

[Insert School Letterhead]

Dear Parents/Guardians,

This note informs you about the Ministry of Education's Group Personal Accident (MOE GPA) Insurance Plan for Students.

The MOE GPA insurance is provided for all students in government and government aided schools at no cost to parents. This insurance covers students for accidents that may occur during school hours, during school-related activities, and while students are travelling directly to and from school, subject to the policy's claim limits.

We strongly recommend that students seek treatment at public healthcare institutions to ensure sufficient coverage under the MOE GPA insurance scheme. As private hospitals charge significantly higher medical costs, there may be more out-of-pocket expenses for parents/guardians as there are caps to the MOE GPA insurance. Please note that all claims are subject to the policy terms and conditions.

Please refer to the attached detailed factsheet that outlines the specific coverage details, online claim procedures, and important terms and conditions.

Thank you.

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Name of School Staff

Designation