



# Kranji Primary School

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## School Vision:

Joyful Learners,  
Gracious Citizens,  
Champions in Life

## School Mission:

Nurturing Minds,  
Engaging Hearts,  
Building Character

Ref No: 2021/T1/W1/006G

6 January 2021

Dear Parents/Guardians,

### From the Principal's Office – January 2021



A Happy New Year to you and a warm hello from Kranji Primary!

#### Nurturing Future-Ready Learners

Kranji Primary School is committed to provide a forward-looking learning experience in the school so that all our students can be future-ready at the end of their six years with us. The pandemic has accelerated the changes to how our teachers interact with our students, both in the physical classroom and in the online space. Riding on the momentum that home-based learning has created, we are confident that our students are well primed for technology-mediated learning. The Ministry of Education (MOE) is progressively rolling out the use of personal learning devices (PLDs) to all secondary school students from 2021. Taking a leaf from MOE's initiative and in consideration of our students' readiness for technology-mediated learning, our school will be piloting **1:1 Learning Experience for all our P4 students** this year. 1:1 refers to one device for every student, where students will access learning through the device, both in and out of the classroom. We hope to scale this up to our Upper Primary levels in due time. While this programme is a concerted level-wide effort for the P4s, all teachers in KPS are equally committed to bring the experience of learning with technology to our pupils in our other levels.

2021 is also the second year of implementation of our Applied Learning Programme (ALP) that focuses on **Nurturing Joyful Learners through Critical and Inventive Thinking**. Regardless of the Covid situation, we had a good start in 2020, and embarked on the implementation of our repackaged inter-disciplinary Project Work for P3 to P6 students. Students were challenged to apply their concepts and process skills learnt during Math and Science lessons, to solve authentic problems beyond the classroom, using the 5-stage Design Thinking Process and integrating Maker-Centered approaches. To top it off, our specially-designed MakerSpace was officially opened at the end of 2020, and we look forward to bringing the Maker movement into KPS this year. Our lower primary students did not miss much, as they benefited from the weekly Junior Tinkering Programme that exposed them to coding, basic ICT skills, robotics and more, designed and conducted in-house by our own teachers.

On the student front, we have embarked on a collaboration with the National Healthcare Group (NHG) to support us in our efforts to inculcate positive health habits and increase motivation in our students. Since 2020, we have embraced Stanford University Professor Carol Dweck's seminal work on **Growth Mindset**. With NHG's support, Growth Mindset has been infused into various subjects in the P1 curriculum for 2021. For all students, we continue to emphasise our 6 Growth Mindset messages (I Can Grow my Brain; I Love to Learn; I Embrace Challenges; I Give my Best; I Learn from my Mistakes; I Learn from Others) to the entire population in a big way. We are confident that our students will benefit greatly from internalising these 6 messages and enacting them in their daily lives.

2020 has been a bumper year for the school in terms of Staff Achievements. Our colleagues achieved various national-level awards like Outstanding Youth in Education Award, LEAP Award, Associate of Academy of Singapore Teachers (Researcher) Award, and 10 MOE Service Excellence Silver Awards. This is testament to the quality educators that we have in our midst at Kranji Primary School.

I thank all parents for giving Kranji Primary School the privilege of educating your child alongside you. I would like to take this opportunity to wish you and your child a very fulfilling and successful year ahead! Let's look forward to a safe and rewarding journey ahead together.

Your Partner in Education

Mdm Goh Meei Yunn  
Principal

## **1. Student-Related Matters**

### **1.1 Keeping our Kranjians Safe**

Since the start of the Covid-19 situation, the school has done our utmost to keep the school clean and safe for the children so that learning can continue. As parents/guardians would understand, any compromise on the measures taken would mean that the school could be closed, and learning and even assessments would be affected. In view of this, we seek parents'/guardians' partnership in reinforcing the message to your child/ward on adhering to our safe management measures. This includes wearing their masks all the time; practising safe distancing; wiping down after themselves after each lesson; and frequently washing their hands and practising good personal hygiene.

Most importantly, we hope for your cooperation to practise social responsibility and keep your child/ward at home when your child or any adult household member is a confirmed COVID case, issued with Home Quarantine / Stay Home Notice, or have flu-like symptoms such as fever or cough. Please inform your child's Form Teachers or the school's General Office if any of the above is applicable to your child.

### **1.2 Co-Curricular Activities (CCA) Selection and Allocation for Primary 3 to Primary 6**

CCA plays a fundamental role in the holistic and character development of children. Well-organised and implemented CCA can fuel in your child a lifelong interest in a particular activity, be it a sport or a musical pursuit. In our school, it is mandatory for all students in P3 to P6 to participate in a CCA during curriculum hours on Friday mornings from 7.30 am to 9.00 am. CCA will commence on 22 January, Friday. For parents of P3 to P6 students, a letter will be issued soon with more information pertaining to the CCA Option and Allocation process.

### **1.3 Growth Mindset@KPS**

In world-renowned Stanford University psychologist Carol Dweck's seminal book *Mindset: The New Psychology of Success*, students' mindsets and how they perceive their abilities, play a key role in their motivation and achievement. By changing students' mindsets, achievement is enhanced. More precisely, students who believe their intelligence can be developed (a growth mindset) outperform those who believe their intelligence is fixed (a fixed mindset). Having students focus on the process that leads to learning (like hard work or trying new strategies) can foster a growth mindset and harness its benefits. In KPS, we hope to actively cultivate and encourage our students to have a Growth Mindset. We want our students to relish challenges, embrace their mistakes as part of their learning process, value the importance of effort, respond carefully to feedback and take inspiration from others. This is in line with our school values of Resilience and Responsibility. These learning objectives are articulated through the 6 key messages below and will be reinforced to our students.

- I Can Grow My Brain
- I Love to Learn
- I Embrace Challenges
- I Give My Best
- I Learn from my Mistakes
- I Learn from Others

We have introduced a school mascot to our students this year. A tiger was as our mascot because of the positive attributes and values that it possesses. The tiger mascot encourages Kranjians to be resilient, confident and responsible. We hope that the introduction of a mascot fosters and builds unity among the students and staff towards achieving the goals and objectives set by the school.

#### 1.4 Collaboration with National Healthcare Group

Our school has partnered with National Healthcare Group (NHG) on a 3-year collaboration to strengthen our students' total well-being since 2020. As part of the collaboration, our Primary 1 students will undergo a specialized programme that incorporates healthy lifestyle knowledge and practice and builds a Growth Mindset in the students. This programme is tailored and will be introduced to them through their curricular subjects, specifically Physical Health and Fitness (PHF), Form Teacher Guidance Period (FTGP), Programme for Active Learning (PAL) and Character & Citizenship Education (CCE). Through this partnership, we hope to deepen our students' knowledge so they will be able to learn skills to develop their mindset to persevere and to make better nutrition choices to enhance their total well-being.

#### 1.5 Teaching Responsibility to our students

As part of our school-wide effort to inculcate the values of self-discipline and responsibility in our students, we have encouraged them to take ownership of their personal belongings and materials, including oral digital thermometer (ODT) at all times. The school will not allow parents to enter the school to pass items or money to their children except in exceptional cases (e.g. medication for asthma, spectacles for class).

We seek your continued support to **refrain from handing materials to your child through the general office during school hours**. We appreciate your understanding and cooperation.

#### 1.6 Gifted Education Programme (GEP) Screening and Selection Exercise

The GEP Identification Exercise aims to identify pupils with high intellectual potential who will benefit from the enriched curriculum. Below are the dates for the exercise in 2021. More details and consent forms will be issued via Parents' Gateway nearer to the date of the exercise.

Stage	Date	Participants	Papers
GEP Screening Exercise	18 August 2021 (Wednesday)	Primary 3 pupils enrolled in government and government-aided schools	English Language Mathematics
GEP Selection Exercise	19 and 20 October 2021 (Tuesday & Wednesday)	Primary 3 pupils <u>shortlisted</u> after the GEP Screening Exercise	English Language Mathematics General Ability

#### 1.7 Assessment Plan 2021

Assessment is an integral part of the learning process, helping students become self-directed learners and taking ownership for their learning. In Kranji, a variety of weighted and non-weighted assessments are used to provide students with feedback on where they are currently at in learning, and the learning outcomes they need to work towards. This is complemented by further support and interventions by teachers to bridge the learning gaps surfaced from the assessments.

As part of MOE's announcement at Work Plan Seminar in 2018 to reduce School-Based Assessment load, all Weighted Assessments (WAs) have been removed at P1 and P2 since 2019. In addition, P3 and P5 students will no longer sit for the Mid-Year Examination(MYE) starting this year so as to allow a deepening of learning, holistic development, self-discovery and provide students' time to adjust to new subjects and expectations during transition years. The MYE at these two levels will be replaced with WAs that will be used for formative purposes to inform teaching and support learning.

The School Assessment Policy, Holistic Assessment plan, schedule for WA (P3 & P5) or MYE (P4 & P6) will be communicated to the respective levels by the beginning of Term 1 Week 3 through Parents' Gateway. The Table of Specifications for the MYE for P4 and P6 will also be included in the same notification. Details for the End-of-Year Examinations (EYE) for all levels will be shared at the start of Semester 2.

### 1.8 Snack Break

Studies have shown that what students eat during the day has an impact on mental alertness, energy, and overall performance. Since 2016, the schools has provided all students with a 10-minute snack break at 12pm daily. We seek your cooperation to pack healthy snacks for your child/ward. Snacks can be a fruit, a cereal bar or even a packet of milk if your child is not too hungry.

Recommended Snacks : Fruits, wholemeal bread with spread, cereal, muesli bar  
Non-Recommended Snacks : Potato chips, chocolate bars, donuts, cream biscuits, fried food

### 1.9 Insurance Coverage for Students

MOE has purchased a Group Personal Accident Insurance coverage for all students. A copy of the insurance product information sheet from the insurer, NTUC Income, with details on the policy coverage, benefits and claim procedures is attached at **Annex A** for your information and retention.

### 1.10 Updating of Student Particulars (Individual Student Details Report for Year 2021)

The updating of student details, including emergency contact and medical information, is conducted annually at the beginning of the school year to ensure that the school has the most recent contact details and medical information of your child/ward.

Please verify the information on the pre-printed Individual Student Details Report ("ISDR") for Year 2021 to be issued to your child by 8 January 2021, Friday and complete the Medical Declaration on the reverse side. The completed form is to be submitted to your child's/ward's Form Teacher by 13 January 2021, Wednesday.

If there are changes to any of the information listed, please strike out the incorrect information and replace it with the updated data, legibly written next to it.

### 1.11 Catch-up Immunisation for Primary One Students

Please note that with effect from 2021, all unvaccinated **Primary 1 students** will receive notification on a catch-up of the mandatory vaccination doses (measles and diphtheria) via the Health Promotion Board's School Health Service (SHS) in schools. Please read the catch-up immunization clause for P1 students in the P1 ISDR to be issued to you.

Should you wish to make your own vaccination arrangements, you may opt out of this service at HPB's Child Consent Portal (<https://childconsent.hpb.gov.sg>) which is ready from 1 Jan 2021. If you do not opt out, please be informed that your child will be vaccinated by the SHS during their next visit to the school based on the National Childhood Immunisation Schedule (NCIS). For more information, you may visit [www.nir.hpb.gov.sg](http://www.nir.hpb.gov.sg) or email your queries to [HPB\\_SHC@hpb.gov.sg](mailto:HPB_SHC@hpb.gov.sg).

### 1.12 Financial Assistance Scheme

#### A. MOE Financial Assistance Scheme (MOE-FAS)

MOE provides financial assistance to needy Singaporean students under the MOE Financial Assistance Scheme (MOE-FAS). Students can approach the Form Teacher or General Office for an application form. The student must be a **Singapore citizen** enrolled in a Government or Government-aided school and meets either one of the following criteria:

- a) His or her family's gross household income (GHI) at the time of application does not exceed \$2,750 per month; or
- b) His or her family's per capita income (PCI) at the time of application does not exceed \$690 per month

PCI = Monthly GHI / No. of members in the household

<b>MOE-FAS Benefits</b>	
Item	Primary School
School Fees	Not applicable
Standard Miscellaneous Fees	Full waiver of \$6.50 per month
Textbooks	Free textbook
School Attire	Free school attire
Transport Subsidy*	60% of school bus fares for students taking school bus; or \$180 transport subsidy per annum for students taking public transport

*\*If the FAS application approval is not from January, the transport subsidy will be pro-rated accordingly from the month after your application is approved to December of the same year.*

#### B. NEUPC Plus Programme

Schools can also help students from low-income households to own a new computer at an affordable price through IMDA's NEU PC Plus Programme (subject to availability). For details about the NEU PC Plus programme, please visit [www.imda.gov.sg/neupc](http://www.imda.gov.sg/neupc) or contact Tel: 6684-8858 or contact the school's General Office.

#### C. School-Based FAS

Students who do not qualify for the MOE-FAS and are facing financial difficulties can apply for School-Based FAS. Application will be considered on a case-by-case basis. Please contact the school's General Office for any queries.

#### 1.13 Dental Clinic

The dental clinic in our school will be open during the period indicated below. Our students are supported by other dental clinics in primary schools around the area, outside of the period indicated below. More information on the other dental clinics accessible to our students can be obtained from the school's General Office.

##### Operating Period for Dental Clinic in Kranji Primary School

1 April to 31 July 2021

Monday to Thursday: 8am to 5.30pm

Friday: 8am to 5pm

#### 1.14 Student Care Centre ("SCC")

The appointed service provider for 2021 for our Student Care Centre is NASCANS Pte Ltd. Services provided include homework supervision and character development programmes to help develop your child holistically during after-school hours (including school holidays). If you require SCC services, you may enquire at [kjscc@nascans.com](mailto:kjscc@nascans.com) or tel: 9835-8498. Please note this service is available for students who are Singapore Citizens and Singapore Permanent Residents.

#### 1.15 Student Safety – Walking to School

For safety reasons, parents should arrange an adult to send your child/ward (especially lower primary students) to and from school. Students walking home are required to obey all traffic rules when crossing the road. Students from nearby blocks are required to use the covered walkways that are

linked to the school. All students should observe road crossing rules and practise road safety, especially while crossing the road or at busy junctions. Your child/ward should be reminded not to use his or her mobile phone, even with an in-ear attachment, or listen to music through earphones while walking to and from school.

#### 1.16 Student Safety – Cycling to School

Given the hazards that cyclists may encounter, the school is concerned about the safety of students who cycle to school. It is thus important for you to remind your child/ward to take the necessary safety precautions, including but not limited to the following:

- a. Make sure that the bicycle is in good working condition. Bicycles should ideally be fitted with front and rear lights and a bell. You or your child should ensure that the bicycle's brakes, chains, tyres, lights and bell are well-maintained and are in good working order.
- b. Your child/ward should always wear protective gear, such as a helmet, and proper shoes (if there are shoelaces, they should be properly tied) to protect against injury.
- c. Your child/ward should be reminded not to use his or her mobile phone, even with an in-ear attachment, or listen to music through earphones while cycling.
- d. Cycle along bicycle track instead of on the road.
- e. Give hand signal early and clearly.
- f. Obey all traffic rules at all times.

Your child/ward is advised to secure his or her bicycle at the bicycle racks located on the school premises. The school will not be responsible for the loss of, or any damage to, your child's bicycle.

For safety reasons, students (especially lower primary students) are not encouraged to ride their bikes to and from school as they may not know the traffic rules well and possess sufficient skills to ride on roads where the risk of fatal accidents is higher.

#### 1.17 InfoComm Technology (ICT) Acceptable Use Policy

Computing devices are used to support your child's/ward's learning in school and internet access allows your child/ward to share resources and interact with people from all over the world. To ensure that all students have a safe, conducive online learning experience, students are advised to abide by the rules when they are using any computing device (iPads, chromebooks, tablets and laptops) in the school and at home (for devices on loan). Please refer to the Student Handbook (ICT Policy and Admin) for the rules and policy.

## **2. Staff-Related Matters**

### 2.1 Staff Movement

We would like to bid farewell to the following colleagues who have left the school, and thank them for their contributions to the school.

- Mr Mohanadass S/o Jaganathan (Teacher)
- Ms Swee Maye Lin (Teacher)
- Mdm Lim Hwee Ping (Teacher)
- Mdm Nurul Syahira Binti Suhaimi (Allied Educator/Learning & Behavioural Support)
- Mdm Sng Lai Ho (Operations Support Officer)
- Mdm Haliza Bte Bajuri (Science Lab Assistant)
- Mr Chan Keng Huat Alvin (Assistant Desktop Engineer)

The school would like to extend a warm welcome to the following staff:

- Mdm Noorhani Bte Adenan (Teacher)
- Mdm Esther Poh Lay Hong (Administrative Executive)
- Mdm K Rajeswary (Corporate Support Officer)
- Mdm Tan Li Leng (Operations Support Officer)
- Mr Lim Poh Lee (Operations Support Officer)
- Mr Nadhir Hussen Bin Talib (Assistant Desktop Engineer)

### 3. Parent-Related Matters

#### 3.1 Parent Meetings with Form Teachers and Principal

Home-school partnership is important and parents play a vital role in supporting the school's efforts in educating our students. We have scheduled the following dates for parents to meet your child's/ward's Form Teachers and the Principal.

Date	Programme	Time
15 January, Friday	P1 Parents Meeting with Form Teachers and briefing by HODs (Principal's briefing has been completed)	5.00 pm to 7.00 pm
22 January, Friday	P4 Parents Meeting with Form Teachers and Principal	4.00 pm to 6.00 pm
29 January, Friday	P5 & P6 Parents Meeting with Form Teachers and Principal	4.00 pm to 6.00 pm
5 February, Friday	P2 & P3 Parents Meeting with Form Teachers and Principal	4.00 pm to 6.00 pm

The programme consists of Principal's Briefing (P2 to P6) and a virtual classroom engagement with your child's/ward's Form Teachers in the classroom. Due to prevailing national posture and Safe Management Measures in place for Covid-19, all sessions for all levels will be conducted virtually via Zoom. More information will be issued through Parents Gateway soon. All parents are strongly encouraged to make time to attend the session.

#### 3.2 Communication with Parents

As part of the school's efforts to establish and maintain good communication with parents, you would have received a letter from your child's Form Teachers with their contact details by 7 January 2021. If you have any enquiries for any of your child's teachers, you may email the teachers concerned or use the Student Handbook which will be issued as a platform to provide feedback to the teachers. The Student Handbook will be issued to your child/ward by end of January 2021. Alternatively, you may email the school at [kranji\\_ps@moe.edu.sg](mailto:kranji_ps@moe.edu.sg) or call the school office at **6763 4812**, between 7.30am – 6.00pm, Monday – Friday.

We seek your understanding not to contact teachers after 6.00 pm on weekdays and on weekends and appeal to your understanding when teachers do not respond to your phone/email beyond their regular work hours.

To reach out to parents on the school's multiple events and activities throughout the year and showcase the rich experiences your child has in Kranji, we are posting photos of key school events on the school's Facebook and Instagram accounts. To facilitate the easy access of the school's official Facebook and Instagram accounts, QR codes of the two accounts are given below. Do access these accounts and follow us on Facebook or Instagram to keep abreast of happenings in the school.



[www.facebook.com/KranjiPrimarySchool.Official/](https://www.facebook.com/KranjiPrimarySchool.Official/)    [http://www.instagram.com/kranji\\_primary\\_school/?hl=en](http://www.instagram.com/kranji_primary_school/?hl=en)

### 3.3 Photography/Videography

Photographs or video images of students/parents taken at all school activities and events such as classroom lessons, CCA, school camps or school performances may be published on the school's official media platforms (e.g. school publications, school's website, social media channels or other communication channels) and used for briefings, workshops, publicity and other educational purposes. The school may publish photographs, videos and student's works/achievements together with the names of the students and/or class information from time to time. Please notify the school in writing if you do not wish to grant such permission.

Parents, students and visitors are not allowed to take photos/videos within the school unless approval is granted by an authorized school staff.

## 4. **School-Related Matters**

### 4.1 Safety and Security

#### 4.1.1 Parents/Visitors to School

Parents/visitors are requested to obtain a Visitor's Pass from the Security Officers before entering the school. All parents and visitors are required to produce proof of identity (physical NRIC/equivalent form of identification (ID) document such as driving licence, work permit or passport) for school's verification. School will record the information of the parents and visitors (full name, NRIC/ID number, purpose, contact etc.) for purpose of contact tracing in an emergency or for investigation of incidents.

In addition, parents/visitors would be required to have their temperature taken and be visually screened at the Guard Post. Parents/Visitors who are unwell would be required to reschedule their appointment to another day when they are well, or be served via alternate means. Parents/Visitors should complete a travel declaration form, if necessary, and check-in/out on SafeEntry.

Upon entry, all parents/visitors are to proceed to the General Office after obtaining the Visitor's Pass before proceeding to other parts of the school.

Parents who wish to see any staff members are requested to make an appointment before coming to school. This will minimize disruption to class or school activities and facilitate time management for both parties. To contact the teachers, you may:

- Call the General Office at Tel: 6763-4812 to leave a message
- Write a message in the Student Handbook

Parents who are waiting for your child/ward outside the school gates during dismissal time are advised to ensure safe distancing from one another.

For safety reason and safe distancing, parents/visitors are not allowed to enter the school during recess time and dismissal time for the purchase of school uniform/textbooks.



#### 4.1.2 School Gate Opening Hours

##### A. For parents/guardians dropping off students by vehicle

	<b>Main Gate A1 (Entry and Exit)</b>
Monday to Friday	6.30 am to 7.30 am
Saturday, Sunday & Public Holiday	Closed

Please adhere to the following:

- (a) While driving inside the school compound, please adhere to the speed limit within the school and follow the instructions from our security personnel.
- (b) To facilitate a quick drop-off, your child/ward should be ready with his/her school bag and seated on the left-hand side of the vehicle.
- (c) Parking is strictly not allowed inside the school at all times.

##### B. For students entering/leaving the school on foot

	<b>Gate A</b>	<b>Gate B</b>	<b>Gate D</b>	<b>Gate C</b>
Monday to Friday (During School Term)				
Visitors <sup>^</sup>	7.30 am to 6.00 pm	See Remark <sup>^</sup>	See Remark <sup>^</sup>	See Remark <sup>^</sup>
Students	6.30 am to 6.00 pm	6.30 am to 7.30 am  1.30 pm to 2.15 pm	6.30 am to 7.30 am  1.30 pm to 2.15 pm  6.45 pm to 7.00 pm	For pick-up of Student Care Centre students before 6.45 pm only.
<u>After-School Programme (Non-CCA): Monday &amp; Thursday</u>				
Students	6.30 am to 6.00 pm	2.45 pm to 4 pm	2.45 pm to 4 pm	Closed
Saturdays, Sundays & Public Holidays				
Visitors & Students	Closed	Closed	Closed	Closed

<sup>^</sup>All visitors are kindly requested to sign in and sign out at the Security Guard house at Gate A1.

#### 4.2 2021 MOE Kindergarten Open House Virtual Event

MOE will be conducting the 2021 MK Open House Virtual Event on 30 Jan 2021 (Saturday), 10 am to 10.45 am, followed by sharing (including a virtual tour) by the MOE Kindergartens at the assigned time slot (11 am to 12 pm or 12 pm to 1 pm). Interested parents may visit the website (<http://moe.gov.sg/mk>) to find out more details and sign up for the event.

#### 4.3 Public Holidays and Major School Events

Please take note of the public holidays and major school events scheduled for Term 1.

<b>Date</b>	<b>Event</b>	<b>Time</b>	<b>Remarks</b>
15 January, Friday	P1 Parents Meeting with Form Teachers	5.00 pm to 7.00 pm	Forms will be issued via Parents Gateway
18 January, Monday	Commencement of After School Programme (ASP) (For selected students only)	Please refer to consent form for the time and day allocated to your child.	Selected students will be informed and forms will be issued via Parents Gateway

<b>Date</b>	<b>Event</b>	<b>Time</b>	<b>Remarks</b>
22 January, Friday	Commencement of CCA (during curriculum time)	7.30 am to 9.00 am	
	P4 Parents Meeting with Form Teachers and Principal	4.00 pm to 6.00 pm	Forms will be issued via Parents Gateway
29 January, Friday	P5 & P6 Parents Meeting with Form Teachers and Principal	4.00 pm to 6.00 pm	Forms will be issued via Parents Gateway
5 February, Friday	P2 & P3 Parents Meeting with Form Teachers and Principal	4.00 pm to 6.00 pm	Forms will be issued via Parents Gateway
8 February, Monday	Commemoration of Total Defence Day	During School Hours	
11 February, Thursday	Chinese New Year Celebration	7.30 am to 9.30 am	
12 February, Friday	Chinese New Year Public Holiday		Students need not report to school. School will resume on 16 February, Tuesday
15 February, Monday	Chinese New Year School Holiday		
11 March, Thursday to 13 March, Saturday	P5 Adventure Camp (Non-residential)		More information will be communicated through Parents Gateway
13 March, Saturday to 21 March, Sunday	Term 1 School Holidays		School will resume on 22 March, Monday

**GROUP PERSONAL ACCIDENT INSURANCE FOR STUDENTS**

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.

**1. Benefit/ Sum Insured for GPA Insurance – For Year 2020**

No.	Key Areas	Benefit/ Sum Insured
1.	Death Benefit	\$50,000
2.	Permanent Disablement (including Second and Third Degree Burns)	Up to 150% of 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> <p>a. <u>Outpatient expenses (up to \$2,150 with \$400 sub-limit for treatment by TCM practitioners<sup>1</sup>)</u> for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy<sup>2</sup> at <u>Specialist Outpatient Clinics (SOC)</u> in restructured hospitals and <u>Singapore Sports Council</u>, treatment by chiropractors<sup>3</sup>, dental treatments and ambulance fees.</p> <p>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 (including ICU), capped at \$120 per day, in-hospital consultation and surgery expenses, for other hospital services (e.g. X-rays, MRI, prescription, medical supplies, operating theatre.)</p> <p>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.</p> <p>For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.</p> <p><u>Note:</u>  <sup>1</sup> TCM Practitioners must be registered with the TCM Practitioners Board &amp; possess a valid practising certificate.  <sup>2</sup> Private physiotherapy treatments are not covered.  <sup>3</sup> Chiropractor must be registered with the Chiropractic Association of Singapore.</p>
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	<p>Up to \$5,000</p> <p><u>Note:</u> A doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required.</p>

## 2. 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 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 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 (Cap. 137) 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.

**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**

<b>Schedule of Benefits for Third Degree Burns</b>	
<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%

### 3. 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 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 kindergarten, which may not be located in that kindergarten; 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.

#### 4. 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 (treatment such as herbalist, Podiatrist, Naturopathy, Ayurveda).
- d) Non-prescribed medication or mobility aids (such as crutches, wheelchair, etc).

#### 5. SUMMARY OF CLAIMS PROCEDURES

All claims should be submitted within 365 days from the date of accident.

<p><b>Online Submission</b></p> <ol style="list-style-type: none"> <li>Go to Income’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>Complete online claim form.</li> <li>Upload tax invoice(s), receipts (outpatient/inpatient claims) and required documents.</li> <li>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>Go to Income’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>Click on “New/Follow Up Accident Claim”.</li> </ol>
<p><b>Enquiry on Status of Claims</b></p> <ol style="list-style-type: none"> <li>Go to Income’s GPA portal at <a href="https://studentgpa.incomegroupins.com.sg">https://studentgpa.incomegroupins.com.sg</a></li> <li>Click on “Check Claims Status”.</li> </ol>
<p><b>Required Documents</b></p> <ol style="list-style-type: none"> <li>For hospitalisation or day surgery, a copy of Inpatient discharge summary/ Day surgery form/ Attending physician's medical report.</li> <li>Police report, if applicable.</li> <li>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> </ol> <p>Please note that the list of documents above is not exhaustive. Other documents may be requested if necessary.</p>
<p><b>Please submit any hard copy claim documents to : NTUC Income Insurance Co-operative Limited (if required)</b></p> <p>c/o 1 Commonwealth Lane, #02-13, One Commonwealth Singapore 149544</p>

## CONTACT DETAILS

### CLICK

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

### CALL

our hotline at 6332 1133  
Mon – Fri  
8.30am to 8.30pm  
Sat & Sun – Closed

### ZONE REPRESENTATIVES

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## 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 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 January 2020.