

**Master Contract for Group Personal Accident (GPA) Insurance for Students
Frequently Asked Questions (Schools)**

Q1. Why is MOE procuring the GPA Insurance for Students centrally for all Government and Government-Aided schools?

A1. The Master Contract serves to reduce administrative workload for schools, and it leverages the economies of scale to provide better terms and conditions and higher insurance coverage for the benefit of students.

Q2. Are all schools included in the Master Contract for the GPA Insurance for Students?

A2. All Government Schools (including MOE Kindergartens) and Government-Aided Schools are included in this Master Contract for GPA Insurance for Students.

Participating Independent schools, Specialised Independent schools and Specialised schools, that have opted-in to comply with the Government Instruction Manual (IM) on Procurement, will be able to access this Master Contract for GPA Insurance for Students. However, these participating schools have to raise separate purchase orders in GeBIZ.

Independent schools, Specialised Independent schools and Specialised schools, that have not opted-in to comply with the IM on Procurement, will continue to buy their own insurance for their students and should adhere to the guidelines as stated in the School Safety Handbook.

Q3. Who is insured under the Master Contract for the GPA Insurance for Students?

- a. Are all students covered under the Master Contract?
- b. Are students on exchange programmes insured?
- c. Will students who transfer to the school during the school year be insured?
- d. Are returning Singaporean students (Leave of Absence (LOA) or not enrolled in MOE schools) who are on immersion programme covered?

A3.

a. All MOE-registered students in Government Schools (including MOE Kindergartens) and Government-Aided Schools are covered under the Master Contract for the GPA Insurance for Students.

All MOE-registered students in participating Independent schools, Specialised Independent schools and Specialised schools, (i.e. those who have opted-in to comply with the Government IM on Procurement) will also be covered under the Master Contract for the GPA Insurance for Students. However, these participating schools will have to raise separate purchase orders in GEBIZ.

- b. Foreign students on exchange programmes to Singapore schools will not be insured under the Master Contract.
- c. Students who transfer to the school during the school year will be insured. No adjustment is required for changes in enrolment during the school year.
- d. Returning Singaporean students attending the immersion programme in schools are insured under the Master Contract.

Q4. How are the revised benefits for the GPA Insurance for Students determined?

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A4. MOE has conducted a review on the guidelines for the GPA Insurance for Students and the revised benefits are applied in the Master Contract for GPA Insurance for Students.

Q5. Do Schools need to set aside a budget for the purchase of GPA Insurance in 2024?

A5. For Government Schools (including MOE Kindergartens) and Government-Aided Schools, there is no need to budget for the procurement of GPA Insurance for Students in 2024. Payment will be made by MOE HQ.

Participating schools which have opted-in will have to budget and make payments.

All schools will have to continue to purchase Group Travel Insurance for overseas travels.

Q6. Does the Master Contract for GPA Insurance for Students cover school staff?

A6. All MOE staff are covered under the Work Injury Compensation Act (WICA) by the Ministry of Manpower. In addition, MOE staff can purchase additional insurance coverage through the Public Officers Group Insurance Scheme (POGIS) for their own insurance. The details of the POGIS are on HR Online.

The Master Contract for GPA Insurance for Students does not provide insurance coverage for school staff. However, MOE staff can opt to purchase the GPA insurance from the insurance provider. Please refer to HR Online or the email on HR Infobytes | Group Personal Accident (GPA) Insurance Plan dated 26 December 2023 for more details.

Q7. Does the Master Contract for GPA Insurance for Students cover volunteers?

A7. The Master Contract for GPA Insurance for Students does not provide insurance coverage for volunteers (i.e. adult volunteers or student volunteers who have left the mainstream schools or are with the IHLs) for school activities. Schools should note that they should not use the School Operating Fund to buy insurance for such volunteers.

However, in the event that our mainstream student volunteers suffer from claimable injuries arising from the volunteering in their alma mater (pri/sec) -

- School (alma mater), where the incident happened, to inform current school of the “injured” student volunteer that such a school activity had taken place when the incident/injury happened.
- School (alma mater) to report the incident in SIR.
- Current school of the “injured” student volunteer to process injury claims under the Master GPA.

Q8. What is schools’ involvement under the Master Contract for the GPA Insurance for Students?

A8. Schools are required to verify the claims information through Income Insurance’s online claims portal (<https://studentgpa.incomegroupins.com.sg>) before Income Insurance will process the claims.

Q9. What are the claim processes for the new policy?

A9. Parents are required to submit their claims online and check the claims status through Income Insurance’s online claims portal.

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Q10. Does the policy cover school activities for Direct School Admission (DSA) (DSA-Sec and DSA-JC) prior to the start of school?

A10.

DSA-Sec

DSA-Sec students are covered with the Primary Schools as the GPA Insurance coverage is effective till 31 December. Secondary Schools should seek consent from the students' Primary School before engaging them in activities.

DSA-JC

DSA-JC students are covered with the Secondary Schools as the GPA Insurance coverage is effective till 31 December. Junior Colleges should seek consent from the students' Secondary School before engaging them in activities.

DSA-JC students will be covered under the Master Contract upon the release of the O-level results annually, once they are confirmed to be posted to the junior college.