



Dear parents/guardians,

Happy New Year and welcome to the new school year 2024. For parents/guardians who just joined our White Sands family, a very warm welcome!

We will continue to be guided by our school vision and mission statements, in addition to our values and motto, in developing our pupils holistically. With the strong partnership between parents and the school, let us continue to make White Sands Primary School a conducive and caring environment where our children forge lasting friendships and wonderful memories learning, growing and excelling together.

### 1. Staff Appointment and Movement

- a) Congratulations to the following staff on their new appointment:
- Mr Mohamed Razlee Bin Bidin (SH PE & CCA)
  - Mr Liew Guan Jie (SH Science)
  - Ms Ng Hui Yin (SH ICT)
- b) We would like to welcome the following staff to the WSPS family:
- Ms Ong Li Ya Sandy (HOD Science)
  - Ms Hafila Delfya Binte Mohammed Rizal (Teacher)
  - Mr Ismail Fahmy Bin Jamil (Teacher)
  - Mr Muhammad Nizal Bin Razali (Teacher)
- c) We would also like to bid farewell to and thank the following staff for their contributions in WSPS:
- Mr Mohd Jamalludin Bin Mohd Affandi (Teacher)
  - Mdm Nadera Bawany (Teacher)
  - Mrs Susan Tan (Teacher)
  - Ms Liu Choy San Shirley (Corporate Support Officer)

### 2. Communications between Parents and School

- a) Below are the email address of the school leaders and key personnel for your reference.

Name	Designation	Email Contact
Ms Audrey Wong	Principal	wsps@moe.edu.sg
Ms Rezina Khan	Vice Principal	wsps@moe.edu.sg
Ms Lina Tiong	Vice Principal Admin	wsps@moe.edu.sg
Ms Jean Tham	School Staff Developer	tham_bao_jing@schools.gov.sg
Ms Emmeline Ong	HOD/EL	ong_chang_ching_emmeline@schools.gov.sg
Mdm Goo Lay Hoon	HOD/Math	goo_lay_hoon@schools.gov.sg
Ms Ong Li Ya Sandy	HOD/Science	ong_li_ya_sandy@schools.gov.sg
Mdm Qiu Suguan	HOD/Mother Tongue Languages	qiu_suguan@schools.gov.sg
Mrs Joycelyn Lok	HOD/CCE	tay_ajing_joycelyn@schools.gov.sg
Mr Alvin Tan	HOD/PE, CCA & Aesthetics	tan_meng_kwang_alvin@schools.gov.sg

Name	Designation	Email Contact
Ms Lim Hui Yuen	HOD/ICT	lim_hui_yuen@schools.gov.sg
Mr Gary Peh	HOD/Student Management	peh_gary@schools.gov.sg
Ms Brenda Ng	HOD/Special Education Needs	brenda_ng@schools.gov.sg
Mdm Erica Cheah	Year Head (P1 & P2)	cheah_tze_yuen@schools.gov.sg
Mr Asraf s/o Salavan	Year Head (P3 & P4) Covering & Subject Head (Student Well-being)	asraf_salavan@schools.gov.sg
Mr Wong Yexiang	Year Head (P5 & P6)	wong_yexiang@schools.gov.sg
Ms Wan Nurin Zahian	Level Head (EL)	wan_nurin_zahian_wan@schools.gov.sg
Mdm Seah Hui Xin	Level Head (CL)	seah_hui_xin@schools.gov.sg
Mr Ismail Bin Kasim	Subject Head (ML / TL)	ismail_kasim@schools.gov.sg
Mdm Roza Bte Rahman	Subject Head (Aesthetics)	roza_rahman@schools.gov.sg
Mr Liew Guan Jie	Subject Head (Science)	liew_guan_jie@schools.gov.sg
Mr Mohamed Razlee Bin Bidin	Subject Head (PE & CCA)	mohamed_razlee_bidin@schools.gov.sg
Ms Ng Hui Yin	Subject Head (ICT)	ng_hui_yin_b@schools.gov.sg
Mrs Beverly Peh	Lead Teacher /Math	cheong_may_fung@schools.gov.sg
Mrs Linda Chan	Lead Teacher/Science	lim_yen_peng_linda@schools.gov.sg
Mr Amos Sim	Senior Teacher/EL	amos_sim_kah_heng@schools.gov.sg
Mdm Naziathul	Senior Teacher/Lower Pri	naziathul_suhailah_ibrahim@schools.gov.sg
Mr Roy Tay	Operations Manager	tay_eng_foo@schools.gov.sg
Mr Tan Tong Mou	Operations Manager	Tan_tong_mou@schools.gov.sg

b) Pupil Handbook Details

All pupils would receive the Pupil Handbook 2024 by the first week of school. Please do spend some time to go through the details provided in the Handbook. We would like to draw parents' attention to the section on gate opening hours, school rules, information for pupils and parents, school uniform, list of offences and possible consequences and school assessment. Thereafter, do acknowledge on page 27 of the Pupil Handbook.

c) Parents Gateway (PG)

Other than emails, phone calls and the pupil handbook as mode of communications, the school uses the PG mobile app to convey important messages and notifications to parents. Developed by MOE and GovTech, PG allows parents to receive information and perform a range of administrative functions such as giving of consent and declaration of travel intention.

d) White Sands on Social Media

Our school maintains a presence on Facebook and Instagram. These platforms are for us to share on the vibrancy of learning in our school, relevant resources, and interesting news. Parents can access and follow the school's official accounts at <https://www.facebook.com/whitesandsprimaryschoolofficial> and [https://www.instagram.com/whitesandsprisich\\_official](https://www.instagram.com/whitesandsprisich_official) (@whitesandsprisich\_official). Please be informed that photos and videos of pupils' involvement during various events and learning experiences will be posted on both Facebook and Instagram, as well as platforms of other educational institutions. Parents are to contact Miss Ng Hui Yin at ng\_hui\_yin\_b@moe.edu.sg if they have any concern on the matter.

### 3. Daily Assembly and Punctuality

In line with the school values, we seek parents' support in ensuring that your child/ward is punctual. Being punctual will imbue the habit of responsibility and develop self-discipline and time management. We would like to remind parents that pupils who are not present for the flag-raising ceremony at the hall/classroom will be considered as late for school.

As we have pre-assembly programmes planned and temperature taking routines, we strongly encourage your child/ward to be in school by 7.30am.

### 4. Pupils' Well-Being

We would like to seek your partnership to inculcate good habits and personal hygiene practices in your children to keep school a safe environment for our pupils.

#### Personal Hygiene

- a) Washing hands with soap/ sanitising of hands when they reach school and before their snack break/ recess.
- b) Wiping down of canteen tables/ desk areas and common shared equipment after using them.

#### Social Responsibility

- c) Seeing a doctor and stay at home if they are unwell.
- d) Wearing a mask and minimise social interactions with big groups if they are recovering from respiratory-related illnesses.

We appreciate your support and will continue to work with you closely. Let us all do our part to exercise personal and social responsibility and stay safe.

### 5. Attendance and Temperature Taking Exercise (ATTEx)

The school will be conducting the Attendance and Temperature Taking Exercise (ATTEx) on **Wednesday, 10 January 2024**. Its objective is to educate pupils on taking personal responsibility for their own health and practising social responsibility. Please ensure that your child/ ward has a working thermometer on the day of exercise.

### 6. School-Parents Engagement and Communication Session (SPECS)

School-Parents Engagement and Communication Sessions (SPECS) is the school's annual platform for School Leaders and teachers to engage parents on the pupils' learning experiences for the year ahead so that parents may provide the necessary support and reinforcement at home. Below is this year's schedule for your convenience to join us on campus for the engagement sessions.

Level	Date	Time
Primary 3 & 4	2 February 2024, Friday	3.00 p.m. – 5.00 p.m.
Primary 5 & 6	16 February 2024, Friday	
Primary 2	23 February 2024, Friday	
Primary 1	8 March 2024, Friday	11.00 a.m. to 1.00 p.m.

Invitations will be sent to parents via PG nearer the dates for the respective levels' engagement sessions. We hope to see you then.

## 7. Remedial Schedule

P6 remedial lessons will be held weekly on Tuesday afternoons in Term 1 after Chinese New Year. Remedial for P5 will start from Term 2. Parents will be notified via PG if your child is selected for remedial lessons.

## 8. Assessment Schedule

Please take note of the assessment schedule in the table below. More details on topics and assessment coverage for the whole year will be sent via PG by 22 January 2024.

Date	Event	Remarks
19 Feb – 1 Mar	P3 to P6 WA1	Dates of the WA1 will be provided by the subject teachers to the class one week before the assessment.

## 9. Co-Curricular Activities (CCA) Schedule for Term 1/ 2024

All our pupils, from Primary 3 to Primary 6, are strongly encouraged to participate in and contribute to one CCA. CCA forms an integral part of our pupils' holistic education where our pupils discover their strengths, interests and talents. It also helps to develop values and life skills that are essential for them to do well in life.

CCA sessions are held on Wednesdays. They begin at 2.15 p.m. and end at 3.45 p.m., unless stated otherwise. Please refer to the table below for the relevant dates. More specific details will be shared by the respective CCA teachers.

### CCA Calendar 2024 (Term 1)

	Dates	P3 to P6
Term 1	Week 1	3-Jan No CCA
	Week 2	10-Jan No CCA
	Week 3	17-Jan CCA
	Week 4	24-Jan CCA
	Week 5	31-Jan CCA
	Week 6	7-Feb CCA
	Week 7	14-Feb CCA
	Week 8	21-Feb CCA
	Week 9	28-Feb CCA
	Week 10	6-Mar CCA

## 10. Group Personal Accident (GPA) Insurance for Pupils

The Ministry has purchased a Group Personal Accident (GPA) insurance plan from Income Insurance Limited (Income Insurance) for all pupils. Information on claims, FAQs and other details pertaining to the GPA insurance plan can be found on Income Insurance's website at <https://www.income.com.sg/studentgpa>. Parents may also refer to the attached GPA Product Fact Sheet Year 2024 on details of the benefits of the GPA insurance, claims procedures and contact persons from Income Insurance.

For claims submission, parents are to submit their claims online and check their claims status through the Income Insurance's online claims portal <https://studentgpa.incomegroupins.com.sg>.

## 11. Starting the School Year Right!

As we begin 2024, it is important as parents, to prepare your child/ward to start the school year off right. This requires some planning to ensure that he/she is prepared. By following these easy tips, not only will you make it a smooth transition into the school year, but your child/ward will come to school with confidence, ready for a successful year ahead.

### a) Set specific goals

Work with your child/ward to determine what they want to achieve this school year. Help them break long-term goals down into smaller goals that they can see themselves achieving. Every little step is important in reaching those goals!

### b) Deliver genuine praise often

Praise your child/ward not only for what they accomplish, but also for what they try to accomplish. Let them know that you believe in them and reflect on any new skill they gained over the year like resilience, time management and responsibility.

### c) Set up a study area

Make study time more effective by creating a distraction-free zone away from the television, tablets and phones. Be sure this area is stocked with necessary supplies like pens, paper, markers, books, magazines that they can use as they are engaged in a task.

### d) Establish a consistent homework routine

Schedule a daily homework time and make it a part of your family's routine right from the start. This also helps children to see that homework is a priority.

### e) Get to know your child's/ward's teachers

One of the most important aspects of any parent-teacher-child relationship is the establishment of regular communication. This will strengthen the relationship in developing healthy skills and habits which will in turn help your children start the school year off right and finish it off successfully.

## 12. Growth Mindset Nuggets #1: G.R.O.W. with Me! @ WSPS

G.R.O.W. with Me! @ WSPS programme is 3 years old this year!

The program was conceptualised in 2021 as the school's signature programme to support pupil well-being and develop their resilience through the inculcation of a Growth Mindset. The acronym G.R.O.W. represents the school's endeavours to develop pupils with a **G**rateful heart and a **R**esilient spirit to **O**vercome obstacles and **W**in together!

Through this progressive 6-year programme with hands-on activities and learning tailored according to the needs/readiness level of the respective levels, White Sandians also learn to develop their 21st Century Competencies and social-emotional competencies. The key elements of developing a Growth Mindset outlined through four broad themes:

- Setting S.M.A.R.T. goals
- Using Positive Language



- Power of 'Yet'
- Practising Gratitude

In the year ahead, White Sandians will continue the journey with us and write their own success stories with your support!

### 13. Major Events and Holidays for Term 1

Date	Event	Remarks
1 Jan (Mon)	<b>New Year's Day</b>	Public Holiday
2 Jan (Tue)	Back to school <b>for P1 pupils only</b>	P2 – P6 pupils do not report to school.
3 Jan (Wed)	Back to school for P2 – P6 pupils	All pupils to report to school.
10 Jan (Wed)	Attendance and Temperature Taking Exercise	For all pupils.
11 Jan (Thu)	Commencement of P3 Swimsafer Programme	Every Thursday (10.30 a.m. – 1.30 p.m.) until 29 Feb. Details have been shared via PG on 3 Nov 2023.
15 Jan (Mon)	Annual SSC Phototaking for P1 and P6 pupils	--
17 Jan (Wed)	Commencement of CCA	For P3 – P6 pupils only
2 Feb (Fri)	P3 and P4 SPECS	More details will be provided at a later date.
10 Feb (Sat) – 13 Feb (Tue)	<b>Chinese New Year</b>	10 Feb – 12 Feb (Public Holiday) 13 Feb (School Holiday)
16 Feb (Fri)	P5 and P6 SPECS	More details will be provided at a later date.
19 Feb (Mon) – 1 Mar (Fri)	P3 – P6 Weighted Assessment (WA) 1	
23 Feb (Fri)	P2 SPECS	
8 Mar (Fri)	P1 SPECS	
9 Mar (Sat) – 17 Mar (Sun)	<b>Term 1 School Holidays</b>	--

Thank you for your kind attention to the above information. Looking forward to a fulfilling Term 1 2024 with your child/ward.

Your partner-in-education,



Ms Audrey Wong  
Principal

**GROUP PERSONAL ACCIDENT INSURANCE FOR STUDENTS**

(Applicable to accident date on and after 1 January 2024)

This is a Group Personal Accident (GPA) Insurance which covers death, permanent and total/partial disability and medical expenses due to an accident. The proximate or triggering causes of injuries must be reasonably attributed to an accident.

**Parents/guardian will have to pay for medical treatments upfront, before submitting claims to Income Insurance Limited (Income Insurance) for reimbursement. Please note the applicable limits and coverage for medical expenses. Ineligible expenses or expenses in excess of the limits will be borne by the students/parents/guardian.**

**Parents/guardian should also take note that medical treatments at private hospitals will typically cost higher, and parents/guardian may need to pay more out-of-pocket expenses if treatment costs exceed the policy's coverage limits.**

**1. Benefit/ Sum Insured for GPA Insurance**

No.	Key Areas	Benefit/ Sum Insured
1.	Accidental Death Benefit	\$50,000
2.	Permanent Disablement (including Second and Third Degree Burns)	Up to 150% of Accidental Death Benefit (as per Schedules of Benefits in Tables 2-4)
3.	Funeral Benefit	\$5,000
4.	Medical Expenses (sum of outpatient and inpatient medical expenses)	<p>Up to \$13,000 for medical expenses incurred up to 365 days from date of accident, and with the following sub-limits:</p> <ul style="list-style-type: none"> <li>a. <u>Outpatient expenses (up to \$2,150 with \$400 sub-limit for treatment by Traditional Chinese Medicine (TCM) practitioners)</u> for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy at <u>Specialist Outpatient Clinics (SOCs)</u> in Restructured Hospitals or at any centres operated by the <u>Singapore Sports Council</u>, treatment by TCM practitioners and ambulance fees.</li> <li>b. <u>Inpatient expenses (up to \$10,850)</u> for inpatient and follow-up treatments after hospitalisation due to an accident including daily room and board expenses (including ICU), capped at \$120 per day, in-hospital consultation, surgery and expenses for other hospital services (e.g. X-rays, MRI, prescription, medical supplies, operating theatre.)</li> <li>c. <u>Reconstructive surgical expenses arising from an accident (up to \$13,000)</u> including medical consultation, test, surgical procedure and medical treatment before/after the surgery.</li> <li>d. <u>Dental treatment expenses (up to \$4,000)</u> for outpatient, inpatient and follow-up treatments due to an accident including minor/day surgery at a clinic/hospital.</li> </ul> <p>For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.</p>

No.	Key Areas	Benefit/ Sum Insured
		<u>Note:</u> <ul style="list-style-type: none"> <li>1<sup>st</sup> treatment must be sought within 30 days from date of accident.</li> <li>TCM Practitioners must be registered with the TCM Practitioners Board &amp; possess a valid practising certificate.</li> <li>Private physiotherapy treatments are not covered.</li> </ul>
5.	Hospitalisation Allowance (overseas and upon return)	\$50 per day of hospitalisation stay (up to a maximum of 50 days)
6.	Temporary/Permanent Mobility Aid, Prosthesis and Other Implants	Up to \$5,000  <u>Note:</u> <ul style="list-style-type: none"> <li>A doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required.</li> <li>Purchase(s) must be made in the name of the insured</li> </ul>

#### Extensions

- Act of God/ convulsion of nature
- Automatic additions, deletions & promotions
- Disappearance, including disappearance resulting from an act of god or convulsion of nature. (Limit: 365 days)
- Comatose state benefit (50% of Accidental Death benefit as an additional pay out; refer to Table 1)
- Drowning, suffocation by smoke, poisonous fumes, gas
- Domestic and nursing assistance expenses (Limit: \$1,000)
- Double indemnity for Accidental Death or Permanent and Total/ Partial Disability whilst on a public conveyance or due to a natural catastrophe
- Exposure
- Food poisoning
- Hijack
- Murder and assault
- Motorcycling
- Strike, riots and civil commotion
- Terrorism including losses caused by terrorist attacks by nuclear, chemical and/or biological substances
- Trauma counselling, psychiatric and psychological treatment for insured's next-of-kin, should insured suffer from death or total/ partial disability from an accident (Limit: \$1,000)
- Injury, illness, disease or Death resulting from complications or related to attacks by venomous or disease transmitting insects, reptiles, amphibians, sea creatures and animals.
- Competitive Sports and Activities of Higher Risks
- "Infectious disease" under the Infectious Diseases Act 1976 due to and arising from exposure in the insured's school premises or during any school-related activity, whether in Singapore or elsewhere.
- Claims arising directly or indirectly or in consequence of invasion, act of foreign enemy, hostilities, acts of terrorism, civil war, civil unrest, civil commotion, strike, riot, rebellion, revolution, insurrection, mutiny, uprising, military coup or other usurpation of power, confiscation, detention, nationalisation, requisition, martial law or state of siege or any events or causes which result in the proclamation or maintenance of martial law or state of siege.
- Heat related injuries (heat stroke and heat exhaustion)

**Table 1: Comatose State Benefit Schedule**

Duration of Comatose	Schedule of Benefits
At least 3 months	25% of Comatose state benefit
At least 6 months	50% of Comatose state benefit
At least 9 months	75% of Comatose state benefit
At least 12 months	100% of Comatose state benefit

**Table 2: Schedule of Benefits for Partial/ Total Disability**

Schedule of Benefits for Partial/Total Disability	
Permanent Total Disablement	150%
Permanent unsound mind to the extent of loss of legal capacity	100%
Loss of 2 limbs or more	100%
Loss of 1 limb	100%
Loss of both eyes	100%
Loss of 1 eye, except perception of light	75%
Loss of 1 limb and 1 eye	100%
Loss of speech and hearing	100%
Loss of speech	50%
Loss of hearing in both ears	75%
Loss of hearing in 1 ear	25%
Loss of 4 fingers and 1 thumb on 1 hand	70% either Right or Left
Loss of 4 fingers on 1 hand	40% either Right or Left

Loss of 1 thumb (2 phalanges)	30% either Right or Left
Loss of 1 thumb (1 phalange)	15% either Right or Left
Loss of 1 finger (3 phalanges)	10% either Right or Left
Loss of 1 finger (2 phalanges)	7.5% either Right or Left
Loss of 1 finger (1 phalange)	5% either Right or Left
Loss of all toes on 1 foot	15%
Loss of big toe (2 phalanges)	5%
Loss of big toe (1 phalange)	3%
Loss of any one other toe	1%
Fractured leg or patella, with established non-union	10%
Shortening of leg by 5cm	7.5%

**Table 3: Schedule of Benefits for Third Degree Burns**

Schedule of Benefits for Third Degree Burns	
<b>Damaged as a % of total surface area of Head</b>	
Equal or greater than 8%	100%
Equal or greater than 5% and less than 8%	75%
Equal or greater than 2% and less than 5%	50%
<b>Damaged as a % of total surface area of Body</b>	
Equal or greater than 20%	100%
Equal or greater than 15% and less than 20%	75%
Equal or greater than 10% and less than 15%	50%

**Table 4: Schedule of Benefits for Second Degree Burns**

<b>Schedule of Benefits for Second Degree Burns</b>	
<b>Damaged as a % of total surface area of Head</b>	
Equal or greater than 8%	8%
Equal or greater than 5% and less than 8 %	6%
Equal or greater than 2% and less than 5%	4%
<b>Damaged as a % of total surface area of Body</b>	
Equal or greater than 20%	8%
Equal or greater than 15% and less than 20%	6%
Equal or greater than 10% and less than 15%	4%

## 2. Coverage

The GPA Insurance covers each student when that student is:

- (a) In his or her school;
- (b) Participating in the school's activities, or any activity related to the school, including Home-Based Learning (HBL), Co-Curricular Activities ("CCAs") and sports, regardless of the time at which such activities are conducted and whether the activity is conducted in the school, in Singapore, or elsewhere;
- (c) Commuting from (or to) his or her place of residence, including a hostel, to (or from) either the school's premises or the place where an activity covered by the GPA Insurance will be conducted, including any reasonable deviations. For the avoidance of doubt, the student's place of residence may include a place that is not in Singapore;
- (d) In the case of a primary-level student, in addition to sub-paragraphs (a), (b) and (c):
  - i) In the student care centre located in his or her school;
  - ii) Participating in any activity conducted by the abovementioned student care centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the student care centre, in Singapore, or elsewhere; and
- (e) In the case of a kindergarten-level student, in addition to sub-paragraphs (a), (b) and (c):
  - i) In the KCare Centre associated with his or her MOE Kindergarten located in his or her school; and
  - ii) Participating in any activity conducted by the abovementioned KCare Centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the KCare Centre, in Singapore, or elsewhere.

## 3. What is not covered?

- a) Treatment incurred more than 365 days from date of accident.
- b) Treatment for an injury not as a result of an accident.
- c) Private Physiotherapy or alternative treatment (e.g. chiropractor, herbalist, podiatrist, naturopathy, Ayurveda).
- d) Non-prescribed medication or mobility aids (such as crutches, wheelchair, etc).

#### 4. SUMMARY OF CLAIMS PROCEDURES

All claims should be submitted as soon as possible subjected to a cap of 365 days from the date of accident.

<p><b>New Claim Submission</b></p> <ol style="list-style-type: none"> <li>1. Go to Income Insurance’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>2. Click on “New/Follow up Accident Claim”</li> <li>3. Select “New Claim” Under “Claim Type”</li> <li>4. Complete online claim form</li> <li>5. Upload tax invoice(s), receipts (outpatient/inpatient claims) and required documents</li> <li>6. Confirmation email will be sent to parents or students, and school administrator</li> </ol>	
<p><b>Follow Up Claim Submission</b></p> <ol style="list-style-type: none"> <li>1. Go to Income Insurance’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>2. Click on “New/Follow Up Accident Claim”</li> <li>3. <b>Select “Follow Up Claim” Under “Claim Type”</b></li> <li>4. Upload tax invoice(s), receipts (outpatient/inpatient/dental claims) and required documents</li> <li>5. Confirmation email will be sent to parents or students, and school administrator</li> </ol>	
<p><b>Enquiry on Status of Claims</b></p> <ol style="list-style-type: none"> <li>1. Go to Income Insurance’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>2. Click on “Check Accident Claims Status”</li> </ol>	
<p><b>Required Documents</b></p> <ol style="list-style-type: none"> <li>1. For hospitalisation or day surgery, a copy of Inpatient discharge summary/ Day surgery form/ Attending physician's medical report</li> <li>2. Police report, if applicable</li> <li>3. If you have submitted a claim to any third party who has reimbursed your bills (e.g. other insurance policies/ insurers/ your employers), please submit copies of the following documents:             <ol style="list-style-type: none"> <li>a. Reimbursement letter/ claim settlement letter from other source</li> <li>b. Copy of the Shield Plan's settlement letter if there is any payment by Medisave-approved Integrated Shield Plan.</li> </ol> </li> <li>4. School incident report with simple case description of nature of accident for all claims (To be submitted by Schools).</li> </ol> <p>Please note that the list of documents above is not exhaustive. Other documents may be requested if necessary.</p>	

#### CONTACT DETAILS

CLICK on [www.income.com.sg](http://www.income.com.sg)

CALL our hotline at 6332 1133  
 Mon – Fri 9.00am to 6.00pm  
 Sat, Sun & Public Holiday – Closed

#### ZONE REPRESENTATIVES

NORTH	Alvin Tan	91172222	alvin.tankc@income.com.sg
SOUTH	Edmund Tan	96673188	edmund.tankh@income.com.sg
EAST	Su Yixi	90220777	yixi.su@income.com.sg
WEST	Cary Pang	96390136	cary.pang@income.com.sg

**IMPORTANT NOTES**

This is for general information only. The terms and conditions of Group Personal Accident Insurance for Students are found in the master policy contract.

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 Insurance or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 27 December 2023.