

Congratulations on embarking on your studies overseas! As you explore the exciting world of education abroad, it's the beginning of many hopes, dreams and aspirations that will be fulfilled. Just before you set off on your journey of experience and opportunities, have you ensured that you are well protected should the unexpected affect your long-term plans? You may worry about your studies being interrupted due to unforeseen circumstances. Perhaps you fancy trying out some amateur sports and leisure activities while you're away. And since you're overseas, why not travel and see the world during your vacation? Don't wait. Make the important decision to enjoy complete peace of mind during your studies abroad. While it's great to know that life will always surprise us, it helps to be prepared! Choose to be protected. Choose Student Assist.

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Core Benefits

1. Accident Medical Expenses

Covers medical expenses incurred overseas for injury due to an accident whilst overseas.

2. Emergency Medical Evacuation

Covers all Travel Guard emergency medical evacuation expenses.

3. Repatriation Expenses

Covers all Travel Guard expenses incurred in returning Your remains to Singapore or Your Country Of Origin in the event You suffer death during Your stay overseas.

4. Felonious Assault & Battery

Compensates You for accidental death or injury which You suffer as a result of illegal or unlawful acts such as felonious assault or any criminal act of violence directed at You.

5. Hospital Visit (2-way)

Covers travel and accommodation expenses incurred by a relative to stay with You if You are hospitalized overseas for more than 5 days. Covers the travel expenses incurred by You to return to Singapore to stay with Your immediate family member who is hospitalised for more than 5 days.

6. Compassionate Visit (2 Ways)

Covers travel and accommodation expenses incurred for sending a relative or friend if assistance is required overseas in the repatriation arrangement of Your remains. Covers the travel expenses incurred by You to return to Singapore in the event of the death of Your immediate family member.

7. Accidental Death & Permanent Disablement

Worldwide coverage for accidental death or injury resulting in permanent disablement while You are studying aboard or on vacation anywhere in the world.

8. Study Interruption

Covers the tuition fees paid in advance for the current semester in the event You are unable to continue with Your studies overseas if You suffer from an injury or sickness requiring hospitalization for more than 1 month, a terminal sickness or in the event of the death of an immediate family member.

9. Sponsor Protection

Covers Your unpaid tuition fees in the event of the accidental death or permanent disablement of Your sponsor who is responsible for paying such tuition fees.

10. Loss of Personal Baggage (whilst travelling on Common Air Carrier)

Covers loss sustained overseas to Your personal baggage due to theft or misdirection whilst in the care, custody and control of a common air carrier. Maximum limit of S\$200/- for any article or pair or set of articles.

11. Laptop Computer

Covers loss sustained overseas to Your laptop computer due to burglary, theft or natural disasters occurring at Your permanent place of residence overseas or hotel accommodation whilst You are travelling overseas.

12. Loss of Travel Documents

Covers the cost incurred overseas of obtaining replacements passports and other relevant travel documents including travel and accommodation expenses in the event such travel documents are lost due to robbery, burglary, theft or natural disasters whilst overseas.

13. Baggage Delay

Pays S\$50/- for each full 6 consecutive hours that Your baggage is delayed whilst overseas and a maximum of S\$50 if Your baggage is delayed in Singapore.

14. Travel Delay

Pays S\$50/- for each full 6 consecutive hours that the public transport You are arranged to travel in is delayed whilst overseas on a holiday and a maximum of S\$50 if such delay is in Singapore.

15. Personal Liability Abroad

Covers You against liability to third parties or damage to their property caused by Your negligence whilst overseas.

16. Overseas Residence Guard

Pays for damage (due to household contents at Your permanent place of residence overseas which was left vacant while You were away for a holiday).

17. Travel Guard Worldwide 24-Hour Assistance Service

A full range of 24-hour worldwide emergency & assistance services is available to you absolutely FREE! Just place a reverse charge call to Travel Guard anytime of the day, wherever you are to enjoy:

- Emergency Medical Evacuation
- Repatriation of Remains
- Emergency Ticket Service
- General Assistance Service
- Loss Baggage Service
- Medical Assistance Service•
- Pre-Trip Assistance Service
- Legal Service

Optional Benefits

Accident & Sickness Medical Expenses

Plan A	S\$20,000	Excess Per Claim	S\$100
Plan B	S\$80,000	Excess Per Claim	S\$100
Plan C	S\$120,000	Excess Per Claim	S\$100

Note : Please refer to the Policy for the specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

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Important Notes:

1. Eligible Persons – Any individual between fifteen (15) and forty-five (45) years of age, who is enrolled and attending full-time, a registered education institution of higher learning, whilst overseas, and who has paid the appropriate premium for this Insurance.
2. The Insured Person can only be covered under one such policy for the same period.

Main Exclusions :

- Acts of war;
- Participation in illegal acts;
- Professional and/or competitive sports;
- Pregnancy or childbirth;
- Suicide, self-inflicted or injury;
- AIDS;
- Mental and nervous disorders;
- Medical Pre -Existing Condition

(i) for a 6-Months Per Trip Plan Policy shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy

- (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment;
- (b) requires You to take prescribed drugs or medicine; or
- (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner and

(ii) for 1 Year Plan Policy shall mean any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy

- (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment;
- (b) requires You to take prescribed drugs or medicine; or
- (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.

Country Exclusion

• Chartis Singapore Insurance Pte. Ltd. will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Sudan or Syria.

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Q1. When would Student Assist start and end?

A1. Coverage will begin on the latter of the following:

- i) The Insured Person's departure from his Home Country; or
- ii) The date the Application and premium are received by Chartis Singapore Insurance Pte. Ltd. or its designated representative
- iii) The date requested on the Application

Coverage will end on the earlier of the following :

- i) The Insured Person's permanent return to his Home Country
- ii) The date the Insured Person ceases to be an Eligible Person
- iii) The date requested in the Enrolment Form for which premium has been paid

Q2. What should be the duration of my cover?

A2. Preferably the whole duration of your study overseas to avoid the hassle of policy renewal and also save on the total amount of premiums paid.

Q3. Can my parents enrol on my behalf after my departure from Singapore?

A3. Yes! Enrolment by parents/authorised representatives is acceptable. Policy will be effected at date of enrolment upon receipt of full premium.

Q4. I have completed my first year of study and going for my second year. Can I apply for Student Assist?

A4. Yes! Policy will be effective at date of enrolment upon receipt of full premium.

Q5. If I courier/freight some personal belongings to the country of study before my departure, will those properties be covered in case of loss/damage?

A5. No! Only luggage & personal effects that the Insured travels with (i.e. accompanying luggage) will be covered.

Q6. Under the "Compassionate Visit" benefit, it is mentioned in the policy that Chartis will provide a round-trip economy class air ticket, or first class railway ticket, to allow the immediate family member to be at the bedside of the Insured for the duration of the stay in the hospital.

- (a) Will Travel Guard assist to provide transportation via other mean such as ferry or coach where appropriate?
- (b) If an air ticket AND a railway ticket is required to get to the destination, will they be provided?
- (c) For what duration will accommodation charges of the visiting family member be covered?

A6.

- (a) Yes
- (b) Yes
- (c) Accommodation charges for the visiting family member will be covered for the duration of Insured's hospitalisation from the 6th day onwards. This is subject to a maximum of S\$320 per day up to the maximum limit specified in the plan selected

Q7. Can an Student Assist policy be terminated:

- (a) before the effective date (which is departure date)?
- (b) after the effective date?

A7.

- (a) If 30 days written notice is given to Chartis Singapore Insurance Pte. Ltd., policy may be terminated with full refund of premiums? If less than 30 days written notice is given, an administrative charge of S\$ 25 will be levied.
- (b) If the remaining term of the policy is 6 months or longer, the policy may be terminated with pro-rated refund of the premiums that have been paid.

PS : The above also applies to Family Cover.

