

Group Personal Accident (GPA) Insurance for Students

The Ministry of Education (MOE) has established a contract for GPA Insurance for Students. This contract is awarded to NTUC Income Insurance Co-operative Limited. It covers death, permanent and total/partial disability and medical due to an accident. The proximate or triggering causes of injuries must be reasonably attributed to an accident.

Parents/guardian will have to pay for medical treatments upfront, before submitting claims to Income Insurance Limited (Income Insurance) for reimbursement. Please note the applicable limits and coverage for medical expenses. Ineligible expenses or expenses in excess of the limits will be borne by the students/parents/guardian.

Coverage

The GPA Insurance covers each student when that student is:

- a. In his or her school;
- b. Participating in the school's activities, or any activity related to the school, including Home-Based Learning (HBL), Co-Curricular Activities ("CCAs") and sports, regardless of the time at which such activities are conducted and whether the activity is conducted in the school, in Singapore, or elsewhere;
- c. Commuting from (or to) his or her place of residence, including a hostel, to (or from) either the school's premises or the place where an activity covered by the GPA Insurance will be conducted, including any reasonable deviations. For the avoidance of doubt, the student's place of residence may include a place that is not in Singapore;
- d. In the student care centre located in his or her school;
- e. Participating in any activity conducted by the abovementioned student care centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the student care centre, in Singapore, or elsewhere; and
- f. In the KCare Centre associated with his or her MOE Kindergarten located in his or her school; and
- g. Participating in any activity conducted by the abovementioned KCare Centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the KCare Centre, in Singapore, or elsewhere.

For more details on the insurance coverage, please click [here](#).

Claim Procedures

New Claim Submission

1. Go to Income Insurance's GPA portal at <https://studentgpa.incomegroupins.com.sg>
2. Click on "New/Follow up Accident Claim"
3. Select "New Claim" Under "Claim Type"
4. Complete online claim form
5. Upload tax invoice(s), receipts (outpatient/inpatient claims) and required documents
6. Confirmation email will be sent to parents or students, and school administrator

Follow Up Claim Submission

1. Go to Income Insurance's GPA portal at <https://studentgpa.incomegroupins.com.sg>
2. Click on "New/Follow Up Accident Claim"
3. Select "Follow Up Claim" Under "Claim Type"
4. Upload tax invoice(s), receipts (outpatient/inpatient/dental claims) and required documents
5. Confirmation email will be sent to parents or students, and school administrator

Enquiry on Status of Claims

1. Go to Income Insurance's GPA portal at <https://studentgpa.incomegroupins.com.sg>
2. Click on "Check Accident Claims Status"

Required Documents

1. For hospitalisation or day surgery, a copy of Inpatient discharge summary/ Day surgery form/ Attending physician's medical report
2. Police report, if applicable
3. If you have submitted a claim to any third party who has reimbursed your bills (e.g. other insurance policies/ insurers/ your employers), please submit copies of the following documents:
 - a. Reimbursement letter/ claim settlement letter from other source
 - b. Copy of the Shield Plan's settlement letter if there is any payment by Medisave-approved Integrated Shield Plan.
4. School incident report with simple case description of nature of accident for all claims (To be submitted by Schools).
 - a. Please note that the list of documents above is not exhaustive. Other documents may be requested if necessary.