



STUDENT HANDBOOK 2026-27

OWIS Digital Campus



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Student Handbook 2026 to 2027

This handbook sets out the key expectations, routines and support structures for students and families at OWIS Punggol. It should be read together with the linked guidelines, policies and appendices.

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1. Welcome

Welcome to OWIS Punggol. This handbook helps students and parents understand how the school operates and what we expect from all members of our community. It brings the most important whole school information into one place. Stage specific operational detail is set out in the appendices.

2. About OWIS Punggol

OWIS Punggol is a private education institution (PEI) in Singapore. The school serves students from Early Childhood to Grade 12 and offers a pathway from the IB Primary Years Programme to Cambridge courses in Secondary and the IB Diploma Programme and A-Level programme in Grades 11 and 12.

Item	Details
School name	One World International School, Punggol Campus
Address	27 Punggol Field Walk, #01-02 Global Village Campus, Singapore 828649
Main telephone	+65 6914 6700
General email	frontdeskpg.owissin@globalschools.com
Website	www.owis.org/sg

3. Home of OWIS Punggol and Kindness

At OWIS Punggol, we want students to be curious, kind, resilient and ready to support one another. Being a member of the OWIS community means learning with purpose, showing character and contributing positively to the community.

Our vision and mission guide the way we learn, lead and work together.

Vision

Our vision is to provide world class affordable education with a strong emphasis on values, collaboration, creativity and service to others.

Mission

Our mission is to develop inquiring, compassionate and reflective lifelong learners who respect all cultures and care for our world.

Kindness

Kindness sits at the centre of school life. We expect students to treat others with care, speak respectfully, include others and make choices that strengthen the community. Kindness is not separate from high expectations. It shapes how we learn, lead, compete and resolve difficulties.

The key words below help students understand what this looks like at each stage of the school.

Section of school	Key words
Early Childhood and Primary	Respectful, Responsible, Safe
Secondary, IB Diploma and A-Level	Integrity, Responsibility, Respect

These key words should be visible in classrooms, referred to in conversations with students and reflected in daily routines and behaviour expectations.

4. Key contacts

Please contact the most relevant person below in the first instance. Some contact information is still being checked and may be updated before publication.

Department	Role	Name	Email
School Leadership	Head of Campus	James Morris	hospg.owissin@globalschools.com
Early Childhood and Primary	Early Childhood and Primary Principal	Adrian Deller	vppg.owissin@globalschools.com
Secondary	Secondary Principal and A-Level Coordinator	Christopher Jupp	vppgl.owissin@globalschools.com
Early Childhood and Primary	Senior PYP Coordinator	Asmita Sharma	cdrypypg.owissin@globalschools.com
Secondary	Senior Secondary Coordinator	Chi Wen Wong	cdrrpg.owissin@globalschools.com
IB Diploma Programme	IB Diploma Programme Coordinator	Jane Lim	jane.lim@globalschools.com
IGCSE Curriculum and Exams	IGCSE Coordinator	Amalanathan Annal Alice Rekha	alice.rekha@globalschools.com
CCA/ECA	ECA & CCA Coordinator	XiaoHong Yu	hongyu.xiao@globalschools.com
Sport	ACSIS Coordinator	Daniel Mather	daniel.mather@globalschools.com
Admissions	Admissions	Ayush Kalani	ayush.kalani@globalschools.com
Parent Communications and Onboarding	Parent Communications	Aboli Wagh	cs1pg.owissin@globalschools.com
Finance	Finance Department	Mohamed Riyaz	financepg.owissin@globalschools.com
Operations	Operations Lead	Daryl Singh	opmgr.owissin@globalschools.com
Transport	Transport Liaison	Shikha Chugh Sarika Sethi	transportpg.owissin@globalschools.com transport1pg.owissin@globalschools.com

5. Academic year and reporting

The school year runs across two semesters. Students do not attend on Singapore public holidays, designated staff professional development days and scheduled Parent Teacher Consultation days.

Parents receive information about student progress through the Three-Way Student-Parent-Teacher Conference and written reports.

A whole school parent orientation is held at the start of the academic year and at the start of Semester Two for new joiners.

The Three-Way Student-Parent-Teacher Conference takes place during both semesters.

A mid-semester report is issued in Semester 1.

An end of semester report is issued in Semester 2.

If a student has joined the school shortly before a reporting point, the school will provide a settling-in update rather than a full report. If a student leaves before the end of the semester, the school will issue a leaver report.

6. School Day and timetable

The school calendar can be downloaded from the school website:

<https://owis.org/sg/punggol-digital-campus/calendar/>

Students are expected to arrive on time and be ready to learn from the official start of the school day. A transition bell sounds five minutes before the end of each lesson in Secondary and IB Diploma.

Stage	Official school day
Early Childhood and Primary	9:00 am - 3:35 pm
Secondary	9:00 am - 3:35 pm (some additional lessons may occasionally be scheduled outside normal school hours to support learning and progress).
A-Level and IB Diploma Programme	9:00 am - 3:35 pm (some additional lessons may occasionally be scheduled outside normal school hours to support learning and progress).

Early Childhood / Primary timetable

Time	Session
9:00 am to 9:15 am	Registration
9:15 am to 10:00 am	Period 1
10:00 am to 10:45 am	Period 2
10:45 am to 11:25 am	Break Time (Period 3)
11:25 am to 11:45 pm	Period 4
11:45 am to 12:30 pm	Period 5
12:30 pm to 1:15 pm	Period 6
1:15 pm to 2:00 pm	Lunch (Period 7)
2:00 pm to 2:45 pm	Period 8
2:45pm to 3:30pm	Period 9
3:30pm to 3:35pm	Dismissal

Secondary, IB Diploma and A-level timetable

Time	Session
8.15 am to 9.00am	Period 0 (this period is outside the normal school day but some additional lessons may occasionally be scheduled during this time to support learning and progress).
9:00 am to 9:15 am	Homeroom/ Attendance
9:15 am to 10:00 am	Period 1
10:00 am to 10:45 am	Period 2
10:45 am to 11:05 am	Period 3 (Break Time)
11:05 am to 11:45 pm	Period 4
11:45 am to 12:30 pm	Period 5
12:30 pm to 1:15 pm	Period 6 (Lunch)
1:15 pm to 2:00 pm	Period 7
2:00 pm to 2:45 pm	Period 8
2:45pm to 3:30pm	Period 9
3:30pm to 3:35pm	Homeroom/ Attendance
3:35pm to 4:30 pm	Period 10 (this period is outside the normal school day but some additional lessons may occasionally be scheduled during this time to support learning and progress).

7. Attendance and punctuality

All students except those involved in extra study classes Period 0 and Period 10) are expected to be in school by 9am. Failure to be on time for school will result in disciplinary action (for those on the school bus discretion will be exercised according to the school bus arrival time).

Regular attendance is essential. Students are expected to attend school consistently and should maintain at least 90 percent attendance across the academic year. Failure to attend 90% of lessons may result in a student not graduating to the next school year.

Parents must inform Reception at frontdeskpg.owissin@globalschools.com and the Homeroom teacher on the first day of any absence.

Where possible, planned absence should be requested in advance using the [school leave request form](#).

Students absent for three days or more due to illness must provide medical documentation on their return.

For contagious illness, the school may require a fit for school note before readmission.

Students who arrive late must report to the office so that attendance can be updated correctly.

8. Arrival, dismissal and collection

Arrival and dismissal must follow school procedures so that students remain safe and supervised.

Parents using private vehicles should use the designated drop off arrangements only.

Vehicles must not wait or park on campus unless authorised.

If a student needs to leave early, a parent must inform the office and obtain an early dismissal slip.

Security will not release a student without the required authorisation.

Parents must collect students on time. There is no open-ended supervision after the end of the school day. Due to ongoing events after school, families should depart from campus by 4 pm unless attending an approved school activity.

Stage specific routines for arrival, collection, independent dismissal and bus departure are set out in **Appendix A** and **Appendix B**.

9. Lunch and snacks

OWIS Punggol operates a cashless canteen system. Meals and snacks can be pre-ordered through the school catering platform.

The school is **NOT** nut-free.

Outside food deliveries will not be accepted.

Students may bring a healthy packed snack and lunch from home.

Students must not bring glass bottles or glass lunch containers.

Water bottles should contain plain water only.

Students cannot use cash to buy food in school.

Stage specific arrangements for eating spaces, supervision and lunch routines are set out in the appendices.

10. Health, safety and medical

Student health and safety are a shared responsibility between home and school. Parents must keep the school informed of any relevant medical information, allergies or ongoing health needs.

Students who are unwell should remain at home.

The school may ask parents to collect a student who has a fever or shows signs of a potentially contagious illness or injury.

In a medical emergency, the school may call an ambulance and will contact parents as quickly as possible.

Emergency contact details must be accurate and up to date at all times.

Detailed medical procedures, return to school expectations and insurance information are set out in Appendix F.

11. Safeguarding

OWIS is committed to safeguarding and promoting the welfare of every student. All concerns about the safety or wellbeing of a student should be reported immediately.

Safeguarding role	Name	Email
Designated Safeguarding Lead	Mr Adrian Deller	vppg.owissin@globalschools.com
Deputy Designated Safeguarding Lead 1	Mr James Morris	hospag.owissin@globalschools.com
Deputy Designated Safeguarding Lead 2	Mr Christopher Jupp	vp1pg.owissin@globalschools.com

The handbook should be read alongside the full [Safeguarding Guidelines](#), which sets out reporting procedures in detail.

12. Behaviour and relationships

We expect students to behave in a way that supports learning, safety and positive relationships. Kindness, respect and responsibility are expected in classrooms, around the campus, online and during all school activities on and off campus.

Positive culture

The school uses positive reinforcement and clear expectations to support behaviour.

Students are expected to treat others with respect and to act with integrity.

Restorative conversations are used where appropriate to rebuild trust and repair relationships.

Bullying

Bullying, including cyberbullying, is not accepted. Students should report concerns to a trusted adult. The school will investigate reports seriously and respond in line with school policy.

Exclusion

Temporary or permanent exclusion may be used for serious breaches of school expectations or where repeated behaviour has not improved despite support.

Items not permitted at school

- Drugs
- Alcohol, including food containing alcohol
- Cigarettes, vapes and related items
- Knives or any item that could be used to cause harm
- Pornographic material
- Lighters and matches
- Chewing gum
- Firearms, including imitation, toy or replica weapons

13. Digital Devices

Digital literacy is an integral part of the curriculum. We educate students to use their devices safely and responsibly. Students must ensure the security of their devices at all times, and the school will not accept responsibility for loss or damage to these often expensive items.

We use a shared iPad model approach for EC to Grade 3. Students in Grade 3 are provided with a school email account which provides a yearlong transition to personal devices.

Grades 4 to 12 students are required to purchase a device directly from the school. **Personal devices are not allowed.** The devices can be ordered using e-consent on MyOWIS portal. Students and their parents must sign an ICT Agreement.

As a school, we use Google Apps for Education. This suite of applications allows easy access and communication between teachers and students. These applications are available when a student is assigned a school email address and will be used for the entirety of the student's enrollment at school.

14. Technology and personal devices

Technology is used to support learning, communication and organisation. Students are expected to use school systems, school devices and personal devices responsibly, respectfully and safely.

Secondary and IB Diploma students may bring a mobile phone or smart watch to school, but it must be switched off and handed in during morning registration. Mobile phones and smart watches are stored securely during the school day and returned at dismissal. Students must not keep a mobile phone or smart watch on their person, in a bag, in a locker or hidden elsewhere during the school day.

Primary students may bring a mobile phone or smart watch to school, but it must be switched off and kept in their school bag as soon as they enter the school gate. Mobile phones and smart watches should remain in their school bag during the school day.

- Students are not allowed to use mobile phones, smartwatches, or any other electronic devices during the school day unless directly related to a learning objective endorsed and approved by the teacher.
- Gaming is prohibited at school unless a teacher directs it for a specific learning purpose.
- Students are permitted to use electronic devices at the end of the school day to confirm pick-up arrangements.

Please note: Photographing, video or audio recording of lessons, events, activities, students and staff, or any school business on a personal device is strictly prohibited.

Please do not call, text, or email your child during school hours. Parents are requested to telephone the reception if they need to contact their child during school hours.

Misuse of mobile phones, smart watches or other personal devices may be managed under the Mobile Phone and Smart Watch Guidelines, Safeguarding Guidelines, Anti-Bullying Guidelines, Behaviour expectations and exclusion procedures, Academic Honesty Policy or acceptable use guidance, depending on the concern.

There are escalating consequences for the misuse of electronic equipment, as given below:

- The first time, the student is reminded of the rule and asked to put the electronic equipment away.
- The second time it is confiscated, the student may collect the device from their class teacher at the end of the school day.
- The third time the device is confiscated, the student must collect it from the Head of School.
- In the event of any subsequent confiscation, the parent will be asked to collect it from the school each time.

Please also note that students are expected to follow the OWIS code of conduct on their social media accounts, and any breaches will be investigated.

Students are strictly prohibited from opening any social media accounts referencing the school, its name, or school staff.

15. School life and opportunities

Students are encouraged to take part in the wider life of the school. These opportunities help students build confidence, relationships and a sense of belonging.

CCA and ECA programmes provide opportunities in sport, the arts, science, technology and other areas of interest.

Student leadership opportunities include the Student Council, House Captains and service initiatives.

The House system supports belonging, teamwork and healthy competition.

Assemblies, cultural events and community celebrations are an important part of school life.

Students may also take part in instrumental tuition and other enrichment opportunities when offered.

Details of current ECA, CCA and enrichment offers are shared separately during the academic year.

16. Communication with parents

The school values direct and respectful communication with parents. Parents should contact the relevant teacher or leader promptly if there is a concern or question.

Parents may request a meeting when needed.

Email is an important communication channel for school matters.

Toddle and Smartlearn are used for key updates, learning information and progress information, depending on the stage.

Three-Way Student-Parent-Teacher Conferences are scheduled during the year to discuss progress and next steps.

Where a matter is urgent or relates to safety, parents should contact the school office directly.

17. Additional needs

OWIS aims to support students with a range of learning and language needs within the limits of the school's resources. Support may include classroom differentiation, English as an Additional Language provision, learning support, counselling referral and collaboration with families.

The school works with parents to determine whether the student's needs can be supported effectively within the school setting.

English as an Additional Language support is not optional where the school has determined that a student requires it. Students may only exit EAL once this has been confirmed by the EAL Coordinator. For more information on EAL, please peruse the following [linked guidance document](#).

18. Complaints, concerns and feedback

- The school wants concerns to be raised early and addressed clearly.
- Raise the matter first with the class teacher, form tutor or relevant member of staff.
- If the issue is not resolved, contact the relevant Coordinator or the Principal.
- If further support is needed, the matter may be escalated to the Head of School.

19. Linked policies and appendices

This handbook should be read alongside the following main policies and documents. Links should be added before publication.

Documents	Purpose
Safeguarding Guidelines	Full procedures for reporting and responding to safeguarding concerns.
Medical and insurance procedures	Student medical support, insurance coverage and claims process.
GSG Mobile Phone and Social Media Policy	Procedure outlining usage of mobile phones and social media

Appendices form part of this handbook and provide stage specific operational detail.

Appendix A: Early Childhood and Primary

Key words for Early Childhood and Primary: Respectful, Responsible, Safe.

A1. Uniform

Students must wear the correct school uniform. House shirts may be worn on Fridays and on designated house event days.

Item	Early Childhood	Primary
Daily uniform	PE uniform daily for comfort and movement	School uniform or PE uniform as required by the timetable
Shoes	Covered training shoes in white, blue, grey or black	Covered training shoes in plain white, blue, grey or black.
Hat	Required for outdoor play and excursions	Required for outdoor play and excursions

A2. Arrival and dismissal

Students may arrive between 8:30 am and 8:55 am and should go directly to their class or designated area.

Early Childhood students must be collected from the Early childhood area on level 2 by a parent or designated adult.

Primary students should be collected from the canteen on level 2 unless written permission for independent dismissal has been given.

Grades 1 and 2 must be accompanied by a parent, designated adult or approved Secondary sibling.

Grades 3 to 5 may leave independently only where written parental consent has been provided.

A3. Transition and movement

Early Childhood to Grade 3 students are accompanied by staff when moving around school.

Grade 4 & 5 students may transition independently where this privilege has been granted.

Students are expected to move calmly, quietly and safely at all times.

A4. Lunch and break routines

Early Childhood students may bring lunch from home or pre-order lunch from the canteen.

Grade 1 - 5 students eat under staff supervision in the canteen.

Grades 1 to 5 use the designated eating areas.

Students must follow adult instructions during break and lunch.

A5. Rainy weather arrangements

When outdoor play is not possible due to rain, haze or lightning, students must move immediately to the supervised indoor area identified by staff.

All students must follow duty staff instructions without delay.

Appendix B: Secondary, IB Diploma and A-Level Students

Key words for Secondary and IB Diploma: Integrity, Responsibility, Respect.

B1. Arrival and dismissal

Students may arrive from 8:30 am and should report to the designated supervised area or tutor room as directed.

Grades 6 to 12 must go to the homeroom by 9:00 am for attendance and submission of mobile phones and smart watches.

All students are expected to be ready for registration at 8:45 am.

Students may leave independently at the end of the school day unless another arrangement has been made.

Students should leave campus promptly after school unless they are attending an approved activity, support session or meeting.

B2. Daily routines

Students are expected to move promptly between lessons during transition times.

Students must bring the correct materials to each lesson and be ready to learn. IB Diploma students generally follow the same timetable as Secondary. Additional lessons, study sessions or subject specific requirements may extend the day.

B3. Lunch and break routines

Students may use the canteen or bring a packed lunch from home.

Students must remain in authorized areas during break and lunch.

Students must keep shared spaces tidy and follow staff instructions.

B4. Personal responsibility

Students are expected to manage their time, belongings and deadlines responsibly.

Students are given a locker to keep personal items safe.

Students must represent the school positively on campus, online and during school events.

Where concerns arise, pastoral and academic staff will work with students and parents to provide support and set expectations.

B5. Uniform & Appearance

Students must wear the correct school uniform. House shirts should be worn on Fridays and on designated house event days.

Item	Secondary
Daily uniform	School uniform or PE uniform as required by the timetable
Shoes	Covered training shoes in plain white, plain blue, plain grey or plain black.
Hat	Required for outdoor play and excursions

Please note that in our Secondary School we wear our school uniform (see below) on Monday-Thursday, and our House shirts and black shorts on Friday. On days where we have PE, students are expected to come to school in their school uniform and change into their PE clothes for their PE class and out of their PE clothes and back into their school uniform once PE is completed. Students should have all clothing and personal items clearly labelled.

Secondary School Uniform (Grades 6 to 10)

Regular Polo Shirt and Regular Long Pants/Shorts/Skorts



PE Shirt and Shorts



Covered Training Shoes (Trainers) in plain white, plain blue, plain grey, or plain black with no patterns or blocks of different colours. "Plain" means shoes or trainers must be a single solid color with zero patterns, bright accents, visible brand logos, or contrasting stitchings.

Hooded jacket plain black/ plain navy/plain dark grey only - (optional). "Plain" means the garment must be a single, solid shade in the colours listed above, with no patterns, prints, stripes, or mixed hues. It also means the item must be free of visible brand logos, text, slogans, or decorative badges unless it is the official school crest".

A Hat is Optional.

A-Level and IBDP Uniform (Grades 11 to 12)

- IB DP polo shirt
- Skorts or Bermuda Shorts or Pants
- PE Shorts
- Covered Training Shoes (Trainers) in plain white, blue, grey, or black
- Hat (Optional)

Hooded jacket plain black/ plain navy/plain dark grey only - (optional). "Plain" means the garment must be a single, solid shade in the colours listed above, with no patterns, prints, stripes, or mixed hues. It also means the item must be free of visible brand logos, text, slogans, or decorative badges unless it is the official school crest".

Personal Appearance

At OWIS Punggol, students are expected to maintain a neat, clean and presentable appearance at all times. Personal presentation reflects respect for oneself, the school community and the learning environment.

Students are expected to adhere to the following standards of a professional appearance:

Hair

- Hair should be **clean, neat, and well-combed** at all times.
- **Only natural hair colours** (e.g., black, dark brown, brown, blonde, auburn, or grey) are permitted.
- Hair that is dyed in **unnatural colours** (e.g., blue, green, pink, purple, red, silver, or other fashion colours) is not permitted.
- Hairstyles should be neat and should not distract from the learning environment.

Nails

- Fingernails should be kept **clean, neat, and of an appropriate length**.
- **Nail polish, gel nails, acrylic nails, and nail art are not permitted.**

Jewellery and Piercings

- Jewellery should be kept to a minimum.
- **Girls may wear one pair of simple stud or small hoop earrings, with one earring in each earlobe only.**
- **Facial piercings and multiple ear piercings are not permitted.**
- Boys are **not permitted to wear earrings or other visible body piercings** while in school or representing the school.

General Appearance

- Students should maintain good personal hygiene.
- Excessive makeup, coloured contact lenses (unless prescribed), and accessories that are deemed inappropriate for a school environment are not permitted.
- Students are expected to present themselves in a manner that reflects the values and expectations of the OWIS Punggol community.

Students who do not meet the school's grooming expectations may be asked to rectify the issue immediately. Repeated non-compliance may result in parental notification and disciplinary action in accordance with the school's Behaviour Management Policy.

B6: Bus Rules

1. Students must follow the instructions of the bus driver, bus attendant, teachers, and school staff at all times.
2. Seat belts must be fastened at all times while the bus is in motion.
3. Students must remain seated at all times and must not change seats, stand, or move around while the bus is moving.
4. Students must board and alight from the bus in an orderly and disciplined manner and wait only in the designated bus bay/waiting area when required.
5. Students must not tamper with emergency exits, doors, windows, safety equipment, or any bus controls. Aisles, exits, and walkways must be kept clear of bags and personal belongings.
6. Hands, arms, heads, and personal belongings must remain inside the bus at all times. Throwing objects inside or outside the bus is strictly prohibited.
7. Dangerous, prohibited, or inappropriate items must not be brought onto the bus.
8. In the event of an emergency, students must remain calm and follow the instructions of the driver, bus attendant, or school staff immediately.
9. Students must treat fellow passengers, bus attendants, drivers, teachers, and school staff with courtesy and respect. Bullying, harassment, fighting, teasing, intimidation, or the use of inappropriate language will not be tolerated.
10. Students must speak softly and avoid shouting, excessive noise, or any behaviour that may distract the driver.
11. Eating and drinking on the bus are strictly prohibited. Students must help keep the bus clean and free from litter and are responsible for any deliberate damage caused to the bus or its equipment.

Failure to comply with these rules may result in disciplinary action and/or suspension of bus privileges.

Appendix C: School Contract

The current student contract is issued separately and should be read together with this handbook.

Appendix D: Academic Honesty

The Academic Honesty Policy is issued separately and applies across the school, with age-appropriate expectations.

Appendix E: School Bus Terms and Conditions

Full school bus terms and conditions are issued separately. Families using the school bus service must read and follow them.

Appendix F: Medical and Insurance Information

OWIS provides a student medical insurance scheme in line with EduTrust requirements. Families should refer to the current insurance provider information, certificate, benefits schedule and guidance issued by the school. Coverage and claims requirements may change from year to year.

F1. What is generally covered

Hospitalisation and day surgery are generally covered, subject to the terms of the insurance policy.

Eligible follow up treatment may be covered where it is linked to hospitalisation or day surgery and falls within the policy timeframe.

Emergency outpatient treatment may be covered for accidents requiring emergency care within 24 hours of the incident.

F2. What is generally not covered

Preexisting conditions are not normally covered.

General outpatient treatment is not normally covered.

General Practitioner bills are not normally claimable unless the policy specifically allows this

F3. How to start a claim

Parents should notify OWIS as soon as possible if they expect to make a claim.

Email cs2ny.owissin@globalschools.com or call +65 6914 6700.

Provide the student's full name as per NRIC or passport, NRIC or FIN number, school admission date, date of birth, gender, nationality and parent email address.

A welcome email from the current claims platform or insurance administrator is usually sent to the email address provided.

Parents should register on the current claims platform or web application after receiving the welcome email.

F4. Submitting documents

All required documents should be uploaded through the current claims platform within the required claim window.

The usual claim window is 30 days from the date of hospital discharge.

Bank details should be included for reimbursement.

Parents should keep original hospital bills and supporting documents.

F5. Reimbursement

The insurance operates on a reimbursement basis.

Parents or guardians pay the hospital directly first.

Eligible claims are reimbursed after documents are submitted and processed.

Claims are usually processed through the current claims platform once the complete documentation has been received.

F6. Claims assistance and provider contact

Contact	Details
School claims support	cs2ny.owissin@globalschools.com +65 6914 6700
Claims platform support	Details will be shared with families through the current provider or claims platform.
Insurance provider	Current insurance provider details will be shared with families each academic year.

Parents should check the current insurance documents for the exact scope of coverage, annual limits, ward entitlement, exclusions and reimbursement process.