1 Policy overview

Eligibility, purpose and claim triggers.

Who is covered?

Registered full-time students of Singapore Polytechnic (SP) participating in SP-approved:

- Local internship / attachment
- Local short-term work attachment (STWA)

Why did SP purchase this cover?

The cover is intended to respond where work-related injuries or diseases are not covered, or may have exceeded the limits, under GPA* / GHSI**.

* GPA - Group Personal Accident Insurance
** GHSI - Group Hospitalisation & Surgical Insurance

What is the insurance?

The policy lets students claim for work-related injuries or diseases arising as a result of work during an approved internship / attachment.

Period and claim triggers

Period: 07 September 2026 to 06 September 2027

- Accident arising out of and in the course of employment
- Injury during an overseas assignment
- Occupational Disease
- Disease from biological or chemical exposure at work

2 Accident scenarios

Examples that may or may not fall within the policy.

General principle

The policy covers work-related accidents arising out of and in the course of employment.

Examples that may be covered

- Traffic accident while taking non-public company transport between home and the workplace.
- Traffic accident while travelling during work for a work purpose, without a personal detour.
- Work-related injury during an overseas assignment with a local employer.
- Work-related injury while on board a Singapore-registered vessel, subject to policy conditions.
- Injury as an innocent victim in a work-related fight, while exercising private defence, or while instructed to safeguard life or property.
- Heart attack or stroke caused by a triggering event arising in the course of work.
- Injury while performing approved work duties under flexible work arrangements, including working from home.

Examples that are not covered

- Traffic accident while travelling in your own car, a friend's car or public transport between home and the workplace, unless an applicable policy extension responds.
- Traffic accident while making a personal detour during work travel.
- Injury while under the influence of alcohol or a drug not prescribed by a doctor.
- Deliberate self-injury or deliberate aggravation of an existing injury.
- Injury while performing non-work-related activities, including household chores while working from home.

3 Benefits and claims process

What may be claimed and how to submit a claim.

A. Medical expenses

The policy reimburses eligible medical expenses arising from a work-related injury or disease.

Enhanced limit: S$100,000 per student per accident

Examples include:

- Medical consultation and treatment fees
- Ward charges and medical report fees
- Emergency medical transport (e.g. ambulance)
- Medicines, artificial limbs and surgical appliances
- Dental charges
- Early-return-to-work treatment, case management, functional capacity evaluation and worksite assessment

Physiotherapy, occupational therapy and TCM must be prescribed and billed by a Singapore-registered doctor or dentist. TCM is subject to the applicable sublimit and referral requirement.

B. Medical leave wages

Benefits are payable based on the student's Average Monthly Earnings (AME) and the leave period.

Leave type	Period	Student gets
Hospitalisation	Up to 60 days	Full AME
Hospitalisation	61st day to 1 year	2/3 AME
Outpatient MC / light duties	Up to 14 days	MC: Full AME Light duties: AME less actual wages
Outpatient MC / light duties	15th day to 1 year	MC: 2/3 AME Light duties: 2/3 AME less actual wages

- AME may refer to the monthly internship allowance paid since commencement.
- Payable only if the allowance is not paid by the employer while the student is on MC / hospitalisation leave.
- Not payable for non-working days such as rest days and public holidays.

4 How to make a claim

Report promptly, retain supporting documents and follow the submission process.

1	**Seek treatment and report the incident**	Seek medical treatment and inform Singapore Polytechnic and RVC Insurance Brokers as soon as possible, and no later than 10 days after the accident.
2	**Pay the medical expenses**	The student pays the medical expenses first and submits the claim for review and reimbursement.
3	**Prepare the documents**	Complete the claim form and compile the required medical, placement and supporting records.
4	**Submit your claim to RVC**	Email the claim documents to corporate@rvc.com.sg. RVC will review the submission and coordinate with the insurer.
5	**Respond to follow-up requests**	RVC will contact you if further information is required and will keep you informed of the claim status and outcome.

Reporting, follow-up and assessment

Keep originals: Retain medical bills, receipts and MCs for at least 1 year for verification or audit.

Processing: Timing depends on the circumstances, medical evidence and completeness of documents. The earlier factsheet indicated that some claims may take 1 to 6 months.

Medical assessment: The treating doctor may assess permanent incapacity after the injury stabilises; the assessment cost is borne by the student, subject to policy terms.

Documents checklist

- Completed Claim Form
- Medical Certificates (MCs)
- Original final hospital / medical bills and receipts
- Medical reports / doctor's memo / inpatient discharge summary, if any
- Incident report / photographs, if available
- Official Placement Letter
- Allowance / wage records, where applicable
- Police / traffic accident report, if applicable
- Bank account / payment details

5 Exclusions

Key exceptions and policy restrictions.

- Liability attaching solely by virtue of an agreement where it would not otherwise have attached.
- Amounts that could otherwise have been recovered from another party but for an agreement.
- War, invasion, civil war, rebellion, revolution, insurrection, military or usurped power.
- Nuclear weapons material, ionising radiation or radioactive contamination.
- Injury directly attributable to alcohol or a drug not prescribed by a medical practitioner, subject to the policy wording.
- Deliberate self-injury or deliberate aggravation of an accidental injury.
- Certain computer/date recognition failures, asbestos-related liability and terrorism-related loss as set out in the policy wording.

6 Important points and contacts

Coverage conditions, restrictions and policy information.

Important points to note

A. Full-time students only: Part-time students are not covered.

B. Common law: Up to S$10,000,000 for any one claim or series of claims arising from one event.

C. Higher-risk placements: Shipyard / onboard-vessel work is subject to conditions including one intern onboard at a time, maximum working height of 10 metres and an onboard-vessel common-law sublimit of S$500,000 per student / S$2,000,000 aggregate.

D. Key restrictions: Diving / underwater work, wrecking and demolition, petrochemical / chemical power plants / oil companies, shipbuilding / hull construction and offshore platforms or rigs are excluded as stated in the quotation terms.

E. Additional extensions: Subject to policy terms and sublimits, cover includes commuting / meal-break travel within Singapore, motorcycles / pillion riding / two- or three-wheelers, eligible buggy driving, testing / quarantine costs, Singapore sport / social / recreational activities and referred TCM treatment.

Need help? Contact RVC

RVC Insurance Brokers Pte. Ltd.

Email: corporate@rvc.com.sg

Tel: 6734 4267

RVC will coordinate the claim with the insurer.

Important notice

This fact sheet is a guide only. Coverage is subject to the full terms, conditions, exclusions, warranties and limits of the Allianz Insurance Singapore policy, which is the operative document.

The Policy Owners' Protection Scheme is administered by SDIC. Coverage under the Scheme is automatic, subject to the applicable scope and limits.

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