

MARSH

StudySecure for students heading to the UK



We understand what an exciting experience it can be when you leave home to study in the UK. Ensure you are protected in your journey towards excellence. StudySecure is an insurance solution distributed by Marsh and underwritten by Income.

Product features

- \$200,000 Medical expenses payable from the first dollar
- Trip cancellation
- Emergency medical evacuation or repatriation
- Alternative accommodation expenses
- Education fund and study interruption benefits to cover cost of tuition fees
- Loss or damage of laptop
- 24-hour worldwide emergency assistance service
- No waiting period for covered sickness



Maximum Benefit Limit (in SGD)

Section	Schedule of Benefits	Plan A	Plan B
	Medical expenses		
1	Covers outpatient and inpatient medical expenses incurred overseas. Up to a maximum of 25 outpatient visits per policy year	200,000	200,000
	Emergency medical evacuation		
2	Covers cost of transferring the insured person to an appropriate medical facility when it is judged medically necessary	Unlimited (100 for emergency phone charges)	Unlimited (100 for emergency phone charges)
	Sending you home		
3	Covers the cost of transporting the mortal remains of the insured person back to his or her home country	Unlimited (100 for emergency phone charges)	Unlimited (100 for emergency phone charges)
	Overseas hospital allowance		
4	Pays a daily cash benefit when insured person is hospitalised while overseas	1,000 (100 per day)	2,000 (200 per day)
	Personal accident		
5	Payable in the event that the insured person suffers an injury that results in death or permanent disability	150,000	250,000
	Accidental burns		
6	Payable in the event that the insured person suffers accidental second or third-degree burns	30,000	50,000
	Hospital visit		
7	Covers the transport and accommodation expenses for one family member or friend to visit the insured person if the insured person is hospitalised for at least six days in a row while overseas	10,000 (500 per day for hotel accommodation expenses) (100 for emergency phone charges)	10,000 (500 per day for hotel accommodation expenses) (100 for emergency phone charges)
	Compassionate visit		
8	Covers the transport and accommodation expenses for one family member or friend to make repatriation arrangements if the insured person suffers death while overseas	10,000 (500 per day for hotel accommodation expenses) (100 for emergency phone charges)	10,000 (500 per day for hotel accommodation expenses) (100 for emergency phone charges)
	Home visit		
9	Covers the transport expenses for the insured person to return home if his/her family member has to be hospitalised for at least six days in a row or suffers death	5,000	10,000
	Study interruptions		
10	If as a result of injury or sickness the insured person is confined in a medical facility and requires continuous medical treatment and supervision, this benefit will cover the cost of re-attending the missed courses or the portion of tuition fees forfeited for that semester	15,000	30,000
	Education fund		
11	Payable in the event that the parent or guardian of the insured suffers accidental death or permanent total disability	50,000	75,000
	Kidnap and hostage		
12	Pays a daily cash benefit when the insured person is held hostage after being kidnapped while overseas	Not covered	3,000 (300 per day)
	Trauma counselling		
13	Covers the trauma counseling expenses incurred as a result of the insured person suffering 50% or more permanent disability or accidental second or third degree burns or if the insured person is held hostage after being kidnapped	Not covered	3,000

Maximum Benefit Limit (in SGD)

Section	Schedule of Benefits	Plan A	Plan B
	Criminal assault		
14	Payable for death or permanent total disability suffered as a result of a criminal assault on the insured while overseas	75,000	150,000
	Loss or damage of personal belongings		
15	Pays for loss or damage to insured person's belongings while traveling outside of the city where he is studying overseas	3,000 (350 per item, set or pair)	3,000 (500 per item, set or pair)
	Loss or damage of laptop		
16	Pays for loss or damage to insured person's laptop while traveling outside of the city where he is studying overseas or if it is stolen while stored at his/her overseas residence	1,000	1,500
	Losing travel documents		
17	Covers cost of obtaining replacement passport and travel documents	1,000	2,000
	Losing money		
18	Reimburses for the loss of cash including ATM assault	500	500
	Cancelling your trip		
19	Reimburses the transport and accommodation expenses that cannot be recovered if the insured person cancels his/her trip outside of his/ her city of overseas study	1,000	2,000
	Travel delay		
20	<ul style="list-style-type: none"> while overseas while in Singapore 	500 100 per 6 hours 150 after 6 hours	750 150 per 6 hours 200 after 6 hours
	Baggage delay		
21	<ul style="list-style-type: none"> while overseas while in Singapore 	500 100 per 6 hours 150 after 6 hours	750 150 per 6 hours 200 after 6 hours
	Personal liability		
22	Indemnifies the insured person in the event that the insured is legally liable for bodily injury or property damage to a third party as a result of an accident	300,000	500,000
	Home contents cover for overseas residence		
23	Pays for damage due to fire or natural disaster or theft, to household contents at the insured person's overseas residence	3,000 (300 per item, set or pair, 1,000 for laptop)	5,000 (\$500 per item, set or pair, 1,500 for laptop)
	Alternative accommodation		
24	Reimburses the expenses incurred for alternative accommodation in the event your overseas residence is rendered uninhabitable due to fire or natural disaster	Not covered	3,000 (\$500 per day)
	Full terrorism cover		
25	Pays for losses covered under sections 1 to 24 arising from or in relation to an act of terrorism	Up to the limits in the relevant section	Up to the limits in the relevant section
Premiums (in SGD, inclusive of GST)			
	12 months	872.00	1,308.00
	24 months	1,656.80	2,485.20
	36 months	2,354.40	3,531.60

In partnership with:



About Income

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being. Additionally, Income Insurance is committed to being a responsible business that champions the environment and builds stronger communities by supporting financial inclusion, education for youth-in-need and seniors' well-being. For more information, please visit www.income.com.sg

This brochure is for general information only and is not a contract of insurance. You can find the usual terms and conditions of this plan at <https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-studysecure.html>

If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. There are certain conditions whereby the benefits under the plan will not be payable. These are stated in the policy contract. You are advised to read the policy contract for the full list of exclusions.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Contact us

For queries, please email our contact person during office hours (Mondays to Fridays 9am to 5pm).

Ms Josephine Lim

+65 6922 8189

Josephine.lim@marsh.com

Visit <https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/products/marsh-studysecure.html> or scan the QR code below



About Marsh Risk

Marsh Risk is a business of Marsh (NYSE: MRS), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of over \$24 billion and more than 90,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information about Marsh Risk, visit marsh.com, or follow us on [LinkedIn](#) and [X](#).