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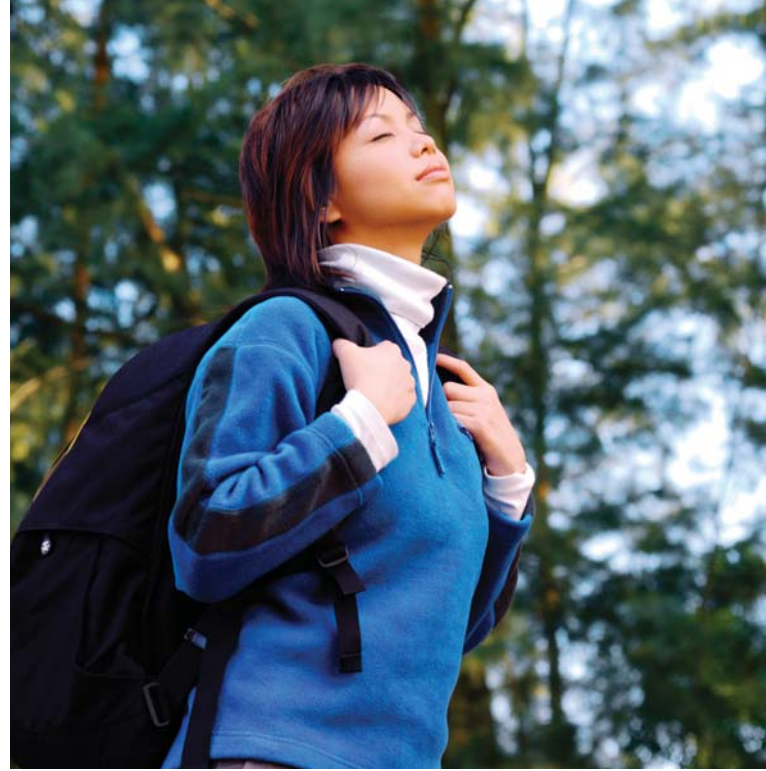
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Student Assist



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This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd.

This Brochure is not a contract of insurance and is intended for general circulation only. The precise terms, conditions and exclusions of this plan are specified in the Policy.

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IT'S REASSURING TO KNOW WE ARE THERE

Congratulations on embarking on your studies overseas! As you explore the exciting world of education abroad. It's the beginning of many hopes, dreams and aspirations that will be fulfilled.

Just before you set off on your journey of experience and opportunities, have you ensured that you are well protected should the unexpected affect your long-term plans?

You may worry about your studies being interrupted due to unforeseen circumstances. Perhaps you fancy trying out some amateur sports and leisure activities while you're away. And since you're overseas, why not travel and see the world during your vacation?

Don't wait. Make the important decision to enjoy complete peace of mind during your studies abroad. While it's great to know that life will always surprise us, it helps to be prepared! Choose to be reassured. Choose Student Assist.

ABOUT TRAVEL GUARD

Travel Guard, an AIG company and worldwide leader in travel insurance and assistance, provides products and services to millions of travellers around the globe, including a wide range of emergency services through its wholly-owned assistance centers located in Asia, Europe and the Americas. Travel Guard helps leisure and business travelers alike solve problems and manage risks. Travel Guard's global reach, unparalleled service quality and proven operational capabilities allows clients to receive best-in-class care. Travel Guard's suite of technology platforms enables seamless integration with all major travel distribution systems and supplier channels. The travel insurance products marketed by Travel Guard are underwritten by insurance company subsidiaries and affiliates of AIG.

CORE BENEFITS

PERSONAL BENEFITS		Max Benefits (\$S)
1.	Accident Medical Expenses Covers medical expenses incurred overseas for injury due to an accident whilst overseas.	\$15,000
2.	Emergency Medical Evacuation Covers all Travel Guard emergency medical evacuation expenses.	Unlimited
3.	Repatriation Expenses Covers all Travel Guard expenses incurred in returning Your remains to Singapore or Your Country Of Origin in the event You suffer death during Your stay overseas.	Unlimited
4.	Felonious Assault & Battery Compensates You for accidental death or injury which You suffer as a result of illegal or unlawful acts such as felonious assault or any criminal act of violence directed at You.	\$75,000
5.	Hospital Visit (2-way) Covers travel and accommodation expenses incurred by a relative to stay with You if You are hospitalized overseas for more than 5 days. Covers the travel expenses incurred by You to return to Singapore to stay with Your immediate family member who is hospitalized for more than 5 days.	\$5,000
6.	Compassionate Visit (2 Ways) Covers travel and accommodation expenses incurred for sending a relative or friend if assistance is required overseas in the repatriation arrangement of Your remains. Covers the travel expenses incurred by You to return to Singapore in the event of the death of Your immediate family member.	\$5,000
7.	Accidental Death & Permanent Disablement Worldwide coverage for accidental death or injury resulting in permanent disablement while You are studying aboard or on vacation anywhere in the world.	\$150,000
8.	Study Interruption Covers the tuition fees paid in advance for the current semester in the event You are unable to continue with Your studies overseas if You suffer from an injury or sickness requiring hospitalization for more than 1 month, a terminal sickness or in the event of the death of an immediate family member.	\$10,000
9.	Sponsor Protection Covers Your unpaid tuition fees in the event of the accidental death or permanent disablement of Your sponsor who is responsible for paying such tuition fees.	\$15,000
TRAVEL INCONVENIENCE BENEFITS		Max Benefits (\$S)
10.	Loss of Personal Baggage (whilst travelling on Common Carrier) Covers loss sustained overseas to Your personal baggage due to theft or misdirection whilst in the care, custody and control of a common carrier. Maximum limit of \$S200 for any article or pair or set of articles.	\$2,000
11.	Laptop Computer Covers loss sustained overseas to Your laptop computer due to burglary, theft or natural disasters occurring at Your permanent place of residence overseas or hotel accommodation whilst You are travelling overseas.	\$1,000
12.	Loss of Travel Documents Covers the cost incurred overseas of obtaining replacements passports and other relevant travel documents including travel and accommodation expenses in the event such travel documents are lost due to robbery, burglary, theft or natural disasters whilst overseas.	\$500
13.	Baggage Delay Pays \$S50/- for each full 6 consecutive hours that Your baggage is delayed whilst overseas and a maximum of \$S50 if Your baggage is delayed in Singapore.	\$500
14.	Travel Delay Pays \$S50/- for each full 6 consecutive hours that the public transport You are arranged to travel in is delayed whilst overseas on a holiday and a maximum of \$S50 if such delay is in Singapore.	\$500

	Max Benefits (\$\$)
15. Personal Liability Abroad Covers You against liability to third parties or damage to their property caused by Your negligence whilst overseas.	\$300,000
16. Overseas Residence Guard Pays for damage (due to fire) to household contents at Your permanent place of residence overseas which was left vacant while You were away for a holiday.	\$3,000
17. Travel Guard Worldwide 24-Hour Assistance Service A full range of 24-hour worldwide emergency & assistance services is available to you absolutely free by calling a reverse call charges to Travel Guard any time of the day.	Included

(Applicable in Optional Benefits - Plan A, Plan B or Plan C)

OPTIONAL BENEFITS

	Plan A	Plan B	Plan C
Accident & Sickness Medical Expenses Additional coverage for medical expenses incurred overseas for injury due to an accident or sickness whilst overseas. Covers medical expenses incurred in Singapore for follow-up medical treatment for such injury or sickness up to a maximum of S\$5,000.	\$20,000	\$80,000	\$120,000
Excess Per Claim For sickness only	\$100	\$100	\$100

Note: Please refer to the Policy for the specific terms, conditions and exclusions. All amounts shown in Singapore dollars.



Important Notes:

1. Eligible Persons – Any individual between fifteen (15) and forty-five (45) years of age, who is enrolled and attending full-time, a registered education institution of higher learning, whilst overseas, and who has paid the appropriate premium for this Insurance.
2. The Insured Person can only be covered under one such policy for the same period.
3. Country Exclusion - AIG Asia Pacific Insurance Pte. Ltd. will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Main Exclusions:

- Acts of war;
- Participation in illegal acts;
- Professional and/or competitive sports;
- Pregnancy or childbirth;
- Suicide or self-inflicted injury;
- AIDS;
- Mental and nervous disorders;
- Pre-Existing Medical Condition (i) for a 6-Months Per Trip Plan Policy shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner and (ii) for 1 Year Plan Policy shall mean any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.

STUDY WITH COMPLETE PEACE OF MIND - APPLY NOW

Student Assist Application Form



The Student

Name: _____

Passport/NRIC No.: _____

Date of Birth: _____

Address: _____

Postal Code: _____

Tel: (HP) _____ (H) _____ (O) _____

Email: _____

Country: _____

Name of Institution: _____

Spouse (Applicable for Family Plan)

Name: _____

Passport/NRIC No.: _____

Date of Birth: _____

Number of Accompanying Child(ren): _____

(For Family Plan, Child or Children shall mean a person below 18 years of age and must not be employed during the Policy period)

The Sponsor (The individual financing the student's overseas education)

Name: _____

Date of Birth: _____

Passport/NRIC No.: _____

Relationship to Student: _____

Choice Of Plan (S\$) Please tick accordingly

INDIVIDUAL

Duration	Type of Plan				Premium
	Core Plan	Core + Plan A	Core + Plan B	Core + Plan C	
6 Months (182 days)	321.00	433.35	770.40	995.10	
1 Year	385.20	572.45	1,134.20	1,508.70	

(Inclusive of 7% GST)

FAMILY

Duration	Type of Plan				Premium
	Core Plan	Core + Plan A	Core + Plan B	Core + Plan C	
6 Months (182 days)	706.20	953.37	1,694.88	2,189.22	
1 Year	847.44	1,259.39	2,495.24	3,319.14	

(Inclusive of 7% GST)

Effective Date

DD MM YY

Expiry Date

DD MM YY

Credit Card Payment



Visa

AMEX

DINERS

Cardholder's Name: _____

Card Account No:

Card Expiry Date:

MM YY

NB: Policy will be issued upon receipt of approval from the respective credit card company. Where a third party's credit card is used, I/We declare that the cardholder has authorized and consented to such use in a Letter of Authorisation.

Parent/Guardian (for students below 16 years old)

Name: (Mr/Ms/Mrs/Dr) _____

Passport/NRIC No.: _____

Relationship to Student: _____

WARRANTY AND DECLARATION:

I hereby warrant and declare for myself and on behalf of all Insured Person(s) in the travelling party as follows:

- I/We hereby declare that I/We have received, read and understood, or have been advised of and understand, the contents of the brochure and any information or material relating to this insurance product.
- I/We understand and agree that no insurance is in force until an Application is accepted by the Company, payment received in full and a Policy is issued.
- I/We are aware of and agree to abide by the Policy's terms, conditions and exclusions.
- I/We are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- I/We are currently in good health, free from all physical impairment and deformity.
- I/We agree and authorise any medical source (including hospitals and clinics), insurance officer or any other organisation to release to the Company at any time any information concerning the Insured Person(s) if required.
- I/We hereby declare that I am/we are ordinarily resident(s) in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)".
- I agree and consent, and if I am submitting information relating to another individual, I represent and warrant that I have the authority to provide that information to AIG. I have informed the individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG, as set out in the contents of the consent clause contained below and the individual agrees and consents, that AIG may collect, use and process my/his/her personal information (whether obtained in this application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) AIG's group companies; (ii) AIG's (or AIG's group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, my/his/her authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in AIG's Data Privacy Policy which include:
 - Processing, underwriting, administering and managing my/his/her relationship with AIG;
 - Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and AIG internal policies;
 - Managing AIG's infrastructure and business operations; and
 - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to (and if submitting information relating to another individual, refer such individual to) the full version of AIG's Data Privacy Policy found at http://www.aig.com.sg/sq-privacy_1030_237853.html before you provide your consent, and/or the above representation and warranty.

I also consent, and if I am submitting information relating to another individual, I represent and warrant that such individual also consents, to AIG, AIG's group companies, service providers and business partners using, processing and disclosing my/his/her personal information to:

- enrol me/him/her in contests, prize draws and similar promotions; and
- contact me/him/her to market other insurance, and/or financial products and/or services of AIG, AIG's group companies and/or AIG's business partners.

IMPORTANT NOTICE:

- Statement pursuant to the Insurance Act or any amendments thereof: You are to disclose in this Form, fully and faithfully, all the facts that you know or ought to know, otherwise, the policy issued may be void and you may receive nothing from the policy.
- Neither the brochure nor the Application Form is a contract of insurance. However, your warranties, declarations and disclosures therein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy.
- This product 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).
- Pre-existing medical conditions are not covered by the policy.

If you or the individual on whose behalf you are submitting information wishes to opt out of being enrolled in contests, prize draws and similar promotions and from receiving marketing messages, please send an SMS to 76161 in the following format "optout-spac->NRIC/FIN number" or call us at +65 6419 3000. Alternatively, you or such individual can opt out via our website at <https://www-411.aig.com.sg/contactus/CustomerForm.aspx>

Signature of Parent/Guardian

Date

Signature of Insured Person
or his/her Authorised Representative

Date

Producer Name:

Producer Code: