

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

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

A1. The Master Contract for GPA Insurance for Students serves to reduce administrative workload for schools. It leverages economies of scale to provide higher insurance coverage as well as better terms and conditions for students' benefit.

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

A2. All Government Schools (GS) (including MOE Kindergartens) and Government-Aided Schools (GAS) 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 accident 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 are transferred to GGAS and participating schools during the school year be insured?**
- d. Are students on Leave of Absence (LOA) and returning Singaporean students (not enrolled in MOE schools) who are on immersion programme in schools covered under the Master Contract?**

A3.

- a.** All MOE-registered students in Government Schools (GS) (including MOE Kindergartens) and Government-Aided Schools (GGAS) 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 which 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 GGAS and participating schools during the school year will be insured. No adjustment is required for changes in enrolment during the school year.
- d.** Students on LOA and returning Singaporean students (posted to school by PPSB) attending short-term immersion programme in schools are insured under the Master Contract. Schools need not inform MOE or Income Insurance when these students

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attend the immersion programme. In addition, no adjustment is required for changes in enrolment during this period.

Q4. Do Schools need to set aside a budget for the purchase of GPA Insurance in 2024?

A4. 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 2025. Payment will be made by MOE HQ.

Independent Schools, Specialised Independent Schools and Specialised Schools which have opted in, will have to budget and make payments.

Please note that the Group Travel Insurance plan is a separate policy from the GPA Insurance for Students. All schools will have to budget for and purchase Group Travel Insurance for their overseas travels.

Q5. Does the Master Contract for GPA Insurance for Students cover MOE staff?

A5. The Master Contract for GPA Insurance for Students does not provide insurance coverage for MOE staff. All MOE staff are covered under the Work Injury Compensation Act (WICA) by the Ministry of Manpower.

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 2 December 2024 for more details. Separately, MOE staff can also 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.

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

A6. 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 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 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 (e.g. JC/ sec 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 Contract for GPA Insurance for Students.

Q7. What is schools’ involvement under the Master Contract for the GPA Insurance for Students?

A7. Schools are required to verify the claims information through Income Insurance’s online claims portal (<https://studentgpa.incomegroupins.com.sg>) with supporting documents (for accidents that are complex in nature) before Income Insurance will process the claims.

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Q8. What are the claim processes for the policy?

A8. Parents are required to submit their claims online and check the claims status through Income Insurance's online claims portal at <https://studentgpa.incomegroupins.com.sg>.

Q9. Does the policy cover school activities for Direct School Admission (DSA) (DSA-Sec and DSA-JC) prior to the start of school?

A9.

DSA-Sec

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

DSA-JC

DSA-JC students are covered under their secondary schools as the GPA Insurance coverage is effective till 31 December. Junior Colleges should seek consent from the students' secondary schools 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.