2 months old (age last birthday) at the point of application. The coverage for your students will end when they have attained 15 years old. Your students are covered against accidents regardless of whether the accident happened at or outside your premises.
- 2 Principals, teachers and non-teaching staff must be 69 years old and below (age last birthday) at the point of application. The coverage for them will end when they have attained 70 years old. Principals, teachers and non-teaching staff are only covered against accidents while they are at your premises during official operating hours.
- 3 We reimburse you the medical expenses of up to \$3,000 for one accident for no more than three different accidents during each policy year.
- 4 Maximum compensation payable for death and permanent disability due to the same accident is \$20,000 per insured person.
- 5 Food poisoning is covered only if your students become ill or die while taking part in activities you have approved or while at your premises.
- 6 Your students are covered if they suffer or die from an injury caused by bee or wasp or hornet stings while taking part in activities you have approved, regardless of whether the accident happened at or outside your premises.

This is for general information only. You can find the usual terms and conditions of this plan in the policy contract. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 15 June 2016