



# StudySecure for students heading to the UK

A business of Marsh McLennan



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

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

## 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
	<b>ACCIDENTAL BURNS</b>		
6	Payable in the event that the insured person suffers accidental second or third-degree burns	30,000	50,000
	<b>HOSPITAL VISIT</b>		
7	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)
	<b>COMPASSIONATE VISIT</b>		
8	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)
	<b>HOME VISIT</b>		
9	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
	<b>STUDY INTERRUPTIONS</b>		
10	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
	<b>EDUCATION FUND</b>		
11	Payable in the event that the parent or guardian of the insured suffers accidental death or permanent total disability	50,000	75,000
	<b>KIDNAP AND HOSTAGE</b>		
12	Pays a daily cash benefit when the insured person is held hostage after being kidnapped while overseas	Not covered	3,000 (300 per day)

Section	Schedule of Benefits	Maximum Benefit Limit (in SGD)	
		Plan A	Plan B
	<b>TRAUMA COUNSELING</b>		
13	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
	<b>CRIMINAL ASSAULT</b>		
14	Payable for death or permanent total disability suffered as a result of a criminal assault on the insured while overseas	75,000	150,000
	<b>LOSS OR DAMAGE OF PERSONAL BELONGINGS</b>		
15	Pays for loss or damage to insured person's 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)
	<b>LOSS OR DAMAGE OF LAPTOP</b>		
16	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  (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)	1,500
	<b>LOSING TRAVEL DOCUMENTS</b>		
17	Covers cost of obtaining replacement passport and travel documents	1,000	2,000
	<b>LOSING MONEY</b>		
18	Reimburses for the loss of cash	500	500
	<b>CANCELLING YOUR TRIP</b>		
19	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

Section	Schedule of Benefits	Maximum Benefit Limit (in SGD)	
		Plan A	Plan B
20	<b>TRAVEL DELAY</b>	500	750
	<ul style="list-style-type: none"> <li>while overseas</li> <li>while in Singapore</li> </ul>	100 per 6 hours 150 after 6 hours	150 per 6 hours 200 after 6 hours
21	<b>BAGGAGE DELAY</b>	500	750
	<ul style="list-style-type: none"> <li>while overseas</li> <li>while in Singapore</li> </ul>	100 per 6 hours 150 after 6 hours	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 (in SGD, inclusive of GST)</b>			
<b>12 months</b>		872.00	1,308.00
<b>24 months</b>		1,656.80	2,485.20
<b>36 months</b>		2,354.40	3,531.60

In partnership with:



## About Income

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

Additionally, Income Insurance is committed to being a responsible business that champions the environment and builds stronger communities by supporting financial inclusion, education for youth-in-need and seniors' well-being.

For more information, please visit [www.income.com.sg](http://www.income.com.sg)

This brochure is for general information only and is not a contract of insurance. You can find the usual terms and conditions of this plan at <https://www.marsh.com.sg/services/affinity-partners-sponsored-programs/marsh-studysecure.html>

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. There are certain conditions whereby the benefits under the plan will not be payable. These are stated in the policy contract. You are advised to read the policy contract for the full list of exclusions.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



## About Marsh

Marsh is the world's leading insurance broker and risk advisor. With over 35,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data driven risk solutions and advisory services. Marsh is a business of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With annual revenue approaching US\$17 billion and 76,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four market leading businesses: Marsh, Guy Carpenter, Mercer, and Oliver Wyman. Follow Marsh on Twitter @MarshGlobal; LinkedIn; Facebook; and YouTube, or subscribe to BRINK..

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer and Oliver Wyman. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the sole responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position. Insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Policy terms, conditions, limits, and exclusions (if any) are subject to individual underwriting review and are subject to change.

Marsh is the appointed broker for StudySecure. For our General Terms of Engagement and Personal Information Collection Statement, please visit <https://www.marsh.com.sg/services/affinity-partners-sponsored-programs/marsh-studysecure.html>

Copyright © 2022 Marsh Pty Ltd. All rights reserved. www.marsh.com Information is correct as of 21/06/2018, based on the date the new version will be published.

## SIGN UP ONLINE



Visit <https://www.marsh.com.sg/services/affinitypartners-sponsoredprograms/marsh-studysecure.html> or scan the QR code below



## CONTACT US



For queries, please email [Ms Josephine Lim](mailto:Ms.Josephine.Lim@marsh.com) at [Josephine.lim@marsh.com](mailto:Josephine.lim@marsh.com) or call +65 6922 8189 during office hours (Mondays to Fridays 9am to 5pm).