



Group Personal Accident Insurance for HomeTeamNS Ordinary Members Frequently Asked Questions (FAQs)

- 1. Who is covered under GPA insurance?**
Registered Ordinary Members of HomeTeamNS who are 70 years old and below.
- 2. Does this policy provide worldwide coverage?**
Yes, provided that the maximum period outside Singapore is not more than 182 consecutive days at any one time.
- 3. If I am to be stationed overseas for a period of time, will my personal accident Policy cover me?**
You must be away overseas for a period no longer than 6 consecutive months at a time.
- 4. How do you define an Accident?**
“Accident” is defined as a sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any illness or medical condition.
- 5. Can I claim for medical expenses incurred due to an accident?**
No, this policy does not cover the cost of medical treatment.
- 6. If my injuries prevent me from working, will I be compensated?**
No, this policy does not cover you for loss of income.
- 7. Does this policy provide coverage when I’m engaged in my SPF / SCDF duties?**
No, this policy does not cover you whilst you are on duty.
- 8. When will my GPA cover be terminated?**
Your cover will automatically be terminated on the earliest happening of any one of the following events:
 - (a) When You’re no longer a Registered Ordinary Member of HomeTeamNS;
 - (b) When You’re above 70 years old;
 - (c) Your death;
 - (d) 23:59 of 31 July 2021.