



STUDENT HANDBOOK

NEWTON CAMPUS

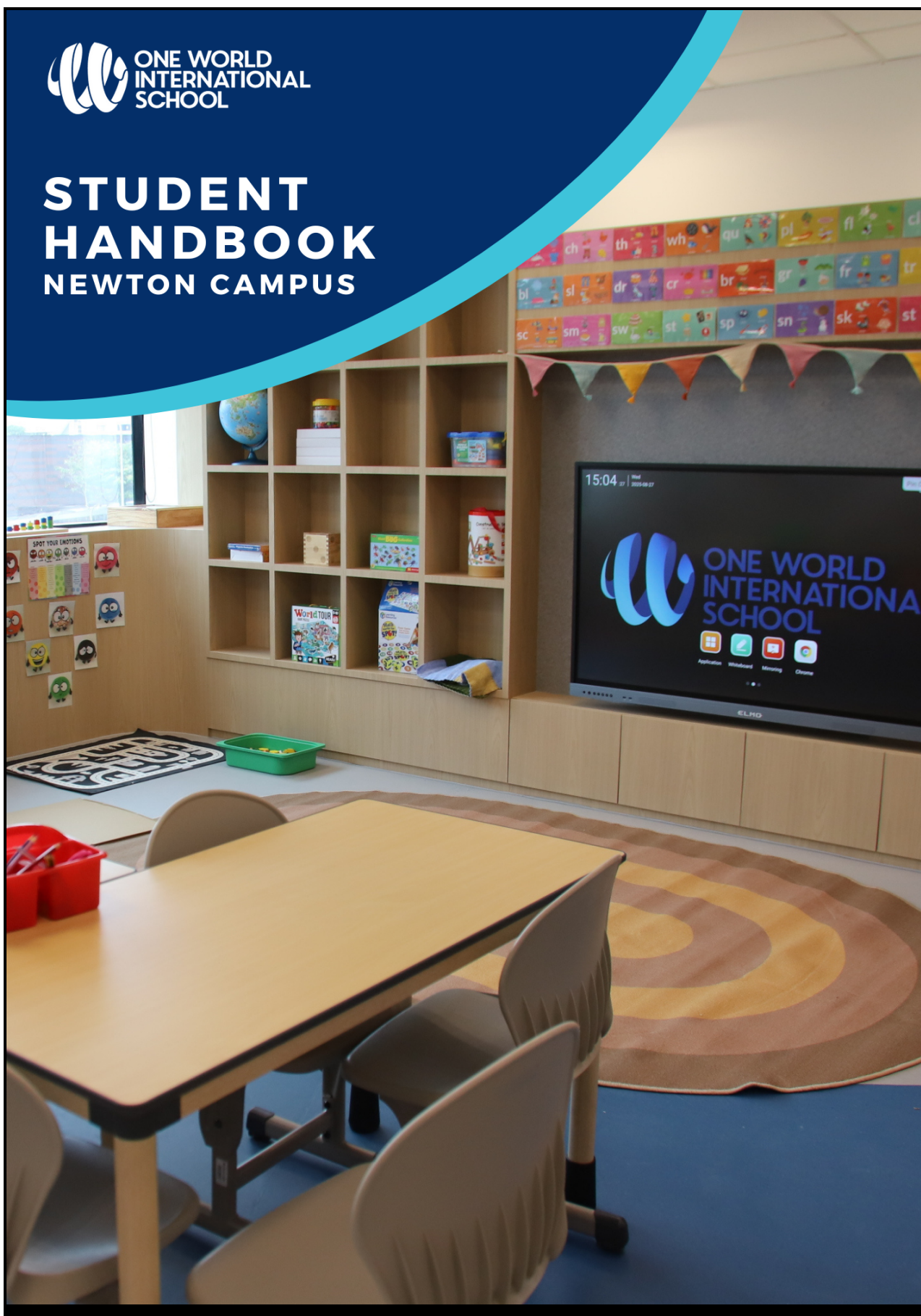


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Welcome to One World International School

If you are new to One World International School (OWIS), we would like to warmly welcome you as a valued member of our school community. Whether your child has just joined us or is transitioning to a new grade, we hope you find this Student Handbook helpful and that it provides you with the information needed to thrive as an integral part of our community.

Starting at a new school is one of the most significant, and sometimes daunting, moments in a young person's life. Some children may be familiar with this experience if they have moved frequently, while for others, it may be the first time they have left the familiar surroundings and people of their home country.

We appreciate your feedback as your family settles into the OWIS community, and we aim to work together as a team to ensure that your children have the best possible experience at our school. With this in mind, please let the class teacher or form tutor know if you have any concerns about your child's settling in. Likewise, we would love to receive positive feedback if the transition is smooth and your child's settling in is a happy and efficient experience.

Our Vision

We aspire to be leaders in providing world-class, affordable education to all students with an emphasis on values, collaboration, creativity, and service to others.

Our Mission

OWIS aims to develop inquiring, compassionate, and reflective lifelong learners who respect all cultures and care for our world. We believe every child should have equitable access to best-in-class, future-proofed education.

Our Values and Culture

The IB Learner Profile is at the centre of our learning community along with the OWIS One World, One Community model, which promotes kindness and compassion. Our core value as a school is centred around kindness, which is demonstrated in many ways:

- We are an internationally minded community of learners with an awareness of our responsibilities as global citizens.
- Every member of our community is valued and has the right to be heard.
- We encourage respect and open communication from everyone within our community.
- We allow students to develop in a safe and caring learning environment.
- We encourage collaboration and cooperation within our community in an inquiring and reflective environment.
- We strive for personal growth and academic excellence for all members of our community.

Our School

OWIS is a Private Education Institution (PEI) registered by the Committee for Private Education (CPE) in Singapore (Registration number 200800495N).

Under the Private Education Regulations, we are required to issue '*An Advisory Note to Students*' together with a copy of the Student Contract. Each academic year, the Student Contract must be signed as an acceptance of a place in our school and our terms and conditions.

School Authorisation

One World International School Nanyang Campus and Digital Campus are accredited for the IB Primary Years Programme for Early Childhood 1 to Grade 5.

OWIS Newton Campus will align with the same curriculum and has applied for candidacy as an IB School. We will then follow the authorisation process.

School Contact Information

School Address

99 Bukit Timah Road, Alfa Centre, Singapore 229835

School Website

www.owis.org/sq

School Email Address

cs1nt.owissin@globalschools.com

Key School Personnel Contact Information

Head of School/Principal	Angela Henderson host.owissin@globalschools.com
Curriculum Coordinator	Irma Suryani Shahlan cdrpypnt.owissin@globalschools.com
Student Support Services (Behavioural Support, Counselling, Learning Support, English Language Learning (EAL))	Kumar Rajoo cdr4nt.owissin@globalschools.com
Attendance	cs1nt.owissin@globalschools.com
Parent Liaison	cs1nt.owissin@globalschools.com
Admissions	nidhi.puranik@globalschools.com
Operations	op3nt.owissin@globalschools.com
Bus	transportny.owissin@globalschools.com
Finance	sumanta.das@globalschools.com
Nurse	infimary1nt.owissin@globalschools.com
Student Support Centre (SSC)	Helpdesk.owis.sg@globalschools.com
General Feedback	Helpdesk.owis.sg@globalschools.com

Social Media Platforms

LinkedIn	https://www.linkedin.com/company/owis/
Facebook	facebook.com/owis.newton
Instagram	https://www.instagram.com/owis.newton/
YouTube	https://www.youtube.com/@OWIS.Singapore

The Academic Calendar

Our academic year for 2025-26 commences on 18th August 2025 and comprises two semesters. OWIS observes all of Singapore's public holidays.

There are staff professional development and Parent Teacher Conference (PTCs) days when students are not in attendance at school. The academic calendar is also available on the school website.

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

Digital Literacy

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 5. Students in Grade 3 are provided with a school email account, which provides a yearlong transition to personal devices.

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.

Electronic Equipment

Note: The school is not responsible for any loss of students' electronic or charging equipment.

To maintain an environment conducive to learning, except for show and tell/show and share, students are encouraged to leave toys, games, swapping cards, and valuables at home.

- Students are not allowed to use mobile phones, smart watches, or any other electronic equipment during the school day unless directly related to a learning objective endorsed and understood by the teacher.
- Gaming is prohibited at school unless directed by a teacher 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.

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 case of any subsequent confiscation, the parent will be asked to collect it from the school on each occasion.

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 with reference to the school, the school name, or school staff.

Lost Property

Please ensure all belongings are labelled with the name of the student. The school has lost property boxes located in designated areas. Lost property may be disposed of after one month.

Student Support and Wellbeing

Our school values the abilities and achievements of all our students. We are committed to providing optimum learning conditions for every student. Every student enrolled at OWIS will be supported to ensure access to the full range of curriculum experiences through differentiation and various teaching styles. We recognise that students learn at different rates and that there are many factors affecting achievement.

There is an Additional Needs Department that is responsible for coordinating the school's Additional Needs Programmes, including assessments and screening for English as an Additional Language, Learning Support, and recommendations for Counselling/Pastoral care.

Learning Support

We are committed to working in partnership with parents and other professionals, where

necessary, to provide a level of appropriate learning support and intervention for each student to fulfil their potential. We accept students who need learning support if we believe we can provide for them, without negatively impacting either their education or the education of other students.

Grades 1 to 5 English as an Additional Language (EAL)

We will accept students who are not proficient in English if we believe the student has the capacity to learn and adapt. In Grades 1 to 5, support is provided through specific EAL classes at an additional cost. An assessment will determine English proficiency.

Counselling

Social-emotional counselling is an integral part of our holistic programme for all learners. It will focus on building relationships that recognise the uniqueness of each individual and the diversity within the school. As such, we incorporate strategies that nurture ongoing success and will guide each student in developing the OWIS values. This will be supported using mindfulness strategies.

Activities Programme

Extra-Curricular Activities (ECAs)

All ECAs occur after school hours and are not included in the school fees. Activities are led by external providers vetted by management. The ECA programme offers a range of experiences and opportunities, from sports to drama, dance to robotics, and many more. Parents are encouraged to discuss the ECAs with their children so that the student is happy with their choices and willing to participate.

Competitive Sports (TBC)

OWIS is a member of the Athletic Conference of Singapore International Schools (ACSIS). ACSIS allows student-athletes to compete in a broad and balanced inter-school athletic programme. ACSIS determines which sports are played during the three seasons of play.

Communication

Teacher Communication

We encourage parents to be involved in their children's schoolwork and activities. We believe that successful learning is a three-way collaboration between parents, students, and teachers.

Parents can communicate with teachers through various means, including:

- Face-to-face conversations
If you have a concern that needs addressing or would like to talk to a teacher, please feel free to request an appointment.

- **Email**
Parents are welcome to email teachers as and when necessary. Our school practice is to acknowledge emails within 24 hours during school days. However, we maintain email and communication silence between 7.00 pm and 7.00 am.
- **Orientation Day**
An Orientation Day will be held before the start of the academic year to enable parents to learn more about the routines, learning experiences, and expectations. The Grade Outline document is also shared.
- **Parent-Teacher Conferences**
These are scheduled throughout the academic year to provide regular feedback on attainment, progress, and targets.
- **Toddle**
This is a student/teacher/parent portal to share learning, communication updates, events, and student progress. Parents will receive regular weekly updates regarding class, grade-level, and school activities.

Parent Involvement

There are many opportunities for parents to be involved at school. Please reach out to your child's class teacher(s) for details on how to become a parent volunteer. Class parent representatives play an active role in developing the relationship between the school and parents.

Assessment and Reporting

Term 1	Parent Orientation Parent Teacher Conferences Secondary progress update
Term 2	Report Cards
Term 3	Parent Teacher Conferences Secondary progress update
Term 4	Report Cards

Conferences

An opportunity to discuss your child's progress with their class and specialist teachers.

Report Cards

The purpose of report cards is to communicate the student's progress to parents.

The Early Childhood and Primary report cards provide parents with clear academic

achievement and progress against grade-related expectations. The student and class teacher work in partnership to develop targets for the next steps of their learning, and these are shared with parents at the PTCs.

If a student has been at the school for less than eight weeks before the reports are generated, a letter or settling-in report will be provided. This contains information similar to a full report but is less comprehensive. Likewise, a leaver's report will be provided if a student leaves school before reports are issued.

Feedback and Concerns

If you have any concerns about the education of your child, it is essential that you discuss them with your child's teacher first. If you are unsatisfied, you may bring the matter to the Head of School for resolution.

We strive to provide the best possible educational experience to all our students. Do not hesitate to contact us at helpdesk.owis.sg@globalschools.com if you have any suggestions for improvement or would like to express your appreciation.

Health Care

Medical Attention in School

In the event of a medical incident, the school nurse will attend to the child, and the parent/guardian will be contacted, if necessary, via phone call or email. If you are requested to fetch your child, please do so as soon as possible. The child will rest in the sickbay until pickup.

Medical emergency:

For medical emergencies, such as an asthma attack, loss of consciousness, severe allergic reaction, or large volume of blood loss, the nurse or school will take action and call for an ambulance on a case-by-case basis. The school will call you to inform you that an ambulance has been called and advise you on the hospital location to go to. The ambulance will decide on the hospital location. A school staff member will accompany the child inside the ambulance. Please ensure that your emergency contact details are updated accordingly.

Medical history:

Please update the school if your child has any chronic medical condition(s) that require the school's attention, such as asthma, blood disorder, epilepsy, diabetes, or food or drug allergy.

OWIS Newton is not a nut-free school:

If your child carries an inhaler or EPI-Pen in the school bag daily, the school must be aware of how to provide immediate first aid. Ideally, the sickbay can safely keep an extra inhaler, anti-allergy medication, and epi-pen approved by a doctor of your choice with clear written instructions and expiry dates. The school recognises this as emergency first-aid care.

Medication:

The school does not provide or serve oral medication to students, including supplements. If your child is on prescribed medication and has yet to finish the course, such as antibiotics, flu, or cough medicine, please serve the medication before school hours. You may make arrangements with the homeroom teacher in advance and come down to school to serve the medicine during school hours.

Acute illness:

We understand that a child can fall sick anytime during school hours. If a child develops an acute respiratory infection, fever, vomiting, diarrhea, suspected allergy, seizure, or a head or eye injury, the nurse will request that the child be sent home or see a doctor. A child needs to be fever-free for 24 hours without medication before coming back to school. The school requests that you keep your child at home if they are unwell. It is a good practice to take their temperature every day before school.

Contagious diseases:

A child who is suspected to be suffering from an infectious disease, such as chicken pox, Hand Foot Mouth Disease (HFMD), eye infection or food poisoning that can potentially spread to other children in the class, will be asked to be picked up and see a doctor immediately for medical treatment. HFMD, chicken pox, mumps, and measles are highly contagious diseases that can spread either through airborne droplets or direct contact transmission.

The school requires a clearance letter from the doctor for the child to return to school. The school has the right to reject any child suspected to be suffering from any infectious disease to protect the other students' health and well-being. If a child from the class has confirmed contagious disease, the school will inform the parents/guardians of the affected classroom to monitor their child's condition at home and take them to see a doctor as soon as possible if suspected to be infected.

A child suffering from head lice will be advised by the nurse to start treatment instantly at home.

Medical appointments:

Please make prior arrangements with the homeroom teacher to pick up your child or dismiss your child earlier from the classroom during school hours.

PE excuse/lift pass:

We understand children who have an injury may temporarily not be able to climb the stairs. The nurse can provide a lift pass for one (1) day. For a longer lift pass and to be excused from PE, the school may require a doctor's memo indicating light-duty instructions.

Ambulatory care:

The healthroom does not provide walking sticks, wheelchairs, or crutches in the event a child needs to use them in school daily. Please make your support arrangements because the nurse will not be able to provide any additional required support, such as pushing the child, toilet assistance, or feeding.

Medical Agreements:

- The nurse will record all treatments administered to students for illness and injury. Details include the time, nature of illness/injury, treatment given, and actions taken, such as calling parents, sending the student home, etc.
- The Head of School will be informed of major medical emergencies and will be given an incident report.
- The nurse is on site from 8:00 a.m. until 4:30 p.m. in line with school supervision timings.
- The school nurse only provides dressing supplies for injuries that happen on the day itself, and parents should ensure continuity of care.
- For medical insurance claims, please reach out to the Parent Liaison for help.

Services: Security, Uniforms, Bus, and Canteen

Security on Campus

Security is of the utmost importance to all at OWIS campuses. We aim to provide a safe and secure environment for the entire OWIS community. OWIS security guards are stationed at both the front and back entrances of the school.

All visitors entering OWIS premises are required to show their school issued Parent Pass to our security personnel..

School Uniform

All our students are required to wear the school uniform, which is available at BIBI & BABA Uniforms Mart.

545 Orchard Road #02-28

Far East Shopping Centre

Singapore 238882

Tel: +65 6732 7022

Email: uniforms@bibibaba.com.sg

- Hats are compulsory when outdoors.
- Students must wear closed-toe shoes with socks. No heels or wheels.
- Formal school uniform (blue/white stripped) is worn for special events
- House colour shirts are optional for Early Childhood students.
- House colour t-shirts are worn on House Colour Days (usually the last Friday of the month) as well as during any house competition or event.

Early Childhood Uniform

Formal shirt or dress (blue/white stripped) and shorts
Blue shirt and shorts
Covered training shoes (trainers) with socks
Hat

EC parents are requested to keep a spare set of clothes in their child's bag in case of accidents.

Primary School Uniform (Grades 1 to 5)

Formal shirt (blue/white stripped) and regular shorts/skorts
Blue shirt and shorts
Covered training shoes (trainers) with socks
Hat

Dress/Grooming Code

- Students not wearing the proper school uniform may be asked to change. If an alternative school uniform is unavailable, students may be sent home to change or remain out of class until the prescribed uniform is sent to school.
- Students' dress or grooming should not be a distraction from learning activities.
- Shorts and skort lengths must not be altered.
- Undergarments should never be visible. Clothing on special dress days should not be cut or designed to cover less than the school uniform would.

School Bus Service

The school bus service is operated independently by Goh Transport. Visit our website for information about:

- Bus rates (we offer two-way services)
- How to apply for bus services
- Contact details

- Age requirement and eligibility

If your child will **not** take the bus at the regularly scheduled time, please email the transport office and school office before 2.00 pm.

School Canteen and Food Safety

OWIS Newton Campus does not have canteen facilities..

The campus is **not nut-free**.

Personal food or beverage deliveries are not allowed.

Water bottles should contain plain water. Water dispensers are available throughout the school.

We endeavour to foster environmental awareness throughout the school and request you to please minimise the use of disposable packaging. Please do not bring glass bottles or glass lunch boxes to school.

As children often have food allergies, we ask parents to remind their children that packed snacks and lunches cannot be shared with friends.

Birthday Food

Children love to celebrate their birthdays with their peers at school. However, so that these celebrations do not interfere with teaching time, the classroom teacher will advise a suitable time and date that food can be shared during a break period (not during class time).

Guidelines for children who would like to celebrate their birthday at school:

- Cakes must be single-serve, e.g., cupcakes, donuts, or similar, as they are easy to share and do not need cutting. Slab cakes are not allowed.
- Candles with a naked flame are not allowed. Battery-operated candles are acceptable.
- Food choices must be respected — allergies, sensitivities, and/or religion.
- Extra treats, drinks, toys, or loot/goodie bags must not be brought to school.

Although we prefer that birthday party invitations be distributed outside of school, teachers will distribute paper invitations to students on behalf of parents, but only if the entire class is invited.

General Information

School Hours and Timetable

The school day for students is from 9.00 am to 3.30 pm.

Students are welcome in the building at 8.30 am.

Students are not permitted to be on OWIS premises on non-school days or to remain on OWIS premises after dismissal unless they participate in an after-school activity that begins immediately after school.

Office Hours

8.00 am to 4.30 pm

Attendance Policy

All students are expected to attend school and maintain 90% attendance throughout the academic year to successfully cover the learning objectives and programme for each grade.

- Parents should advise the class teacher and the office of the absence.
- If there is no notification, the office will contact parents.
- Students who are absent from school for a week or longer due to illness are requested to provide a medical certificate when they return to school.
- For some medical conditions, the school may require a Fit-for-School note before re-admitting a student.

Leave Request

If a non-medical situation arises where the absence of one day or longer is unavoidable, parents are requested to complete a [Temporary Student Leave Form](#).

Late Arrival

Punctuality is also an expectation. Timely arrival at school gives students important time to socialise with their friends and get ready to start learning in a positive way.

Students arriving late to school must report to reception and sign in to ensure that the student is registered.

Extending Holiday Periods

Extending holiday periods is strongly discouraged. Homework will not be provided, and assessments will not be rescheduled. Please consult the school calendar before making holiday plans.

Leaving Early

If a parent would like to collect their child early, they must collect an early dismissal slip from reception to present to school security. Without this, our security guards will not allow any child to leave the campus.

Arrival and Departure From School

Bus Arrival and Departure

Morning Bus Arrival

- Students who catch the school bus to school will be dropped off in the bus bay between 8.30 am to 9.00 am.
- There is a dedicated bus drop-off zone area to ensure student safety.
- A staff member will be available at all times to monitor students' arrival.

Afternoon Bus Departure

- EC to Grade 1 students taking the school bus are escorted to the designated bus waiting area and supervised.
- Grade 2 to Grade 5 students will proceed to the waiting/holding area on their own.
- Students will be supervised at the waiting/holding area until they are led directly to their specific buses.
- A staff member will be available at all times to monitor students' departure.

Vehicle Arrival and Departure and parking

- Students who arrive by taxi or private vehicles should be dropped off at the building's main entrance by approximately 8:55 am.
- When arriving on campus in the morning, vehicles will queue and alight students at the designated drop-off point area
- Students will be greeted and supervised/assisted accordingly.
- Parents who drive and wish to walk their child to class may park in the Alfa centre car park from 8:15 - 9:15 without charge. We will collect your vehicle number.
- Parents who drive and wish to collect their child from the classroom are allowed to park in the Alfa centre car park from 3:15 - 4:15 without charge. We will collect your vehicle number.

Late Pickup

Students not collected by 3.35 p.m. will be escorted to reception, and their parents will be called.

Student Code of Conduct

Every member of our community shares the responsibility to ensure that OWIS remains a safe, caring, and positive learning environment. Our students are expected to conduct themselves in a manner that will bring credit to themselves, their families, and their school, and adhere to the OWIS core value centred around kindness.

- Respect yourself, others, and your environment.
- Take active responsibility for your learning.
- Build positive relationships and connections.
- Be truthful and show integrity.
- Be positive for good character, well-being, and happiness.
- Be kind and compassionate to everyone.

We have several initiatives that support, develop, and encourage kindness at OWIS:

Kindness Leaders

Kindness Leaders play an important role in shaping a caring and inclusive environment. They act as role models of respect, treating all classmates fairly and welcoming new or shy students. They promote a positive school culture through activities like kindness challenges and gratitude projects, and offer peer support by helping those in need or inviting others to join in.

As peacekeepers, they encourage friendly solutions to conflicts, and as team players, they ensure everyone participates and feels valued. They also act as a bridge between students and teachers, creating welcoming spaces where every child feels safe and included.

Student Council

The Student Council is a democratically elected student body that represents the student body of OWIS.

The Student Council's role is to represent the student body, communicate with the wider school community, uphold the school's values, and promote kindness and compassion.

Classroom Essential Agreements

At the start of each academic year, each class agrees to a set of rights and responsibilities. These are referred to as *Essential Agreements*. Essential Agreements use positive statements and act as a framework to promote kindness and foster a community of respectful, caring students.

The students and their teacher create, review, and decide upon these rights and responsibilities. The Essential Agreements are displayed in the classroom as a reminder of agreed behavioural expectations and are shared with the class parents.

House Colour System

- Fosters a sense of belonging.
- It strengthens the ties within our school community.

- Provides students with opportunities to develop skills related to teamwork and team membership as well as leadership.
- Opportunities to make friends beyond the classroom and grade levels.
- Family members will be allocated the same house colour.
- Leadership opportunities for House Colour Captains

Anti-bullying

To provide a safe, secure, and positive environment for all students and staff, OWIS has a zero-tolerance bullying policy. Our school promotes consideration for self and others and encourages mutual respect among all members of the school community.

OWIS defines bullying as repeated behaviour by an individual or group that causes hurt to another individual or group, either physically or emotionally. It involves an imbalance of power that leaves someone feeling helpless. Bullying can be physical, verbal, or psychological. It can happen face-to-face or online.

It is worth noting that bullying is not perceived as:

- A single episode of social rejection or dislike
- A single act of nastiness or spite
- Random acts of aggression or intimidation
- Mutual arguments, disagreements, or fights

While the above actions can cause much distress, they do not fit the definition of bullying and are not examples of bullying. The school takes bullying very seriously and has guidelines to assist students and parents.

Students should:

- Immediately report all bullying incidents to a staff member.
- Offer support to someone being bullied.
- Implement strategies taught by the teachers.

- Invite the bullied student to join their group.

Parents should:

- Inform a teacher if they suspect bullying.
- Advise their child to tell a staff member if they are bullied or see bullying and not to retaliate.
- Work together with the school — do not take personal action.

Restorative Practices

We strongly believe in the value of restorative practices for conflict resolution and restoring relationships. In any conflict, we bring the students together and have them discuss what went wrong and the feelings involved. They are asked to reflect on the disagreement, consider how they might have gone about things differently, and create a clear path forward.

Pastoral Care: Nurturing Positive Relations

At the very heart of our Pastoral Care are our core values. We set out to ensure that our school is a place where all are welcomed with compassion, kindness, and respect. Pastoral Care at OWIS is about ensuring that every student can reach their full potential and that everything possible is done to remove barriers to learning, enable each child to flourish, and support students during challenging points in their lives.

Teachers provide pastoral care for their students and are responsible for their individual needs.

Creating a Positive Culture

- We use positive reinforcement and school-wide and class Essential Agreements as a framework to modify students' behaviour.
- We practise "Public Praise, Private Criticism," which is praising students' behaviour in front of others and addressing behavioural issues privately.
- We promote kindness to foster a community of respectful and caring students.

Offences and consequences

Consequences may vary depending on developmental appropriateness.

The following steps will occur for students who need assistance in meeting the expectations for appropriate behaviour.

Minor Offences

- The student will review and reflect upon expectations for appropriate behaviour.
- For the second offence, the teacher will contact the parent, informing them of the behaviour.
- For repeated minor offences, the student may report to the counsellor and/or the principal.

Major Offences

Major offences are defined as behaviours that endanger the health, well-being, and rights of other students or staff to enjoy a safe and happy school environment. The continued disregard for the school's agreed codes of behaviour, despite internal interventions and/or parent/school partnership, and/or pastoral counselling and support.

Major Offences Include:

- Violent behaviour
- Sexual or other harassment
- Smoking/vaping
- Vandalism
- Use of racist or abusive language
- Repeated use of foul language
- Fighting or intentional aggression
- Defiance of authority
- Theft
- Consistent bullying/cyberbullying
- Possessing or using weapons
- Misuse of the school name or members of the school staff on social media

- Possessing items not permitted at school
 - Drugs
 - Alcohol (including food that contains alcohol)
 - Cigarettes/vapes
 - Knives and anything else which could cause harm, such as metal corkscrews, laser pointers, etc...
 - Pornographic material
 - Lighters and matches

This list is not exhaustive, and any other serious behaviour that is not detailed here may be sanctioned at the discretion of the Head of School.

Consequences for Major Offences May Include:

- Possessing items not permitted at school
- Exclusion from class
- Restitution for damages
- Withdrawal of privilege or school service
- Voluntary withdrawal by parents
- Temporary suspension at the discretion of the Head of School
- Expulsion

In all cases, the emphasis on consequences will be on educating students regarding responsibility, personal choices, and accountability, **not** punishment. However, major offences are viewed and taken seriously and may result in immediate expulsion.

Temporary Suspension

Temporary exclusion is the removal of a child from school for violating the expected code of conduct. It is a warning sign of unacceptable behaviour that needs to be addressed immediately. A temporary exclusion must be taken seriously as it is a grave disciplinary action in which a student is removed from school for a day or longer at the discretion of the Head of School.

The Head of School has the authority to temporarily exclude a student. The Head of School will telephone the parents to inform them of the intended temporary exclusion and will issue a letter clearly stating the period and reason for the temporary suspension. Following the temporary suspension, the parents and

student will be requested to meet with the Head of School or Senior Leadership to discuss strategies for support and re-integrating into the community.

Expulsion

An expulsion is the permanent removal of a student from school for violating school policies and/or the code of conduct. It can follow a temporary suspension.

The decision to permanently exclude a student can only be taken by the Head of School and the senior management. Following this decision, the Head of School will issue a letter of permanent exclusion clearly stating the reasons for the decision. The Head of School will provide the student and the parent/guardian with an opportunity to appear in person to challenge the decision. The management will make the final decision after hearing any contentions. Course fees will not be refunded for a temporary or permanent exclusion.

Working With Parents

It is our practice to work in close collaboration with parents. We recognise and value their role in managing children's behaviour.

Parents are encouraged to tell the teachers of any difficulties they are experiencing at home and to inform them of any situation that might impact a child's behaviour, such as bereavement, illness, relationship breakdown, a new baby, etcetera.

Lost and Found

Students should not bring valuable personal property to school and are reminded that they assume all risks for damage or loss. The school will not make any reimbursement for missing items.

Found items should be placed in the bins in the designated area.

Fragile or expensive items should be turned in at reception.

Appendix 1:

Early Childhood and Primary School

Our Curriculum

How we teach

OWIS Nanyang and OWIS Digital Campus are accredited for the IB Primary Years Programme (IB PYP).

OWIS Newton aligns with the same curriculum and has applied for candidacy as an IB School, after which we will follow the authorisation process.

The PYP is a framework that provides a set of teaching guidelines to assist in creating meaningful learning opportunities for students.

What we teach

We follow the standards of the National Curriculum for England.

Programme of Inquiry

The Programme of Inquiry (POI) outlines the Units of Inquiry (UOI) and the central ideas, lines of inquiry, and conceptual understandings within each transdisciplinary theme. EC has four UOIs, and Grades 1 to 5 have six UOIs.

The POI incorporates all related subject areas within the PYP, including Maths, English, Science and Social Studies. All learning through the programme has authentic connections. Certain areas of Maths and English are taught as stand-alone subjects.

Units of Inquiry

Each UOI falls under one of the transdisciplinary themes. The class teacher plans each UOI in collaboration with the students as they generate their questions within the inquiry.

Each UOI allows students to make connections across the transdisciplinary themes as their learning progresses. Each UOI shows links to curriculum subject areas reflecting the PYP relevant strand, the focus of the study, and the related concepts. These elements are carefully planned so that the inquiry answers the central idea but is open enough for student-initiated learning. The lines of inquiry, specified

concepts, and additional concepts are designed to lead to an enduring understanding of the programme.

How We Assess Progress

In Early Childhood and Primary school, we aim to keep marking meaningful, motivating, and manageable.

Meaningful

Marking should serve a single purpose — to advance pupil progress and outcomes. Oral feedback, working with pupils in class, reading their work, etc. — all help teachers understand what pupils can do and understand.

Manageable

The time taken to mark should correlate with successful pupil outcomes. Feedback can take the form of spoken or written marking, peer marking, and self-assessment.

Motivating

Marking should help motivate pupils to progress. The most important element of marking is to acknowledge the work a pupil has done, to value their efforts and achievements, and to celebrate progress. Pupils should be taught and encouraged to check their work by understanding the success criteria, which should be presented in an age-appropriate way, so that their work is of the highest standard.

Assessment takes place in various ways to ensure that all learning styles are recognised and rewarded. Early Childhood and Primary School focuses on formative assessment opportunities during all learning engagements. Formative assessments are ongoing and monitor student learning during the learning process. The purpose is to improve a student's learning. The purpose of a summative assessment is to evaluate a student's achievement at the end of a unit.

All assessments are recorded and reported on associated tracking documents.

Attainment Indicators:

- Beginning
- Developing
- Achieving
- Excelling
- N/A

Progress Indicators:

- Not yet satisfactory
- Satisfactory
- Good
- Excellent
- N/A

Keeping Parents Informed

Grade Outlines

The Grade Outline is a comprehensive introduction to each grade level. It includes:

- Welcome Letter From the School
- Table of Contents
- Routines
- Homework Agreements
- How Parents Can Help
- Programme of Inquiry (POI)
- Overall Outcomes for English, Maths, Science, Social Studies, PSPE, Art, Music, Drama, and Chinese

[EC1](#)

[EC2](#)

[EC3](#)

[Grade 1](#)

[Grade 2](#)

[Grade 3](#)

[Grade 4](#)

[Grade 5](#)

Toddle Agreements

Toddle offers parents a personalised window into their child's learning.

Each student's Toddle account forms their school portfolio, capturing assessment opportunities and points of reflection (dynamic pieces) as well as celebrating their ongoing achievements.

Every Friday, class teachers send a weekly update to parents on Toddle.

Report cards are published on Toddle and the responsibility of parents to download.

Parent Overview

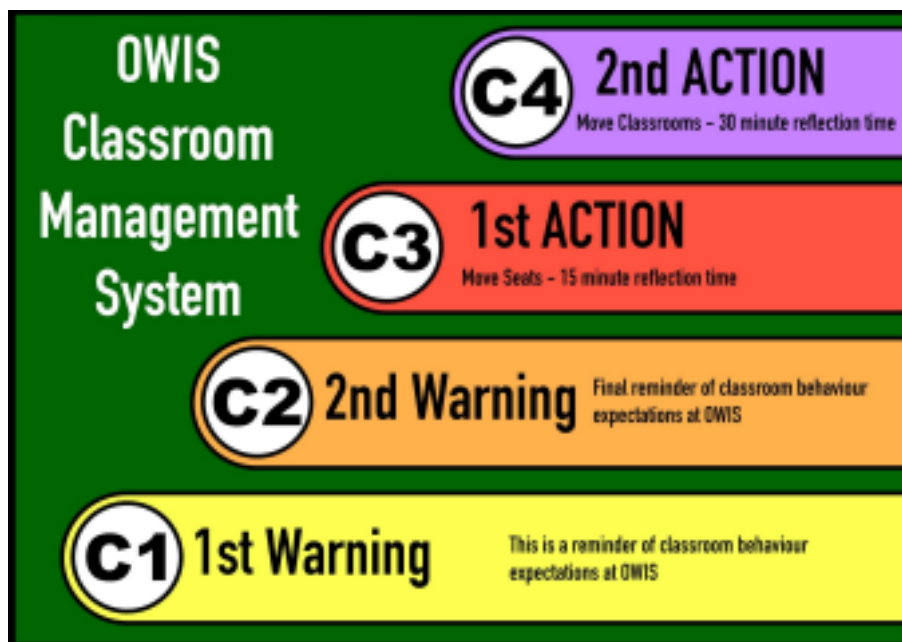
At the beginning of each UOI, grade teachers compile a UOI Parent Overview to be uploaded on Toddle.

The UOI Parent Overview provides the parents with a summary of the UOI, including the central idea, the lines of inquiry, the conceptual understanding, the learner profile, and how the unit is transdisciplinary across the primary subjects.

Unit Shares

A Unit Share is a celebration of learning is an opportunity for students to share their learning with an invited audience, usually the parents. A learning celebration can be presented in a variety of ways, including individual presentations, group presentations, a featured debate, a living museum, a science fair, a celebration (party), a live TV programme or a judged competition.

Classroom Management System



If students do not meet expected behaviour or the other essential classroom agreements, there will be consequences. These are levelled with increasing seriousness, as outlined below:

Consequence 1 (C1)

First warning, verbal. This warning will not be recorded (it is anticipated that the majority of students will receive the occasional verbal warning during their time with us).

Hopefully, as students mature and become more self-disciplined, the majority of student/teacher contact will be positive and enthusiastic. This will include settling into the assigned work, listening to others' ideas and participating constructively in the discussion.

The warning has three clear purposes:

- (i) To indicate to students that they have done or are doing something which is unacceptable or that there is an area for improvement.
- (ii) To form a link to the more serious second warning if required.
- (iii) To ensure that students realize that they are responsible for their behaviour and actions and that there are repercussions regarding their personal choices.

Consequence 2 (C2)

There will be a second verbal warning with a detailed explanation of the consequences if the undesired behaviour continues. Second warnings are also not recorded. This, however, is a final warning before more serious actions are implemented.

Consequence 3 (C3)

First Action

Students who continue to behave in an undesirable manner, despite receiving both a verbal (C1) and a second verbal warning (C2) will result in the student moving into step three (C3). Students will be moved to another area of the room, and a 15-minute reflection time will be given. This action will be recorded, and parents will be emailed and will remain part of their record.

Consequence 4 (C4)

Second Action

If students are given a fourth warning during their time with us, the student will be moved to a different classroom or office.

The subject teacher will email parents about the incident and copy the Head of Secondary. Students will be informed that this action will be recorded, parents will be informed, and it will remain part of their record.

Appendix 2 - Student Contract

General Terms and Conditions for Students

1. Payment of School Fees
2. Contact Details
3. Cancellation of School Bus Service
4. Student Pass (For International Students, Where Applicable)
5. MOE Approval for Singapore Citizens Below Six Years
6. Student Withdrawal
7. Adherence to School Policies
8. Cancellation of Admission
9. Confidential Information
10. Use of Data
11. 'OWIS Transfer, Withdrawal and Deferment Procedures

1. Payment of School Fees

1.1. Each academic year consists of three fee instalments. There will be a total of three invoices issued in each academic year (i.e. one invoice for each fee term).

1.2. All school fees are to be paid before the due date for payment mentioned in the invoice/Student Contract. Please refer to the school's Fee Schedule (set out on the school's website) for details regarding the school fees. Please refer to Schedule B and Schedule C of the Student Contract for details on the course fees and miscellaneous fees payable.

1.3. For payment of school fees beyond the due date for payment mentioned in the invoice/Student Contract, a late payment fee of SGD 100 (excluding GST) as stated in Schedule C of the Student Contract shall be imposed and payable in respect of each month or part thereof for which the school fees remain outstanding.

1.4. Except for payment of school fees at the time of enrolment, school fees should be paid by Interbank GIRO. GIRO forms are available from the school's Finance Department as well as the school's website. Signed copies of the GIRO forms shall be submitted to the Admissions/Finance Department at the time of confirmation of admission. Also, e-GIRO registration option is available through MyOwis parent portal.

Administrative surcharges as set out in clause 1.7 below are applicable for non-GIRO payments.

1.5. Payment made by cashier's order, cheques or credit/debit cards through an online payment gateway will be accepted at the time of admission towards payment of application fees. All cashiers' orders and cheques are to be made in favour of "ONE WORLD INTERNATIONAL SCHOOL PTE LTD".

1.6. Any cheque/GIRO payments which are dishonoured shall incur an administrative fee of SGD 200 (excluding GST) for each instance of dishonoured payment without prejudice to other recourse available to the school under applicable laws.

1.7. The following additional terms and conditions will be applicable for those making payment of school fees other than by way of GIRO:

1.7.1. Non-GIRO administrative surcharge of SGD 100 (excluding GST) shall be applicable for each non-GIRO payment.

1.8. Application fees paid as per the school's fee structure is non-refundable except in the event that a place in school is not offered within the academic year of admission.

1.9. School bus fees (where applicable) are based on Zones. We offer two-way services.

Zone 1: Less than 3 km

Zone 2: Between 3km to 10km

Zone 3: more than 10km

2. Contact Details

2.1. All parents should provide their particulars to the school for contact purposes.

2.2. All parents are required to keep their information/details updated on their respective MyOWIS accounts at all times.

3. Cancellation of School Bus Service

3.1. For the cancellation of the bus service, a notice period of one calendar month is to be given to the school by the parents.

- Once the bus service is cancelled, the parent can apply for the bus service after a period of 6 months; bus reactivation charges will be applicable if the parent wants to restart the school transport service within six months.
- The cancellation request can be made by email to transportny.owissin@globalschools.com. The same will be approved

within two working days. Parents are advised not to inform or approach the bus driver or transport contractor directly regarding cancellation requests

3.2. The school will not be able to adjust or refund the bus fees if an email request for bus cancellation is made after the below cut-off dates.

Bus Term	Cut off date for bus cancellation
For Aug-Nov	30 days before the course commencement date
For Dec-March	30 September
For April- July	31 January

4. Student Pass (For International Students, Where Applicable)

4.1. OWIS will render assistance to any student who requires a student pass from the ICA. Such assistance includes providing the student with information on obtaining such a pass, verifying the student's enrollment and immigration status, and initiating the application by providing the ICA Solar Plus ID for the processing of the student pass. Please note that OWIS shall not be held responsible under any circumstances in case a student's pass is refused by the ICA or other relevant authorities, not issued or delayed or contains incorrect details. For any further information, please write to: helpdesk.owis.sg@globalschools.com

4.2. The student pass is not transferable and will expire when the student ceases to be a student of OWIS. OWIS is under obligation to inform the ICA of the student's withdrawal from or completion of his/her course of study at OWIS. Before the last day of school prior to the withdrawal from or completion of study at OWIS, the student should deliver to OWIS a copy of the student's passport, student pass and student identity card, to enable the school to proceed with the cancellation of the student pass with the ICA.

4. MOE Approval: Singapore Citizen

5.1. If a child is a Singapore citizen, he/she is required to secure approval from the Ministry of Education (MOE) to enrol for his/her education at OWIS (excluding Early Childhood), irrespective of the class in which he/she intends to study.

5.2. Singapore citizens who are enrolled in Early Childhood are not guaranteed continued admission to Grade 1 and are required to seek prior MOE approval for continuing education at OWIS. The child will be allowed to continue his/her education at OWIS only after such approval is obtained.

5.3. The application for approval will be forwarded to the MOE via the school, and parents are not encouraged to directly approach the MOE for the same. Parents should approach OWIS in relation to the application.

5. Student Withdrawal

OWIS transfer, withdrawal and policies and procedures:

6.1. A student who withdraws from OWIS to enrol with another school (ie. non-OWIS school in Singapore) shall be deemed to have withdrawn from OWIS.

6.2. Students desirous of withdrawing are required to apply and obtain approval from the school before the withdrawal cut-off date, shown in the table below.

Tuition Fee Period	Invoice Date Payment Due Date	Cut-off Date for Withdrawals
Fee Instalment 1: August to November	For existing and new students, the first installment invoice is generated upon signing of the student contract; hence, the invoice date is determined by the day the student contract is signed. Payment due date: 25th Jun <i>For contracts signed after June 25th, the first</i>	30 days before the course commencement date

	<i>installment invoice will be generated upon contract signing, with the invoice date and payment due date being the same.</i>	
Fee Instalment 2: December to March	1st October to 25th October Payment due date - 25th October	30th September
Fee Instalment 3: April to July	1st February to 25th February Payment due date - 25th February	31st January

6.3. School fees will only be refunded as set out in Schedule D of the Student Contract. Details of the school's refund policy can be found in Clause 3 of the Student Contract.

6.4. Once the student withdraws from the school, the Student Contract (Student eContract or Manual Student Contract) is deemed as cancelled with effect from the withdrawal date (i.e. last date of school) or earlier as may be agreed by OWIS. Cancellation of the student contract shall not absolve the parents/ guardians of the students from their liability to pay the pending dues (if any).

6. Adherence to School Policies

7.1. All students, whether at school or outside the school, have to adhere to all the school rules and regulations at all times, and failure to do so may result in the school taking appropriate action including the termination of the student's admission, cancellation of the Student Contract or any action as per the Student Handbook.

7. Cancellation of Admission

8.1. The student's admission may be deemed cancelled or terminated without notice by OWIS if:

8.1.1. The Student Contract has not been signed by the parent/guardian on behalf of the student. In this case, the Student Contract shall be deemed not to have come into existence, and therefore, there will be no binding contractual relationship between OWIS and the parent.

8.1.2. The student or their parent commits a breach of the clauses mentioned herein;

8.1.3. The student breaches the school's behaviour agreement guidelines as detailed in the Student Handbook. The school reserves the right to amend the behaviour agreement guidelines from time to time as may be deemed appropriate, without notice, and the student and parents/guardians are requested to regularly visit Toddle as well as the Student Handbook to keep themselves updated with all such changes.

8.1.4. The student or his/her parent/guardian is convicted of an offence involving honour, honesty or public morals and order;

8.1.5. The student and/or his/her parent/guardian discourages or attempts to discourage the public from seeking admissions or encourages them to withdraw admissions from the school;

8.1.6. The student and/or his/her parent/guardian defame the school or its teachers or management in public or carries out any unlawful activity against the school or its teachers or discloses false/incorrect information about the school so as to bring ill-repute to the school or the schools' teachers, present employees or the institution as a whole;

8.1.7. The student or parent/guardian is discovered to have misled or cheated the school by way of submitting false or fake documents/certificates or making incorrect statements to the school; and/or

8.1.8. The student has absented himself/herself from the school without prior permission or notification for more than 15 days.

8. Confidential Information

9.1. It is agreed and accepted that the student and their parents/guardians shall maintain absolute confidentiality and secrecy towards the school's confidential and/or secret and/or proprietary information or documents including any information in an electronic format. Unless the school has specifically authorised (in writing) a document to be made public or shared, all other information/documents would be deemed confidential/secret/proprietary, and any sharing of such information/documents with the public or unauthorised persons shall be construed as a breach of admissions terms and conditions.

9.2. Confidential information/documents, whether published, printed or communicated verbally, including minutes of meetings, circulars, homework assignments, exam papers, teaching aids on Toddle and/or other materials/documents made available are strictly confidential in nature. Sharing them with unauthorised persons would constitute a breach of the school's terms and conditions.

9.3. Parents, guardians and students acknowledge that the intellectual property rights for any project, worksheet, information, writing, publication, printed books, industry papers, guides or any documents/data provided by the school to the student, during the course of enrolment at OWIS, shall remain the intellectual property of OWIS and shall belong exclusively and solely to OWIS in its entirety, and may be used by OWIS for any commercial or non-commercial purposes without any payment to the student, regardless of whether he/she continues to be enrolled at OWIS or not. Similarly, parents agree to OWIS using students' work, photographs and videos of the student and other materials for purposes such as publicising and promoting OWIS and its students' accomplishments.

9.4. The students or parents, or guardians of students are strictly prohibited from disclosing to unauthorised users the contents of the school's intranet, which may include parents' and students' contact information, telephone numbers and email addresses. If the student or parents discloses to any other unauthorised person or person not related to or employed by the school or to any third party which may use the information for their commercial or personal benefit, the school reserves the right to take legal action against the students or their parents/ guardians who are found to be responsible for passing on such information or with whose help such information was acquired by the third party. The school also reserves the right to take legal action against such third parties for illegally using or acquiring the school's confidential information.

9.5. Provided always that should the school of its own volition disclose such information and make it available to the general public, the student or parent/guardian shall no longer be restricted, but only as regards the public domain information disclosed by the school. Any information disclosed by the school to its students or other employees shall not be regarded as information in the area of the public domain.

9.6. Upon withdrawal of the student for any reason whatsoever, the student has to return, without demand, all documents and electronic data (whether in printed or machine-readable form) provided by the school to the student.

9. Use of Data

10.1. OWIS will process personal data provided in accordance with the personal data protection standards required by applicable law.

10.2. During OWIS events, photographs, video/film recordings and/or audio recordings of participants (including students and/or parents/guardians) may be taken by OWIS or OWIS-appointed vendors for the purposes of post-event publicity, marketing or promotional purposes relating to OWIS and may be published in official OWIS school communication channels such as school publications, magazines, website, intranet portal and/or social media. Students and/or parents/guardians agree and consent to being photographed and/or recorded at such OWIS events for such purposes and to their photographs and/or video/film/audio recordings being published in such official OWIS school communication channels.

10.3. Please note that parents are allowed to take photographs and video/film recordings of their children while they are at school if they are invited to do so during school events etc. If these photographs or video/film recordings include other children, parents are not to share or circulate these images/recordings.

Pre-Course Counselling & Information

Before submitting the online application form for admission to OWIS, parents are asked to confirm that they have been given information on each of the following:

School Information:

1. The OWIS Vision, Mission and Culture
2. Infrastructure, Facilities and Campuses
3. School Timings
4. Course Information, Certification Body Course Details
5. Admissions Process
6. ECA Information
7. Student Support Services
8. EAL/LS Details (If Required)
9. Progression and Award Criteria
10. Information on Communication with Parents
11. Attendance Policy
12. Information on Transport
13. Feedback Mechanism

Information on Fees:

1. Course Fee Details
2. Payment Methods
3. Withdrawal and Refund Policy

Information on EduTrust:

1. FPS Scheme
2. Student Contract and Seven Days of Cooling Period

Draft Student Contract

At OWIS we issue electronic Student Contracts which need to be signed and submitted via our secure portal MyOWIS. These eContracts have been audited and approved by the Committee of Private Education, the regulatory body here in Singapore. Please ensure that all data submitted is accurate and updated on the portal.

Your child's enrolment is only completed once the Student eContract has been submitted via MyOWIS.

A sample Student Contract can be found below:

[OWIS Student Contract](#)

Parents will be liable for any damage or loss to resources used by the student at a borrowed facility. School library books incur a replacement charge of SGD 20 (Inclusive of GST) for home readers and SGD 35 (inclusive of GST) for library books.

Non-payment of the charge might result in borrowing privileges being suspended.

Damage or loss of iPads issued under the IT contract to students will be charged at the replacement cost. A copy of the IT contract can be obtained from the school office.

Grievances and Dispute Resolution

The school aims to resolve all disputes, whether financial or otherwise, involving the school and the students in a just and amicable manner. Due consideration would be given to all the facts before any solutions are recommended.

- A dispute is recognised as such if the school and a student or parent do not agree to a decision of the school.
- The dispute resolution mechanism has three structural components, which shall be followed sequentially:
 - Resolution by a staff member or a team appointed by the Head of School
 - Resolution by the Head of School
 - Resolution by reference to a third party like CPE or a small claims tribunal
- All disputes shall be filed in writing by the parent and should clearly state the issue, the facts and the area of disagreement.
- Modes of receiving formal feedback:
 - Email

helpdesk.owis.sg@globalschools.com for general school feedback

financepg.owissin@globalschools.com for fees-related queries and feedback

transportny.owissin@globalschools.com for bus transport-related feedback

- All written feedback shall be acknowledged by the school within three working days. Some feedback may require additional steps after the first response and shall be communicated to the parents.
- At the first instance, the Head of School shall ask a staff member or a team of staff (concerned teacher or administrative staff may also be included) to investigate the facts and recommend resolution options. These shall be discussed with the parents, and an agreement shall be attempted.
- If necessary, parents may be invited for a face-to-face meeting with the Head of School to discuss the possible solutions and reach a closure.
- In case of continued disagreement, the matter shall be taken up by the Head of School, who, in consultation with the senior leadership team, shall explore the matter further.
- In the event of disagreement after this stage, the school shall advise the parents to refer the matter to third-party mediation.

- Every effort will be made to resolve complaints within 21 days of having received written notification from a parent, provided no third-party intervention occurs.
- All feedback/complaints are considered resolved and closed by the school if the school does not receive any more correspondence from the parent relating to the feedback after seven working days from the date of resolution (written reply from the school on its decision).
- Transport-related feedback cases are responded to by the transport contractor. The school shall, however, monitor the contractor's responsiveness to and resolution of all complaints.

Third-Party Mediation: (As Per CPE Guidelines)

If the student and the school are unable to resolve a dispute, they may refer the dispute to the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre for mediation before instituting any legal action. The student and the school agree to such procedures and to pay such fees as the SMC or SIArb may prescribe from time to time to resolve their dispute.

- Students may approach the Committee of Private Education for problems with the school, or if the school is unable to resolve the problem.
- The CPE shall investigate issues that have contravened the Private Education Act or its regulations and shall take appropriate action.
- For issues involving school administrative matters and service quality issues, the student is advised to resolve the conflict with the school. Should the issue not be satisfactorily resolved, the student may seek redress through:
 - CPE Mediation-Arbitration scheme or
 - Small claims tribunal (SCT) for clear-cut fee refund issues of SGD 10,000 or less, or if both parties agree in writing, for issues related to a sum up to SGD 20,000 or
 - Legal counsel

More information on the CPE Mediation-Arbitration Scheme may be found on the Committee of Private Education website at:

<https://www.cpe.gov.sg/student-services/dispute-resolution>.

Appendix 3: Medical Insurance Process

OWIS provides a medical insurance scheme for all students, fully compliant with EduTrust guidelines by the Committee for Private Education (CPE). The selected insurance provider is Income Insurance Ltd.

What is Covered?

Hospitalisation and Day Surgery: Covers expenses for hospital admissions and day surgeries.

Exclusions:

- 1.** Pre-existing Conditions: Conditions present before the start of the policy are not covered.
- 2.** Outpatient Treatments: Generally excluded unless they meet specific criteria:
 - Follow-up Treatments: Covered if related to a hospitalisation/day surgery and incurred within 90 days before or after the hospital stay or surgery.
 - Emergency Outpatient Treatments: Covered for accidents requiring emergency care within 24 hours of the incident. Note that GP (General Practitioner) bills are not claimable.

Documents and Resources

- [EduTrust GHS Product Summary](#)
- [GHS & GPA Benefits Schedule](#)
- [GHS & GPA Certificate](#)
- [GPA Policy](#)

Claims Procedure

To submit a medical insurance claim, please follow the steps below:

Step-by-Step Process

(a) Notify OWIS:

- OWIS Nanyang Campus: Email cs1ny.owissin@globalschools.com
- OWIS Punggol Campus: Email cspg.owissin@globalschools.com
- OWIS Newton Campus: Email cs1nt.owissin@globalschools.com
- Alternatively, call + (65) 6914-6700 to notify OWIS of the upcoming claim and provide the following details:
 1. Full name as per NRIC/Passport
 2. NRIC/FIN No.
 3. School Admission Date
 4. Date of Birth
 5. Gender
 6. Nationality
 7. Email Address

(b) Receive Welcome Email: Within 5 working days, a welcome email from Howden MediHub will be sent to the provided email address.

(c) Register on Howden MediHub: After receiving the welcome email, please register and log into the Howden MediHub mobile or web application within a week.

(d) Submit Required Documents:

- Upload all necessary documents through the MediHub app within 30 days from:
 - The date of discharge from hospitalisation,
 - The date of death, or
 - The date expenses were incurred (whichever applies).
- Bank Details: Ensure bank details are included for reimbursement.

(e) Claims Processing: Once all documents are received, claims will be processed within approximately 4 working weeks via the MediHub app.

(f) Check Claim Status:

- Track the claim status directly in the MediHub app.
- For assistance, contact the 24/7 MediHub hotline at 6715 6400 or email howden.medihub@ihp.com.sg.

[MediHub App – Registration Process](#)

Scope of Coverage

- Ward Entitlement: Coverage includes a B2 ward in Government Restructured Hospitals.
- Upgrades: Students have the option to upgrade to higher wards or private hospitals, with costs subject to pro-rated adjustments.
- Annual Limit: Coverage includes up to \$20,000 per student per year on an “As Charged” basis, meaning all eligible expenses are covered up to the specified limit.

Payment of the Claim Amount

The insurance operates on a reimbursement basis:

- The student (or guardian) is required to pay the hospital directly.
- Afterward, all original hospital bills should be submitted to the insurance provider for reimbursement.
- Refunds for eligible claims will be processed via cheque or bank transfer.

For Claims Assistance:

- OWIS Nanyang Campus: Ms. Delia at parentliaison@owis.org
- OWIS Punggol Campus: Ms. Nishita at parentsupport.pg@owis.org
- Alternatively, you may call + (65) 6914-6700 for support.

Once the reimbursement is received from the insurance provider, your account will be credited with the refunded amount.

Insurance Provider Contact

For additional information, you may contact the insurance provider directly:

Income Insurance Ltd
Income Centre, 75 Bras Basah Road
Singapore 189557
Tel: 6788 1777 | Fax: 6338 1500

For details on the Committee for Private Education (CPE), Enhanced Registration Framework (ERF), or EduTrust Certification Scheme, please visit the [CPE website](#).

