FEE PROTECTION SCHEME (FPS)

In compliance with the Private Education Act 2009, all students' course fees must be insured under the Fee Protection Scheme (FPS). Dulwich College (Singapore) has appointed LONPAC Insurance Bhd as the FPS provider, and pays the FPS insurance’s premiums on each student’s behalf.

The FPS Insurance offers insured students protection against the following events:

i. Loss of course fees paid in advance by the insured student to Dulwich College (Singapore) and not refunded, if the student cannot start or complete his/course due to Dulwich College (Singapore) becoming insolvent or being required by the Singapore authorities to cease operations.

ii. Dulwich College (Singapore) fails to pay the sum awarded by the Singapore State Courts to the insured student, where such award relates to a dispute between Dulwich College (Singapore) and the insured student on course fee paid by the insured student to Dulwich College (Singapore).

iii. SGD$5,000/10,000 coverage for each insured student for accidental death or permanent disability by accident.

The FPS insurance coverage is for the course fees only and is not required for the GST portion of the fees billed. The application fee and capital levy are not subject to FPS.

Upon payment of the insurance premium, Certificate of Insurance will be issued by LONPAC Insurance Bhd to the insured student’s parent’s email. A copy of the Certificate of Insurance can be obtained from Dulwich College (Singapore) Finance Department.

See Master Insurance Certificate

CLAIM PROCESS

The insured student needs to produce his/her Certificate of Insurance and original course fees receipts when submitting a claim under FPS insurance. LONPAC Insurance BHD will notify all insured students of the relevant claim procedures that must be followed.

In the event that a student and/or parent (on student’s behalf) needs to make a claim, CPE (or any Singapore Government Authority) will take charge, inform all affected parties, and organise the claims pay-out if necessary.

Affected students and/or their parents will be advised of the steps they would need to follow in order to file an FPS claim during the claim process.
Documents to submit in the event of a FPS Claim:

a) Valid Student Contract;

b) Receipts of all invoices and bills related to their studies as per the student contract;

c) Identity card, passport and other proof of identity;

d) FPS Certificate of Insurance.