

## **Group Personal Accident (GPA) Insurance for the benefits of HomeTeamNS Ordinary Members**

**Period of Insurance: 1 August 2023 to 31 July 2024**

### **Frequently Asked Questions (FAQs)**

**1. Who is covered under this GPA insurance?**

All valid and registered Ordinary Members of HomeTeamNS who are 70 years old and below.

**2. Does this policy provide worldwide coverage?**

Yes, provided the maximum period that you are 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 this GPA policy cover me?**

Yes, provided you are only away overseas for a period not exceeding 6 consecutive months at a time.

**4. How is an Accident defined?**

'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 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. The purpose of this policy is to cover you for injuries sustained outside National Service duties.

**8. When will my GPA cover end?**

Your cover will automatically be terminated on the earliest happening of any one of the following events:

- (a) When you're no longer a valid Ordinary Member of HomeTeamNS.
- (b) When you're above 70 years old.
- (c) Upon your death
- (d) 23:59 of 31 July 2025