

## MARSH STUDYSECURE



We understand what an exciting experience it can be when you leave home to study overseas. Ensure you are protected in your journey towards excellence. StudySecure is an insurance solution distributed by Marsh and underwritten by Income.

### PRODUCT FEATURES



- Medical expenses of up to S\$200,000, payable from the first dollar
- No waiting period for covered sickness
- 24-hour worldwide emergency assistance service
- Emergency medical evacuation or repatriation
- Trip cancellation
- Loss or damage of laptop
- Alternative accommodation expenses
- Education fund and study interruption benefits to cover cost of tuition fees

SECTION	SCHEDULE OF BENEFITS	MAXIMUM BENEFIT LIMIT (IN SGD)	
		PLAN A	PLAN B
1	<b>MEDICAL EXPENSES</b> Covers outpatient and inpatient medical expenses incurred overseas. Up to a maximum of 25 outpatient visits per policy year	200,000	200,000
2	<b>EMERGENCY MEDICAL EVACUATION</b> Covers cost of transferring the insured person to an appropriate medical facility when it is judged medically necessary	Unlimited	Unlimited
3	<b>SENDING YOU HOME</b> Covers the cost of transporting the mortal remains of the insured person back to his or her home country	Unlimited	Unlimited
4	<b>OVERSEAS HOSPITAL ALLOWANCE</b> Pays a daily cash benefit when insured person is hospitalised while overseas	1,000 (100 per day)	2,000 (200 per day)
5	<b>PERSONAL ACCIDENT</b> Payable in the event that the insured person suffers an injury that results in death or permanent disability	150,000	250,000
6	<b>ACCIDENTAL BURNS</b> Payable in the event that the insured person suffers accidental second or third-degree burns	30,000	50,000
7	<b>HOSPITAL VISIT</b> Covers the transport and accommodation expenses for one family member or friend to visit the insured person if the insured person is hospitalised for at least six days in a row while overseas	10,000 (500 per day for hotel accommodation expenses)	10,000 (500 per day for hotel accommodation expenses)
8	<b>COMPASSIONATE VISIT</b> Covers the transport and accommodation expenses for one family member or friend to make repatriation arrangements if the insured person suffers death while overseas	10,000 (500 per day for hotel accommodation expenses)	10,000 (500 per day for hotel accommodation expenses)
9	<b>HOME VISIT</b> Covers the transport expenses for the insured person to return home if his/her family member has to be hospitalised for at least six days in a row or suffers death	5,000	10,000
10	<b>STUDY INTERRUPTIONS</b> If as a result of injury or sickness the insured person is confined in a medical facility and requires continuous medical treatment and supervision, this benefit will cover the cost of re-attending the missed courses or the portion of tuition fees forfeited for that semester	15,000	30,000
11	<b>EDUCATION FUND</b> Payable in the event that the parent or guardian of the insured suffers accidental death or permanent total disability	50,000	75,000
12	<b>KIDNAP AND HOSTAGE</b> Pays a daily cash benefit when the insured person is held hostage after being kidnapped while overseas	Not covered	3,000 (300 per day)
13	<b>TRAUMA COUNSELING</b> Covers the trauma counseling expenses incurred as a result of the insured person suffering 50% or more permanent disability or accidental second or third degree burns or if the insured person is held hostage after being kidnapped	Not covered	3,000
14	<b>CRIMINAL ASSAULT</b> Payable for death or permanent total disability suffered as a result of a criminal assault on the insured while overseas	75,000	150,000
15	<b>LOSS OR DAMAGE OF PERSONAL BELONGINGS</b> Pays for loss or damage to insured person's personal belongings while traveling outside of the city where he is studying overseas	3,000 (350 per item, set or pair)	3,000 (500 per item, set or pair)

SECTION	SCHEDULE OF BENEFITS	MAXIMUM BENEFIT LIMIT (IN SGD)	
		PLAN A	PLAN B
16	<b>LOSS OR DAMAGE OF LAPTOP</b> Pays for loss or damage to insured person's laptop while traveling outside of the city where he is studying overseas or if it is stolen while stored at his/her overseas residence.	1,000	1,500
		(50% of maximum benefit limit for loss or damage of laptop in (a) overseas residence; or (b) securely locked boot of a motor vehicle being left unattended)	
17	<b>LOSING TRAVEL DOCUMENTS</b> Covers cost of obtaining replacement passport and travel documents	1,000	2,000
18	<b>LOSING MONEY</b> Reimburses for the loss of cash.	500	500
19	<b>CANCELLING YOUR TRIP</b> Reimburses the transport and accommodation expenses that cannot be recovered if the insured person cancels his/her trip outside of his/her city of overseas study	1,000	2,000
20	<b>TRAVEL DELAY</b> <ul style="list-style-type: none"> <li>while overseas</li> <li>while in Singapore</li> </ul>	500 100 per 6 hours 150 after 6 hours	750 150 per 6 hours 200 after 6 hours
21	<b>BAGGAGE DELAY</b> <ul style="list-style-type: none"> <li>while overseas</li> <li>while in Singapore</li> </ul>	500 100 per 6 hours 150 after 6 hours	750 150 per 6 hours 200 after 6 hours
22	<b>PERSONAL LIABILITY</b> Indemnifies the insured person in the event that the insured is legally liable for bodily injury or property damage to a third party as a result of an accident	300,000	500,000
23	<b>HOME CONTENTS COVER FOR OVERSEAS RESIDENCE</b> Pays for damage due to fire or natural disaster to household contents at the insured person's overseas residence while the insured person is away on holiday	3,000 (300 per item, set or pair, 1,000 for laptop)	5,000 (500 per item, set or pair, 1,500 for laptop)
24	<b>ALTERNATIVE ACCOMMODATION</b> Reimburses the expenses incurred for alternative accommodation in the event your overseas residence is rendered uninhabitable due to fire or natural disaster	Not covered	3,000 (500 per day)
25	<b>FULL TERRORISM COVER</b> Pays for losses covered under sections 1 to 24 arising from or in relation to an act of terrorism	Up to the limits in the relevant section	Up to the limits in the relevant section
<b>PREMIUMS</b> (in SGD, inclusive of GST)			
12 months		856.00	1,284.00
24 months		1,626.40	2,439.60
36 months		2,311.20	3,466.80

**SIGN UP ONLINE** 

Visit <https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-studysecure.html> to sign up for Marsh StudySecure.

**CONTACT US** 

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As a social enterprise, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2018, Income had over \$37 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

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