

STU PAL Plan

Summary of Benefits	STU PAL Plan			
	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)
1. Accidental Death or Permanent Disablement	Up to 50,000	Up to 100,000	Up to 150,000	Up to 200,000
2. *Additional Accidental Death or Permanent Total Disablement due to				
(a) School Activities	25,000	50,000	75,000	100,000
or	or	or	or	or
(b) Public Conveyance	N/A	N/A	75,000	100,000
(Benefit 2 is applicable to Member only)				
3. Fractures / Dislocations / Burns (per Accident)	Up to 500	Up to 1,000	Up to 1,500	Up to 2,000
4. Accident Medical Reimbursement (per Accident)	Up to 1,000	Up to 2,000	Up to 3,000	Up to 4,000
5. Daily Hospital Income due to Illness/Injury (up to 90 days)	50 per day	100 per day	150 per day	200 per day
Monthly Premium⁺ (inclusive of GST) (S\$)				
Member	6.25	12.50	18.75	25.00
Member & Child(ren)[^]	7.50	15.00	22.50	30.00
Member & Spouse	11.90	23.75	35.65	47.50
Member, Spouse & Child(ren)[^]	13.00	26.00	39.00	52.00
Each Parent[#]	5.90	11.85	17.75	23.75

*Monthly Premiums will be adjusted with subsequent change of GST.

*Benefit 2 is applicable to Member only.

[^]Each Dependent Child will enjoy 15% coverage on all benefits except Benefit 2 as stated in the Summary of Benefits table. There is no limit on the number of children provided they are between 15 days to 25 years old unemployed and/or unmarried who are dependent upon member for at least 50% of his/her maintenance and support.

[#]Parent means the parent(s) and/or parent(s)-in-law of the Member who is an Insured Person under this Policy.

Product Highlights:

- Extended to cover Insect Bites
- Protection against Acts of Terrorism
- Premiums do not increase with age
- Eligible Entry Age from 16 to 65 years (at last birthday), renewable up to age 80 years (at last birthday).
In respect of the Parent, from 45 years to 65 years (at last birthday), renewable up to age 80 years (at last birthday)
- No medical examination required
- 24-hour worldwide coverage

Important Notes:

1. Key Exclusions: Any Illness diagnosed within thirty (30) days from commencement of cover; war; invasion or civil war; employed by armed, naval, air force, police service or operations; engaging in air travel as member of crew or as pilot or operator; professional sports; suicide or self inflicted injuries; pregnancy or childbirth; acquired immune deficiency syndrome or Aids; drugs, intoxication; general check-up, convalescence, custodial or rest cure; dental disease, dental care; cosmetic surgery; congenital anomalies and conditions or physical defects; mental, psychiatric or nervous disorders; disease or bacterial infection (not applicable to Benefit 5); pre-existing conditions.
2. No increase in sum insured is allowed upon attainment age of 65 years (at last birthday) and the sum insured for all benefits will be reduced by 50% upon attainment age of between 76 to 80 years.
3. The benefits of this Policy shall be payable only upon an Accident occurring, subject to applicable terms, conditions and exclusions except for Benefit 5.
4. This insurance has been underwritten for members of Singapore Teachers' Union. This brochure is not a contract of insurance. It is only product information provided by us. You should seek advice from a qualified advisor if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Please refer to the Policy for exact terms, conditions and exclusions applicable to this insurance.
5. If you are switching policy, you should consider whether this will result in any cost and whether the benefits under the new policy are more suitable.

Underwritten by:

EC STU PAL (181207G7)

American Home Assurance Company, Singapore



A Member of American International Group, Inc.