



**ISS**

SINGAPORE CAMPUS

Realising Potential

# Regulations Handbook

## 2021-2022

Revised August 2021



## Introduction

The purpose of this handbook is to lay out in one place how ISS International School applies local requirements and regulations as set by the Private Education Act.

As it is important that all members of our community are aware of these regulations, they will be sent out by email and will be placed on our website. This handbook complements our Primary/High School and Faculty handbooks that describe the operations and policies that govern day-to-day school practices.

Please approach our two Academic Directors should you need further clarifications.

With best wishes,

Dr. Dharshini Jeremiah  
Academic Director, Teaching and Learning

Ms. Fiona Edwards  
Academic Director, Pastoral

## TABLE OF CONTENTS

Refund Policy and Procedures	3
Dispute Resolution	5
Student Behaviour Management	6
Student Assessment	12
Withdrawal Policy and Procedures	14
Attendance	15
Fee Protection Scheme	16
Medical Insurance Coverage	17
Appendix A	18
Hospitalisation Insurance	

## **Refund Policy and Procedures**

### **ISS REFUND POLICY (as indicated in the Student Contract)**

#### **2.1 Notification and Arrangement**

ISS shall inform the Student immediately within three (3) working days if

- i. The school fails, for any reason, to commence the Course on the Course Commencement Date;
- ii. The school terminates the Course, for any reason, prior to the Course Commencement Date;
- iii. The school fails, for any reason, to complete the Course by the Course Completion Date;
- iv. The school terminates the Course, for any reason, prior to Course Completion Date;
- v. The school has not ensured that the he/she meets the course entry or matriculation requirement as set by the organization stated in Schedule A of the Student Contract within any stipulated timeline set by CPE; or
- vi. The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA)

ISS shall, within seven (7) working days of notifying the Student in writing of above circumstances (i) to (vi), provide the Student with information and details of the alternative confirmed course arrangement, if any, to allow the Student to make timely and appropriate decision on the alternative arrangement.

#### **2.2 Withdrawal for Cause:**

The Student shall be entitled to immediately withdraw from the Course by giving written notice and parents must complete the standard withdrawal procedure to ISS of his/her intention to do so if ISS is in breach of any of its obligations under the Student Contract or fails to perform its obligation(s) under the circumstances in Clause 2.1 (i) to (vi).

#### **2.3 Refunds for Withdrawal for Cause:**

For circumstances under Clause 2.1, ISS shall, within seven (7) working days after notifying the Student, refund to the Student:

- i. The entire amount of the Course Fees; and

- ii. The Miscellaneous Fees already paid

ISS shall also, as soon as practicable after receiving the Student’s notice of withdrawal under Clause 2.2 (and in any event no later than seven (7) working days after receiving such notice) refund to the Student the paid amounts stated in this Clause 2.3.

## 2.4 Refunds for Withdrawal without Cause:

Where the Student withdraws from the Course for any reason other than those set out in Clause 2.1 as soon as practicable after receiving the Student’s written notice of withdrawal (and in any event no more than seven (7) working days after receiving such notice) refund to the Student the following sums (less any applicable bank administrative charges properly paid/payable :

### **REFUND TABLE**

**(Applicable only to Course Fees and not Miscellaneous or other Fees of Charges)**

Maximum Refund based on% of the Total Course Fee Paid	If Student’s written notice of withdrawal is received (*):
100%	On or before 1st April
50%	More than 60 days before the Course Commencement Date
0%	Less than 60 days before the Course Commencement Date. Or after Course Commencement Date.

(\*) Notes:

1. Students must submit the student withdrawal form and clearance form as formal notice of withdrawal to the school.
2. Course Commencement Date means the 1st day of the Academic year.

## 2.5 Cooling-Off Period

ISS shall provide the Student with a cooling-off period of 7 working days after signing the Student Contract. Within these 7 days and regardless whether the student has started the Course or not, the Student can submit written notice of withdrawal to ISS and receive a full refund of the fees already paid less any consumed fee, administrative fee and bank charges.

Any dispute in respect of how much Course Fees have been consumed pursuant to this clause may be referred to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Mediation – Arbitration Scheme ([www.cpe.gov.sg](http://www.cpe.gov.sg)). The decision of the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) shall be final and binding on all parties.

## **2.6 Refund Procedures**

Parents/legal guardians requesting a refund must officially make this request to the school. The school will apply the above mentioned policy in deciding the amount due. Refunds are prepared by the Finance Department within 7 days. The school updates relevant student documentation, archives the refund data and informs relevant authorities.

## **Dispute Resolution**

The ISS International School has put in place a process on Dispute Resolution to receive and resolve official feedback, complaints and grievances. This is in line with the open and responsive culture that we want to encourage in ISS. The aim of Dispute Resolution is to ensure that all comments from interested parties are given due consideration and dealt with professionally and effectively. The parties offering the comment would also be responded to within a fixed time-frame.

These feedback, complaints and grievances are acceptable via hard copy (letter) or soft copy (email) from students, parents, staff and members of the public. Upon receipt of a formal feedback or grievance, it will be forwarded to the relevant heads of department to investigate the matter raised. If the matter has impact across faculties or requires the input of the management team, this would be brought up for discussion at the senior management team meetings. Where needed, the Academic Directors and the faculty heads will discuss this with the CEO to evaluate the situation and explore possible solutions.

ISS will acknowledge all feedback, complaints and grievances within 3 working days of receipt of the feedback being lodged. They will be addressed and resolved internally at the first instance.

If both parties are unable to come to a resolution, the matter will be referred for mediation at the Singapore Mediation Centre, and if the dispute is not resolved through mediation, the dispute will be referred for arbitration by an arbitrator appointed by the Singapore Institute of Arbitrators. All feedback and complaints are targeted to be resolved within 21 days.

All input will be filed in a Feedback/Complaints File for central reference. Information to be logged includes the nature of the feedback/complaint, staff involved, resolution process and time taken to complete the process.

## Student Behaviour Management

ISS aims to promote a holistic approach to student behaviour management with the ultimate aim of supporting students to make good choices in their daily life. Students requiring extra support may be referred to school counsellors or a pastoral care team member for counselling sessions. The "ISS Child Safeguarding Task Force" aims to protect and safeguard the interests of all our students so as to ensure that every child is healthy and safe. When the need arises, our school will work with external professional agencies including government agencies. Our student behaviour management procedures differ according to the age of students. Full details of these procedures can be found in relevant school handbooks but are summarized below.

### Primary School

#### Behavioural Expectations and the 5 Be's

ISS PS recognizes that self-discipline and the development of responsibility and judgment is a continuous learning process. Teachers structure a consistent and safe environment for children where we all model appropriate and respectful interactions. The *PYP Learner Profile* forms the basis of our behavioural agreements.

We also have a *Code of Conduct* in place in the PS. This is a simple behaviour plan to guide actions and is called the **5 Be's**.

- Be Caring
- Be a Thinker
- Be a Communicator
- Be Principled
- Be Reflective

The *5 Be's Code of Conduct* strives for:

- Establishing and maintaining a nurturing, safe, orderly and supportive environment
- Providing a consistent, fair process and structure within which students can learn
- Enabling our students to be safe, respectful, honest and responsible
- Recognizing the uniqueness of each student in order to support them in being their best
- Using the PYP Learner Profile to guide our behaviour and actions

In line with our 5 Be's and the Learner profile Code Of Conduct, the belief in our Primary School is that **bullying** behaviour is not acceptable and will not be tolerated. To this end:

- The School Community (students, staff and parents) will work in co-operation towards building and maintaining an anti-bullying ethos in the school.
- The school will provide a happy, supportive and safe environment in which everyone can achieve their full potential.
- Students and adults will feel able to report bullying behaviour, confident that they will be listened to and action taken to remedy the situation.
- Students will be valued and respected in the school community.
- Students will be encouraged to become creative, motivated and lifelong learners prepared for an ever-changing global community.

Student exclusions or expulsions are used as a final resort only after all other avenues of resolution have been exhausted. Appeals to an exclusion or expulsion decision may be made following our policy and procedures for disputes.

### **High School (Grades 6-12)**

#### **Guidelines:**

- All students and teachers at ISS International School are to be treated with respect, regardless of gender, age, and nationality.
- All students are to be involved in their own personal discipline. ISS International School seeks to help students to develop appropriate social skills and modes of personal behaviour.
- All ISS students are to be made aware of and abide by:
  1. The School's mission statement.
  2. The High School Expectations
- All students are expected to use common courtesy, good manners and show respect for themselves, their peers and elders.
- All students have the opportunity to propose amendments to the ISS school expectations
- A clear set of disciplinary steps will be taken to deal with behaviour that is not acceptable. Consequences of behaviours must be understood and will be implemented consistently by teachers. See *Behaviour Expectations below*.
- The behaviour code is applicable during the school day, coming to and from school on the school buses, on ISS trips and at all events organised by the School.

- Parents will be informed when a student's behaviour is causing serious concern

### **Detentions**

In the High School detentions are held on Friday afternoons and students are expected to attend promptly. All students must make alternative arrangements to go home if they are a school bus student. During detention, students will complete reflection activities.

## **Level One Behaviour**

<b>Attendance:</b>	<b>Academic:</b>	<b>Behaviour:</b>	<b>Possible Intervention:</b>
<p>Late to school/lesson</p> <p>Unauthorised absence</p> <p>Attendance dropping below 90% in a calendar month</p>	<p><b>First offence:</b> Cheating and/or plagiarism (Refer to <a href="#">Academic Honesty Policy</a>)</p> <p>Homework late/not done</p>	<p>Non-compliant uniform</p> <p>Homework late/not done</p> <p>Inattentive/inactive (sleeping) in class</p> <p>Using language to exclude or insult</p> <p>Inadequate uniform</p> <p>Chewing gum</p> <p>Use of mobile phone/head phones during school time*</p> <p>Public displays of affection (PDA)</p> <p>Any other offences deemed appropriate for this level by the Deputy Academic Director Pastoral</p>	<p>Teacher interventions:</p> <p>Hold students back at break/lunch/ after school to reflect on behaviour</p> <p>Develop a behaviour plan or goal setting</p>
<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>	<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Subject Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>	<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>	<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Subject Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>

## Level Two Behaviour Patterns

Attendance:	Academic:	Behaviour:	Possible Intervention:
<p>Truancy/skipping class</p> <p>No improvement in punctuality or attendance following Level One intervention</p>	<p>Second Offense: Cheating and/or plagiarism (Refer to Academic Honesty Policy)</p>	<p>Graffiti/defacement of property</p> <p>Abuse of laptop/network (RE: Responsible Use Agreement)</p> <p>Disrespect to a member of staff/parent/adult/ student</p> <p>Intimidation of student(s)</p> <p>Unpremeditated bullying in any form</p> <p>Any other offence deemed appropriate for this level by the Grade Level Leaders or Programme Heads</p>	<p>Extra Learning Opportunities held during Lunch or After School</p> <p>Friday Detention</p> <p>Student put on a behaviour contract</p> <p>Internal suspension</p> <p>Parent/guardian communication</p>
<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>	<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Subject Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>	<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>	<p><b>Communication &amp; Staff Involved</b></p> <p>All communications should be copied to: Grade Level Leader, Subject Leader, Kampong Teacher's, Programme Head</p> <p>Internal note <b>must</b> be added to Behaviour Log</p>

### [Level 2 Behaviour Plan](#)

## Level Three Behaviour Issues

Attendance:	Academic:	Behaviour:	Intervention:
<p>Continued pattern of late or absences</p> <p>Unauthorised absence</p> <p>Attendance dropping below 90% in a Term or multiple months</p>	<p>Unsatisfactory termly academic progress</p>	<p>Violent/obscene behaviour</p> <p>Theft</p> <p>Possession/use of offensive weapon</p> <p>Breaking local law(s)</p>	<p>Immediate action will take place whereby the Parent/Guardian will be informed by phone call.</p> <p>A Parent/Guardian/student Interview with the</p>

		<p>Premeditated bullying in any form (cyber or physical, mental or verbal)</p> <p>Smoking</p> <p>Persistent repetition of conduct in (Level 2)</p> <p>Any other offence deemed appropriate for this level by the Grade Level Leaders or Programme Heads</p>	<p>Programme Head and Principal will take place Academic/Dis Contract</p> <p>Internal/External Suspension</p>
<p><b>Immediate Action is Required by contacting <u>all</u> of the following</b>  Parent contact  Counsellor contact  Kampong teacher  Grade Level Leader  Programme Head  Deputy Academic Director  Pastoral</p>	<p><b>Immediate Action is Required by contacting <u>all</u> of the following</b>  Parent contact  Counsellor contact  Kampong teacher  Grade Level Leader  Programme Head  Deputy Academic Director  Pastoral</p>	<p><b>Immediate Action is Required by contacting <u>all</u> of the following</b>  Parent contact  Counsellor contact  Kampong teacher  Grade Level Leader  Programme Head  Deputy Academic Director  Pastoral</p>	<p><b>Immediate Action is Required by contacting <u>all</u> of the following</b>  Parent contact  Counsellor contact  Kampong teacher  Grade Level Leader  Programme Head  Deputy Academic Director  Pastoral</p>
<p><a href="#">Level 3</a></p>			

### Level Four Behaviour Breach

Attendance:	Academic:	Behaviour:	Intervention:
<p>Continued pattern of late or absences</p> <p>Unauthorised absence</p> <p>Attendance dropping below 90% in a Term or multiple months</p>	<p>Unsatisfactory termly academic progress</p> <p>Breach of Academic/Behaviour Contract</p>	<p>Persistently breaking local law(s)</p> <p>Premeditated Physical, verbal or sexual harassment, outrage of modesty (OM)</p> <p>Possession or use of illegal drugs</p> <p>Possession or use of alcohol</p> <p>Possession of pornographic material</p>	<p>Immediate action will take place whereby the Parent/Guardian will be informed by <b>phone call</b> and requested for interview prior to the student's possible continuation at school.</p> <p>Academic/Behaviour Contract</p> <p>External Suspension</p> <p>Student leaves the school and (possibly country)</p>

		(including on any digital device)	
<b>Immediate Action is Required by contacting all of the following</b> Parent contact Counsellor contact Kampong teacher Grade Level Leader Programme Head Deputy Academic Director Pastoral Academic Director Pastoral	<b>Immediate Action is Required by contacting all of the following</b> Parent contact Counsellor contact Kampong teacher Grade Level Leader Programme Head Deputy Academic Director Pastoral Academic Director Pastoral	<b>Immediate Action is Required by contacting all of the following</b> Parent contact Counsellor contact Kampong teacher Grade Level Leader Programme Head Deputy Academic Director Pastoral Academic Director Pastoral	<b>Immediate Action is Required by contacting all of the following</b> Parent contact Counsellor contact Kampong teacher Grade Level Leader Programme Head Deputy Academic Director Pastoral Academic Director Pastoral

**\* Mobile Phones/Headphones**

Students are not permitted to walk around the campus with headphones on and should follow school guidelines for no phone use during school hours (8:00am-3:00pm), unless permitted and supervised by subject teachers as part of their teaching and learning.

**Smoking**

Smoking is illegal by Singapore law on any school premises. In addition, Singapore is progressively raising the minimum age for smoking and it is assumed that anyone under 21 years of age cannot smoke.

Local Singapore Law will apply when students travel on school overseas trips.

Taking guidance from local authorities, ISS operates a ‘guilty by association’ process in reference to smokers. This means that anyone caught with a smoker is also assumed guilty.

**Drug and/or Alcohol Abuse**

High School students in particular should be aware that in Singapore jail term, caning and the death penalty are enforced for drug related offences and the School is obliged to report any such offences to the authorities.

The school conducts random drug tests and the school nurse strictly follows protocols as established by the overseas test laboratory for conducting these tests. In some situations, the cost of the drug test may be passed to the family.

## **Student Assessment**

### **Section 1: Philosophy and principles that underpin assessment practice at ISS:**

#### **What and why do we assess?**

**The purpose of assessment is to improve student learning.**

Effective assessment improves student learning by allowing informed feedback to be given and received in response to the following three key questions (Hattie J: Visible Learning for Teachers 2012):

**Where are they going? (What are the goals?)**

**How are they going there? (What progress is being made towards the goal?)**

**Where to next? (What activities need to be undertaken next to make progress?)**

NB: These questions refer to both the students and the teachers.

#### **For students**

Effective assessment enables students to improve their own learning by:

- giving ongoing opportunities to demonstrate what they have understood
- giving effective feedback to understand their own progress and plan the next stages of their own learning
- giving ongoing opportunities to understand learning goals and criteria for success
- giving ongoing opportunities to share reflections with peers
- giving ongoing opportunities to build confidence and self-esteem
- giving the motivation to set and achieve goals.

#### **For teachers**

Effective assessment enables teachers to improve student learning by:

- enabling them to determine degrees of prior knowledge before connecting new learning
- enabling them to ascertain degrees of understanding at various stages of the learning process
- enabling them to plan the next stages in the learning process

- enabling them to make informed decisions on how to adapt and improve their teaching practices.

### **For parents/guardians**

Effective assessment enables parents/guardians to support their child's learning by:

- providing ongoing information on their child's learning
- providing information to assist their children in planning for the future.

### **For curriculum leaders**

Effective assessment enables curriculum leaders to improve student learning by:

#### **Assessment results**

- a) The Academic Department has procedures to inform students of the assessment results and award in a timely manner.
- b) Final exam results are released within three months upon completion of the final examination and/or assignment of the course. Where the course is provided by external partners or foreign institutions, the Academic Department is responsible to ensure that this requirement is strictly adhered to.
- c) The Academic Department has procedures to ensure that students meet the natural progression criteria before they are allowed to proceed to the next level.
- d) The Academic Department has procedures to ensure that students meet the award criteria before awarding the certificate to uphold the standards and the integrity of the courses offered. All awards must be approved by the Academic Board.
- e) Assessment results are used by the academic and/or examination boards to review the course content, delivery and assessments.
- f) The Academic Department has appeal procedures (including a fair and reasonable period for appeal) for academic results and/or awards which is clearly communicated to the students.
- g) The Academic Department releases appeal results within four weeks (for in-house courses) and not later than eight weeks (for examination administered by partner organisation) from the date of appeal.
- h) The procedures are fair without compromising the integrity of examination process and grading standard. The Academic Department ensures the integrity of any assessment and does not compromise the assessment standards set by the Academic and Examination Boards. Assessments are valid, reliable and fair to the students.
- i) Final decisions for all appeals are endorsed by the Examination Board before appeal results are released to the students.
- j) The Academic Department has a moderation process for the academic results.

- k) The Academic Department regularly reviews the procedures for handling assessment results and appeals for continual improvement.

For further information, please refer to our Assessment Guidelines.

## Withdrawal Policy and Procedures

### Withdrawal Policy

A student shall be deemed to have withdrawn from ISS if he/she :

- a) Withdraws from ISS to leave Singapore
- b) Withdraws from ISS to enroll within another school
- c) Withdraws from ISS during the school term for personal reasons
- d) Is expelled from the school for behavioral reasons
- e) Is absent without excuse for more than 7 school days without notifying the school or replying to absence notices from the school
- f) Fails to pay school fees or sign the PEI Student Contract by the start of the course date or any such deadline set by the school

A student holding a Student Pass or Long Term Visit Pass will have to submit a Student's/Long Term Visit Pass (STP/LTVP) Cancellation Form to ISS before he/she is officially released from the school. The Student's Pass or Long Term Visit Pass must be surrendered either at the Singapore Immigration and Custom Authority (ICA) office or the Singapore port of embarkation,

The time frame for the processing withdrawal requests will not be more than 4 weeks.

Where refund policy is applicable, refund will be made in not more than 7 days after receipt of withdrawal notice and approval of withdrawal application.

### Withdrawal Procedures

Parents and guardians should formally notify ISS of all student withdrawals, whether at the end of the school year, or mid year. Upon notification, whether through the ISS Re-registration process or by other means, parents/guardians are required to complete a Student Withdrawal Form and any other documentation required by the individual school division (such as the Student School Clearance Form) should be completed prior to the student's final day at ISS. All materials loaned from the school should be returned and any debts owed need to be settled. Upon completion of withdrawal formalities, refunds, if applicable will be processed within 7 days and student reports and certificates will be released. ISS will update its student database and inform relevant authorities such as the Immigration & Checkpoint Authorities (Student's Pass holders) and the Fee Protection Scheme provider.

# Attendance

## Attendance Policy and Procedures K-12

Attendance at school is critical for student success.

There are three two types of absences:

1. **Excused Absence** – “Other” on ManageBac.

Students who are absent for a day due to sickness or other emergency must bring a note or medical certificate to school to explain the reason why they could not attend school. Parents/guardians must alert the Academic Office on the morning of the absences before 9am. Failure to do so makes it difficult to account for all of the students and may compromise the student’s safety. After an explained absence, when students complete the work that they missed, grades will be awarded.

Excused absences may be granted for such things as a serious or long-term illness, an accident, attendance of the funeral of a close relative, to sit for an entrance exam, or to attend to business matters such as passport or visa issues. The Academic Directors must approve an excused absence in advance. A parent or guardian must apply for the excused absence by email or letter to the school. Upon return from the excused absence, the student must submit written proof of the exam or other event for which the absence was excused. All work missed during an excused absence must be completed within a reasonable time agreed to by the teacher and student.

2. **Unexcused Absence** – “Absent” on ManageBac.

An unexcused absence may take the form of a family event or vacation related absence that does not meet the criteria outlined in the excused leave above. In all cases of planned absences, parents/guardians must inform the school via email regardless of whether or not the absence is excused.

Absences will also be considered ‘unexcused’ when no medical certificate or note from parent/guardian explaining the absence has been presented to the school.

3. **Absences related to COVID/ extraordinary circumstances** – “Other” on ManageBac (if the student does not attend synchronous lessons = “Absent”)

Students who are unable to physically attend school due to extenuating circumstances and/or the inability to travel to/enter Singapore, quarantine and/or stay home notice must have parents/guardians inform the school via email or letter. Authorised absences from Academic Directors require

attendance for synchronous lessons and completion and submission of work required by teachers.

*Note: The Immigration & Checkpoint Authorities require the school to notify them of any student in Singapore on a Student Pass who fails to make 90% attendance in any month. In calculating the 90% attendance, we are permitted to include "Excused" and "Medical" (explained) absences. In addition ISS is required to notify the Immigration Department if a student is absent for 7 consecutive days without an excused or medical (explained) absence. ICA may decide to terminate the student pass and ask the student to leave Singapore.*

## Fee Protection Scheme

### Introduction to the Fee Protection Scheme (FPS)

The Fee Protection Scheme (FPS) serves to protect students' fees in the event a private education institution is unable to continue operating due to insolvency, and/or regulatory closure. The Fee Protection Scheme also protects students if the private education institution fails to pay penalties or return fees to the students arising from judgment made against it by the Singapore courts.

EduTrust-certified private education institutions are required to adopt the Fee Protection Scheme to provide full protection to all fees paid by their students. All fees refer to all monies paid by the students to be enrolled in a private education institution, excluding the course application fee, agent commission fee (if applicable), miscellaneous fees (non-compulsory and non-standard fee paid only when necessary or where applicable, for example, the re-exam fee or charges for credit card payment etc.) and GST.

Private education institutions can choose to adopt either the escrow scheme, insurance scheme, or a combination of both to provide fee protection to all their students.

### ISS Fee Protection Scheme

#### Overview

This is a requisite stipulated by the Committee for Private Education (CPE) for Enhanced Registration Framework (ERF) and EduTrust Schemes under the Private Education Act 2009. The School has, since its registration with the CPE as a Private Education Institution (PEI), adopted the Fee Protection Scheme (FPS) in AY2011/12.

ISS International School Pte Ltd has appointed Liberty Insurance Pte Ltd to be the FPS provider for our students. The insurance coverage protects the entire course fee.

### Fee Protection Under Insurance Scheme

Under the fee insurance, ISS will purchase insurance protection from Liberty Insurance Pte Ltd for students whose fees have been fully paid. The premium is subject to GST and calculated based on 0.6% of the Tuition Fee and Development Fee. The FPS insurance premium is payable by the students and will be billed together in the Tax Invoice for Tuition Fee and Development Fee.

ISS is to ensure that students are advised of the insurance premium. Existing students and parents have received a letter from the Head of School informing them about this new fee. New students and parents will be advised by the Admissions Department upon enrolment. The Certificate of Insurance (COI) can be checked on the school website.

Since the course fee is billed and collected on **a yearly basis**, there will be 2 instalments. As such the FPS insurance premium will also be in 2 instalments.

For more information on FPS, please refer to CPE's official website ([www.cpe.gov.sg](http://www.cpe.gov.sg)).

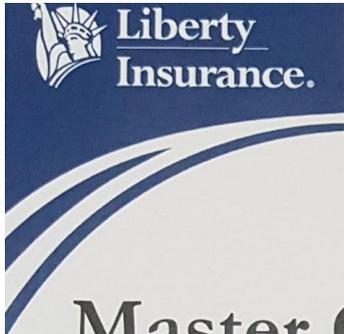
## Medical Insurance Coverage

ISS provides medical insurance coverage for hospitalization and related medical treatment for the entire course duration.

The medical insurance coverage provides for

- Annual limit not less than S\$20,000 per student
- 4 bedded government ward
- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities)

## Appendix A



# Master Certificate of Insurance

Fee Protection Scheme (FPS)

**ISS INTERNATIONAL SCHOOL PTE. LTD.**

Policy No. FPS018Y13  
17 December 2019 to 31 December 2021

We certify that the Policy to which this certificate relates is issued to the above Private Education Institution (PEI) for its students under the Fee Protection Scheme administered by the Committee for Private Education (CPE) under SkillsFuture Singapore Agency

---

**Derek Low**  
Executive Vice President – Personal Lines

