



سكوله سينت جورج  
ST. GEORGE'S SCHOOL

No. 11, Jalan Kumbang Pasang, Bandar Seri Begawan BA1512. P.O. Box 2201, BSB BS8674, Negara Brunei Darussalam  
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## NOTICE

Our Ref : SGS/SC/P/1157  
Date : 6<sup>th</sup> January 2025  
To : All Parents & Guardians

### SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE

We are very much aware of accidents and injuries being sustained by students, particularly in school, even though we are taking every precaution necessary to ensure the safety of our students. Therefore, the school has arranged for a group student protection plan as mentioned above with **Great Eastern** to protect your child/ward.

This group insurance covers 24-hours within Brunei Darussalam for children 3 years and above (K1 – Year 11). Attached here is the product summary.

If you are interested kindly approach your child's class teacher to collect the form and return the form to the class teacher together **with the payment of B\$5.00** on or before **Saturday, 11<sup>th</sup> January 2025**.

Your attention and cooperation will be much appreciated.

*'Honour and Labour'*

  
JANIDI JINGAN  
Principal



# RANCANGAN PERLINDUNGAN KEMALANGAN DIRI untuk PELAJAR (SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE)

## APPLICATION FORM

### STUDENT (LIFE to be INSURED)

Full Name


Date of Birth

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Gender

Male	Female
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### SCHOOL (the POLICYHOLDER)

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Class

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### PARENT / GUARDIAN of the STUDENT

Full Name


Address


Contact Numbers:

Home

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Mobile

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Occupation

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### DECLARATION

I hereby agree and declare that:

- I have been given a copy of the Product Summary, and have read and understood its contents; and
- The statements made on this Application Form, and any other information that I have provided to Great Eastern Life, are true and correct to the best of my knowledge and belief; and
- I shall be bound by the terms, limitations, exclusions, conditions, clauses and warranties contained in the Policy issued to the School and/or as modified or extended by any endorsements to it, and
- I understand that this Policy is a contract between Great Eastern Life and the School only. The Student, or his/her Parent/Guardian are not parties to the Policy and shall have no rights whatsoever under the Policy.
- I understand that benefits shall be payable for any Loss due to Accidents only and an additional Funeral Expense Benefit of BND1,000 per Insured Member for death due to all causes.

Date: \_\_\_\_\_  
(DD-MM-YYYY)

Signature of Parent/Guardian of Student: \_\_\_\_\_

Name of Parent/Guardian of Student : \_\_\_\_\_



**SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE  
PRODUCT SUMMARY**

**SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE  
PRODUCT SUMMARY**

**PREMIUM**

**S\$5 per Student for One Year's Insurance** (including GST)

**BENEFIT DESCRIPTIONS**

**Definition of Accident**

"Accident" shall mean an even which results in a Loss to the Life insured caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

**Description of Covered Activities**

Benefits shall be payable if the Student suffers a Loss as described in the SCHEDULE OF BENEFITS as a result of an Accident occurring during the Period insurance:

- (i) anywhere or anytime if the Student has attained the age of 3 years and above at the time of Accident, or
- (ii) while the Student is:
  - (a) in the School during the normal School hours, or
  - (b) attending or participating in any activity within Singapore organized by the School, or
  - (c) traveling directly between the Student's home and the School for the purpose of normal School attendance or any activity organized by School, if the Student has not attained the age of 3 years at the time of the Accident.

**Benefits Payable to Parent or Legal Guardian**

Benefits under this Policy shall be payable to the Parent or Legal Guardian of the Student unless otherwise expressly instructed.

**Reimbursement of Eligible Expenses**

No benefit shall be payable directly to any Hospital, Medical Practitioner or any other provider of medical or surgical attention or treatment unless otherwise agreed by Great Eastern Life.

**Limits**

The total amount of benefits payable under this Policy under Sections (i) to (i3) of the SCHEDULE OF BENEFITS shall not exceed Singapore Dollars Twenty Thousand (S\$20,000).

Benefits shall only be payable for any Loss only if the Student suffers the Loss within three hundred and sixty-five (365) days of the Accident.

**SCHEDULE OF BENEFITS**

<b>NO.</b>	<b>LOSS</b>	<b>BENEFITS</b>
1.	Death	S\$10,000
2.	Total & permanent Disability	S\$20,000
3.	Loss of Sight in One Eye	S\$20,000
4.	Loss of One Arm	S\$20,000
5.	Loss of One Leg	S\$20,000
6.	Loss of Speech	S\$10,000
7.	Loss of Hearing in Both Ears	S\$10,000
8.	Loss of Hearing in One Ear	S\$ 5,000
9.	Loss of Thumb	S\$ 2,500
10.	Loss of One Phalanx of Thumb	S\$ 1,500
11.	Loss of Index Finger	S\$ 2,500
12.	Loss of Any Finger other than Index Finger	S\$ 1,000
13.	Loss of Any One Toe	S\$ 1,000
14.	Medical Expenses incurred for treatment of injuries sustained	Reimbursement up to S\$3,000
15.	Cost of Artificial Limb	Reimbursement up to S\$3,000
16.	Hospitalization Benefit for 7 days or more of Hospital Confinement	S\$75 per week up to 52 weeks

**POLICY TERMS AND CONDITIONS**

**Exclusions**

No benefits shall be payable under this Policy if the Student suffers a Loss:

1. Caused directly or indirectly by:
  - (a) Insanity.
  - (b) Suicide, whilst sane or insane, or as the result of a suicide pact or any suicide attempt or any self-inflicted injuries.
  - (c) Disease of any kind.
  - (d) War, declared or undeclared, invasion, terrorist activities, rebellion, civil war or any warlike operations.
  - (e) Radiation or contamination by radioactivity.
2. While in or on an aircraft of any type, or boarding or descending from any aircraft except as a fare-paying passenger on an aircraft operated by a regular airline on a public scheduled or chartered flight.
3. As a result of an Accident, occurring as a result of the Student being under the influence of alcohol or drugs except drugs prescribed by a Medical Practitioner for the purpose of treatment.
4. Caused directly or indirectly by:
  - (a) Provoked assault
  - (b) Childbirth, pregnancy and complication thereof.
5. While committing or attempting to commit an unlawful act.
6. While actively participating in strikes, riots or civil commotion.
7. While engaging in:
  - (a) Professional sports and racing of any kinds other than on foot.
  - (b) Mountaineering, rock-climbing, caving, pot-holing or hunting.
  - (c) Winter sports or ice-hockey.
  - (d) Steeple-chasing or polo-playing.
  - (e) Hang-gliding, sky-diving, parachuting or scuba diving.
  - (f) Boxing, wrestling or any martial arts activities, whether in training or in competition.

**Termination**

**1. Termination Date**

Insurance under this Policy shall terminate one year from the start date as stated in the Application Form attached hereto (the Period of insurance).

**2. Termination of Insurance of a Student**

The insurance of any Student shall automatically terminate:

- (a) on the date the Student deemed to have left the School.
- (b) on receipt of Benefits of S\$10,000 or more by the Parent/ Legal Guardian of the Student for any Losses sustained by the Student which fall under Section (i) of the SCHEDULE OF BENEFITS.
- (c) on the Termination Date of this Policy.

**Renewal**

**1. Renewal of this Policy**

This policy shall not be renewed unless the premium advised to the School for the renewal of this Policy has been actually paid to and accepted by Great Eastern Life on or after Termination Date of this Policy or within the Grace Period as defined below.

**2. Grace period**

The Grace Period shall be defined as the thirty (30) days of the period immediately following the Termination Date of this Policy.