Student Protection Plan (SPP)

SCHEDULE OF BENEFITS

Description	Benefits
1. MEDICAL EXPENSES * (Any One Accident)	
1.1 Out-patient Benefits	Up to S$700
a) Accidental Emergency Outpatient & follow-up Treatments at GPs/A&E/Polyclinics/SOC of up to S$250:	
- includes Ambulance Fees	
- includes Physiotherapy at SOC and Singapore Sports Council	
b) Traditional Chinese Medicine up to S$30 each visit (maximum S$150)	
c) Accidental Dental Treatment up to S$300	
1.2 In-patient Benefits	
- Daily Room & Board (including ICU) - daily @ S$100 up to 50 days	Up to S$5,000
- In-hospital Consultation & Surgical Benefit (Physician/Surgeon/Anaesthetist fees)	Up to S$300
- Other Hospital Services	Up to S$800
- Post-hospitalisation Treatment (within 1 year from accident)	Up to S$300
***Maximum Compensation for Medical Expenses per Any One Accident**	**Up to S$7,100**
2. HOSPITAL BENEFITS	
S$100 weekly from day one while hospitalised due to accident	Up to S$6,000
3. SPECIAL GRANT (FUNERAL EXPENSES)	S$1,000
4. SCHEDULE OF LOSSES	
3.1 Loss of life	S$15,000
3.2 Total paralysis through injuries	S$25,000
3.3 Loss of any two limbs	S$20,000
3.4 Loss of sight of both eyes	S$20,000
3.5 Loss of sight of one eye	S$10,000
3.6 Loss of one arm	S$10,000
3.7 Loss of one leg	S$10,000
3.8 Fracture of leg with established non-union	S$ 1,000
3.9 Shortening of leg by at least 5 cm	S$ 1,000
3.10 Loss of thumb - both phalanges	S$ 3,000
- one phalanx	S$ 1,500
3.11 Loss of index finger - three phalanges	S$ 1,000
- two phalanges	S$ 800
- one phalanx	S$ 400
3.12 Loss of middle finger - three phalanges	S$ 1,000
- two phalanges	S$ 800
- one phalanx	S$ 400
3.13 Loss of ring finger - three phalanges	S$ 1,000
- two phalanges	S$ 800
- one phalanx	S$ 400
3.14 Loss of little finger - three phalanges	S$ 1,000
- two phalanges	S$ 800
- one phalanx	S$ 400
3.15 Loss of metacarpals - first or second (additional)	S$ 300
- third, fourth or fifth (additional)	S$ 200
3.16 Total loss of speech	S$10,000
3.17 Loss of hearing in one ear	S$ 5,000
3.18 Loss of toes - all	S$ 5,000
- great, both phalanges	S$ 1,500
- great, one phalanx	S$ 500
- other than great, if more than one toe lost, each	S$ 300
3.19 Cost of artificial limb (up to)	S$ 3,000
3.20 Removal of lower jaw by surgical operation	S$ 5,000
Maximum Compensation payable for several disabilities due to same Any One Accident shall not exceed S$25,000.	

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