

# StudySafe

Pursue your studies in  
Singapore with peace of mind



A low-angle shot of graduates in black gowns with orange stoles, celebrating with their arms raised and caps tossed into the air against a bright, cloudy sky. Several graduates are holding rolled-up diplomas tied with gold ribbons. The scene is filled with joy and accomplishment.

Insurance, like a  
good education,  
**is a foundation for  
a better future.**

**Taking a leap of faith by picking the diverse and vibrant Singapore to pursue your studies can be both an exhilarating and intimidating experience. As you embark on a new chapter in your life, do not let unforeseen events disrupt your studies.**

With StudySafe Insurance, you will be protected with coverage for medical expenses, personal accidents, loss or damage of your personal belongings and more, to keep you safe while you focus on your academic pursuits.



**24-hr worldwide\* personal accident protection**



**Medical coverage, including COVID-19 cover\***

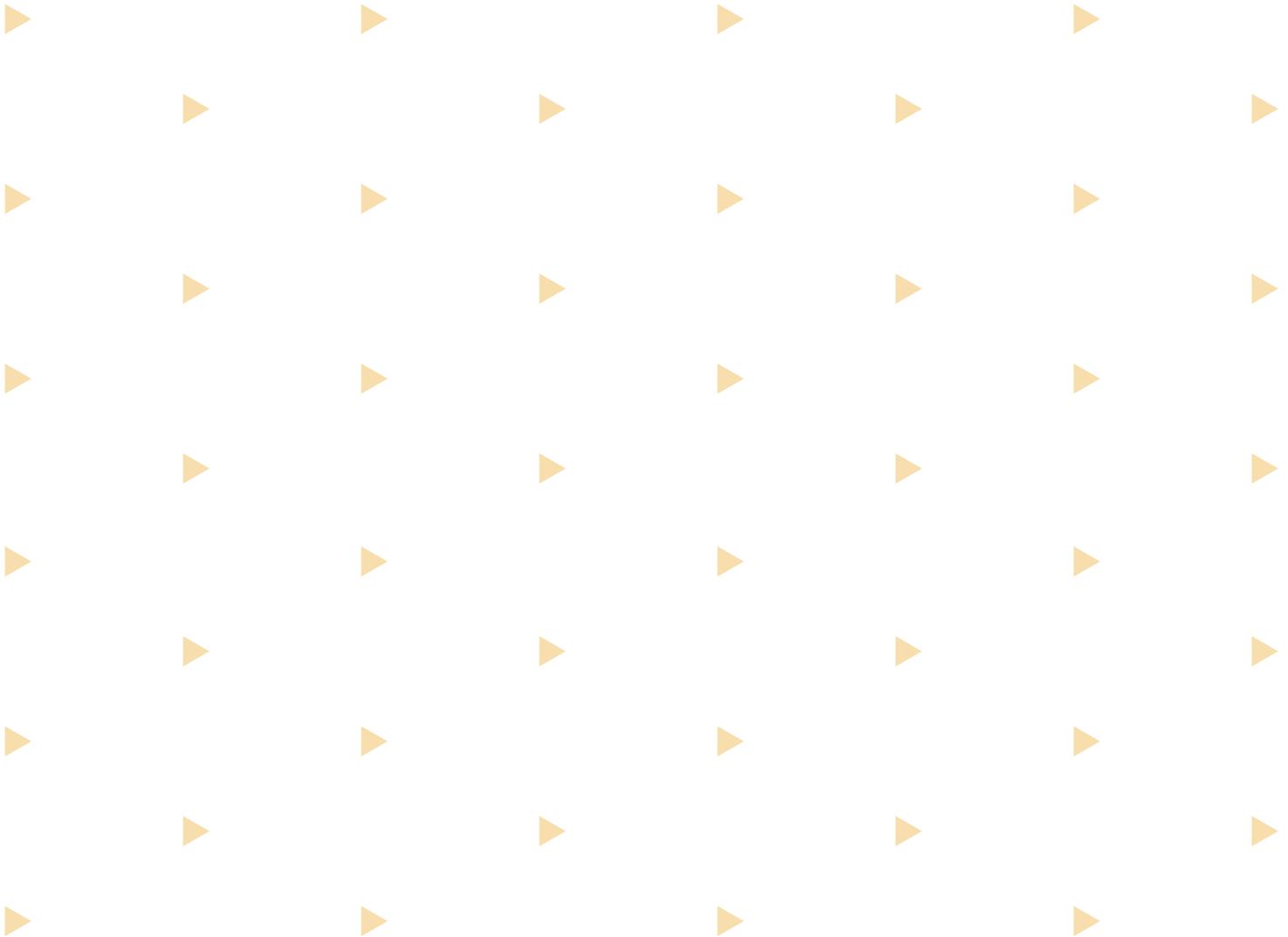


**Doubles as travel insurance & covers leisure activities**



**Study interruption & compassionate visit protection**

*\*Terms & conditions apply, please refer to policy wording.*



# Protection anywhere\*, anytime



## 24-hour worldwide\* protection against personal accidents

Explore the world without worries knowing that you are protected against personal accidents, regardless of whether you are in Singapore or elsewhere for holiday.

StudySafe's 24-hour worldwide protection offers personal accident benefits of up to \$150,000.

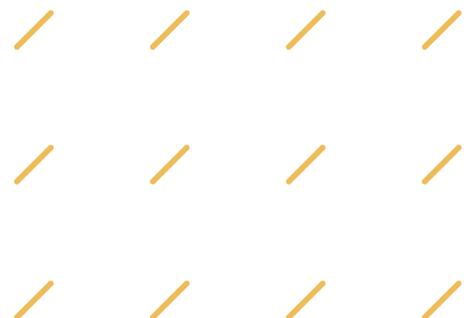
## Inpatient and outpatient medical treatment benefits

Your time and resources are best spent on your studies, so we safeguard you against medical and surgical bills if you are unwell. If you need any medical attention, rest assured that you can immediately seek help and be covered for inpatient and outpatient medical expenses.

## COVID-19 cover\*

To keep you safe in these uncertain times, COVID-19 benefits are included in the policy, providing coverage for your hospital and surgical expenses, and emergency medical evacuation cost if you are diagnosed.

\*Terms & conditions apply, please refer to policy wording.



# Fun & travel without a worry

## Doubles up as travel insurance

On top of keeping you protected while studying in Singapore, StudySafe also doubles up as travel insurance when you head overseas for your leisure trips\*.

You are protected from travel inconveniences such as travel delays, loss of travel documents, and trip cancellations.

## Coverage for leisure activities

Studying abroad is one of life's most exhilarating experiences, take time out to explore and relax while in Singapore.

Enjoy the thrills of indoor surfing and rock-climbing with peace of mind knowing you are protected.

*\*Terms & conditions apply, please refer to policy wording.*



# Taking care of you so you can take care of your studies

The commitment to move to Singapore for an extended period for your education is a daunting one. StudySafe makes the decision easier by protecting you against unfortunate interruptions and even covers you and your family's compassionate visits.

## Protection against study interruptions

If you are unable to continue with a school term due to you or your parents' extended hospitalisation, StudySafe covers your tuition fees and accommodation fees that cannot be refunded.

## Compassionate visit cover

No one wants to be alone in a foreign land when injured or sick. If you are hospitalised for five days or more, or in the event of your death, StudySafe pays for a family member to travel here and be with you or help in final arrangements to bring you home.

If your family member back home is hospitalised or passes, StudySafe also pays for your travel back to be with them or to attend their funeral.



# Table of Cover

## Premium Rates (inclusive of 8% GST)

Duration	6 months	12 months	18 months	24 months
Standard	\$496.80	\$777.60	\$1,188.00	\$1,512.00
Deluxe	\$604.80	\$928.80	\$1,404.00	\$1,836.00

## Cover

Section	Benefits	Maximum Limit (S\$ per policy year unless otherwise specified)	
		Standard	Deluxe
<b>Personal Accident Benefits</b>			
1	<b>Accidental death and permanent disability</b>	75,000	150,000
<b>Medical-related Benefits</b>			
2	<b>Hospital and surgical expenses</b> Sub-limit for medical aids and equipment per incident	50,000 500	100,000 500
3	<b>Emergency dental treatment due to injury</b> Limit per incident	250	500
4	<b>Outpatient medical treatment due to injury</b> Limit per incident	250	500
5	<b>Outpatient medical treatment due to sickness while overseas</b> Overall section limit per leisure trip	NA	300
	Excess per outpatient visit	NA	50
6	<b>Emergency medical evacuation</b>	Unlimited	Unlimited
7	<b>Sending you home</b>	Unlimited	Unlimited
8	<b>Compassionate visit</b> Overall limit per incident	5,000	10,000
	Sub-limit for hotel accommodation expenses per day	500	500

# Table of Cover

Section	Benefits	Maximum Limit (S\$ per policy year unless otherwise specified)	
		Standard	Deluxe
<b>Travel Inconvenience Benefits</b>			
9	<b>Cancelling your trip</b> Limit per leisure trip	1,500	3,000
10	<b>Shortening your trip</b> Limit per leisure trip	See section 9	See section 9
11	<b>Travel delay</b> Overall section limit per incident	500	1,000
	For every six hours of delay	50	50
12	<b>Loss or damage of checked-in baggage with a public transport provider</b> Overall section limit per incident	500	1,000
	Sub-limit for each item, set or pair	500	500
13	<b>Losing money and credit card</b> Limit per leisure trip	100	200
14	<b>Losing travel documents</b> Limit per incident	500	500
<b>Other Benefits</b>			
15	<b>Loss or damage of personal home contents due to natural disaster, fire or theft</b> Overall section limit per policy year	1,500	3,000
	Sub-limit for laptop	500	1,000
	Sub-limit for valuables	500	500
	Limit per item (for each item, set or pair)	500	1,000
16	<b>Study interruptions</b> Limit per lifetime	7,500	15,000
17	<b>Personal liability</b>	500,000	500,000
18	<b>Overseas legal expenses and assistance</b>	10,000	20,000

# Table of Cover

Section	Benefits	Maximum Limit (S\$ per policy year unless otherwise specified)	
		Standard	Deluxe
<b>Other Benefits</b>			
19	<b>Kidnap and hostage</b> Overall section limit per incident	3,000	5,000
	For every 24 hours	100	100
20	<b>Emergency phone charges</b> Limit per incident	100	150
21	<b>Rental vehicle excess</b> Limit per leisure trip	1,500	2,000
22	<b>Alternative accommodation</b> Overall section limit per incident	3,000	5,000
	Sub-limit for hotel accommodation expenses per day	500	500
<b>COVID-19 Benefits</b>			
23a	<b>Hospital and surgical medical expenses incurred due to COVID-19</b> Limit per incident	50,000	100,000
23b	<b>Emergency medical evacuation and sending you home due to COVID-19</b> Limit per incident	100,000	100,000

StudySafe is underwritten by Income Insurance Limited, please refer to the policy wording for full terms and conditions.

Get a quote for StudySafe today:  
[howdensingapore.com/international-student-protection](https://howdensingapore.com/international-student-protection)

Got questions? Get in touch:  
[studysafe@howdengroup.com](mailto:studysafe@howdengroup.com)



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**Your data is safe with us**

We are Data Protection Trustmark certified.