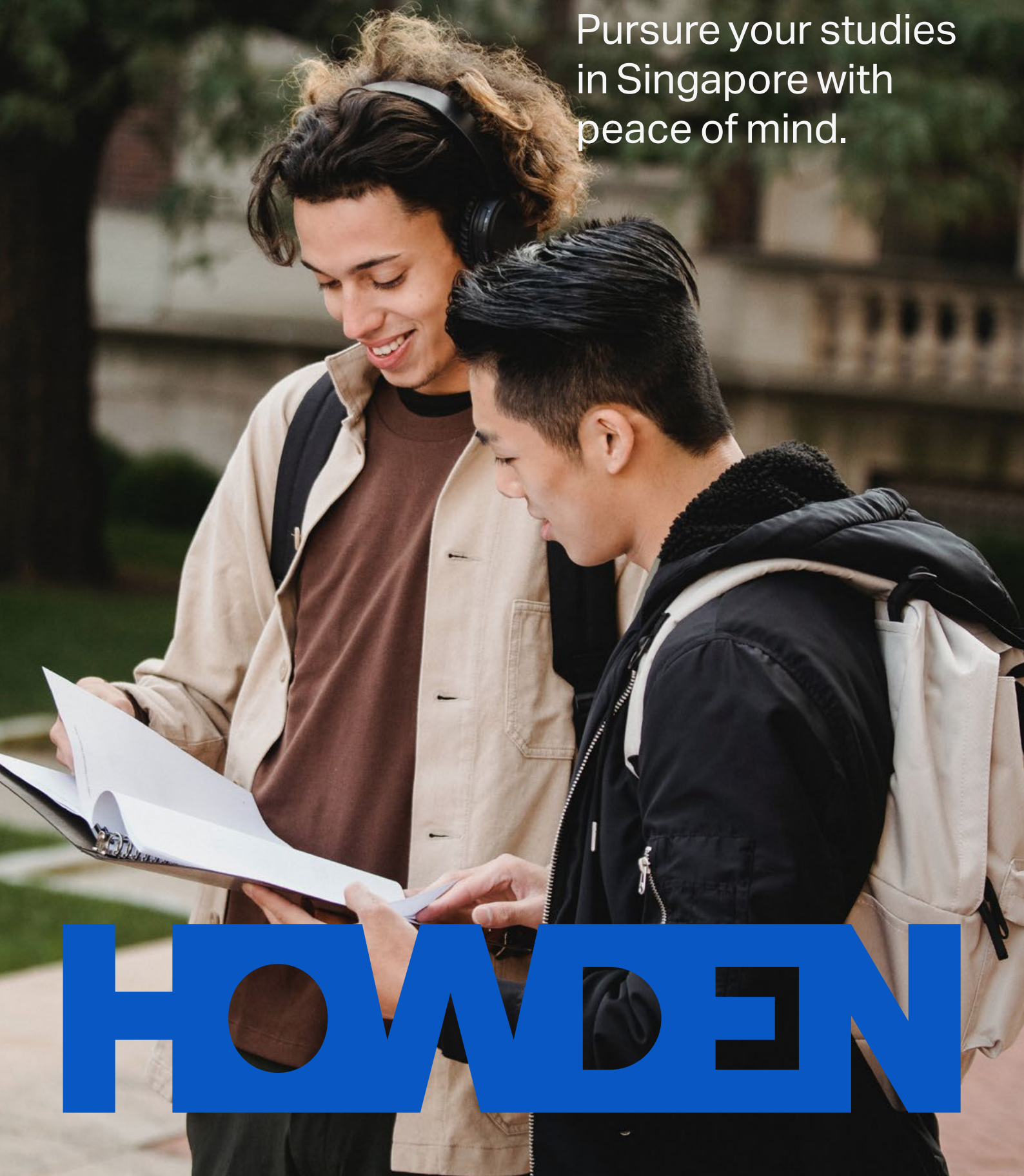


StudySafe

Pursure your studies
in Singapore with
peace of mind.



HOWDEN



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 commence this new phase of your life, it is imperative to safeguard your academic pursuits from unforeseen disruptions.

With StudySafe insurance, you'll 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 and covers leisure activities



Study interruption and compassionate visit protection

*Terms and conditions apply, please refer to policy wording.

Comprehensive protection anywhere, anytime*

Round-the-clock protection from personal accidents worldwide*

Roam the world with confidence, knowing that you're safeguarded against personal accidents, be it in Singapore or during your travels. StudySafe's 24-hour global coverage offers personal accident benefits of up to \$150,000.

COVID-19 cover*

In these unpredictable times, we've got your safety in mind. Our policy includes COVID-19 benefits, so if you are diagnosed, you'll have coverage for hospital and surgical expenses, and emergency medical evacuation costs.

Comprehensive 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 fall ill. You can seek medical attention without worries, as both inpatient and outpatient medical expenses are covered, ensuring you receive the care you need.

*Terms and conditions apply, please refer to policy wording.

Travel with confidence

Doubles up as travel insurance

StudySafe not only provides comprehensive protection while you study in Singapore but also serves as reliable travel insurance for your leisure trips abroad. With StudySafe, you are safeguarded against travel inconveniences like delays, loss of travel documents, and trip cancellations.

Coverage for leisure activities

Immerse yourself in the exhilarating experience of studying abroad and seize the opportunity to explore and unwind in Singapore. Discover the thrill of indoor surfing and rock climbing while knowing that you are fully protected.



*Terms and 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 providing protection against unfortunate interruptions and even covering compassionate visits for both you and your family.

Protection against study interruptions

In case you find yourself unable to continue with a school term due to extended hospitalisation of either yourself or your parents, StudySafe covers your tuition and accommodation fees that are non-refundable.

Compassionate visit cover

No one wants to face illness or injury alone in a foreign land. If you're hospitalised for a period exceeding five days or in the event of your death, StudySafe pays for a family member to travel to your location, be with you or help in final arrangements to bring you home. Furthermore, if a family member back home is hospitalised or passes away, StudySafe extends its support by covering the expenses for your travel to be with them or to attend their funeral.





Table of cover

Premium rates (inclusive of 9% GST)

Duration	6 months	12 months	18 months	24 months
Standard	\$501.40	\$784.80	\$1,199.00	\$1,526.00
Deluxe	\$610.40	\$937.40	\$1,417.00	\$1,853.00

Cover

Section	Benefits	Maximum limit (\$\$ per policy year unless otherwise specified)	
		Standard	Deluxe
Personal accident benefits			
1	Accidental death and permanent disability	75,000	150,000
Medical-related benefits			
2	Hospital and surgical expenses Sub-limit for medical aids and equipment per incident	50,000 500	100,000 500
3	Emergency dental treatment due to injury Limit per incident	250	500
4	Outpatient medical treatment due to injury Limit per incident	250	500
5	Outpatient medical treatment due to sickness while overseas	NA	300
	Overall section limit per leisure trip Excess per outpatient visit	NA	50
6	Emergency medical evacuation	Unlimited	Unlimited
7	Sending you home	Unlimited	Unlimited
8	Compassionate visit	5,000	10,000
	Overall limit per incident 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
Travel inconvenience benefits			
9	Cancelling your trip Limit per leisure trip	1,500	3,000
10	Shortening your trip Limit per leisure trip	See section 9	See section 9
11	Travel delay Overall section limit per incident	500	1,000
	For every six hours of delay	50	50
12	Loss or damage of checked-in baggage with a public transport provider Overall section limit per incident	500	1,000
	Sub-limit for each item, set or pair	500	500
13	Losing money and credit card Limit per leisure trip	100	200
14	Losing travel documents Limit per incident	500	500
Other benefits			
15	Loss or damage of personal home contents due to natural disaster, fire or theft	1,500	3,000
	Overall section limit per policy year		
	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	Study interruptions Limit per lifetime	7,500	15,000
17	Personal liability	500,000	500,000
18	Overseas legal expenses and assistance	10,000	20,000

Table of cover

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

howdensingapore.com/international-student-protection

Got questions? Get in touch:

studysafe@howdengroup.com



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Your data is safe with us
We are Data Protection Trustmark certified

