

Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg. No.: M2-0000023-4)

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T: (65) 6221 6111 F: (65) 6221 4355 / (65) 6224 0895 E: tmis@tokiomarine.com.sg W: www.tokiomarine.com



TOKIO MARINE
INSURANCE GROUP

A member of the
Tokio Marine Group

Hospital & Surgical Plan Specially Design for Hillside World Academy Pte Ltd Under CPE Frame Work

Schedule of Benefits	Plan	Annex A*
Limits per policy year per student in S\$	\$20,000	
1. Hospital Room & Board <i>(max 60 days)</i> 2. Intensive Care Unit Room & Board <i>(max 10 days)</i> 3. Hospital Miscellaneous Services 4. Surgery <i>(Surgical table applicable when admission to higher ward or Private Hospital)</i> 5. Pre Hospitalization - Specialist Consultation, Examination and Laboratory Test <i>(maximum 30 days prior to admission)</i> 6. Post Hospitalization Treatment <i>(maximum 60 days after discharge from hospital)</i> 7. Emergency Outpatient Expenses Reimbursement due to an accident <i>(within 24 hours of an accident & max 30days) , TCM limited to \$100 per accident.</i> 8. Special Grant/Death Benefit	\$20,000 per policy year subject to B1 (4 Bedded) Govt or Re-structured Hospital Ward	\$150 \$450 \$2,000 \$5,000 \$450 \$450 \$300 \$5,000
*applicable if the Insured seek treatment at private hospital or a ward higher than the plan entitlement		
<u>OPTIONAL</u> <u>Additional Cover (which forms part of aggregate limits of S\$20,000 per year)</u>		
1. Death and Permanent Disablement (as a result of accident only)	S\$10,000	
2. Compassionate visit accommodation expenses reimbursement (maximum S\$150 per day)	S\$1,500	
3. Medical Report Fee Reimbursement	S\$80	
<u>Premium per student (exclude GST & non refundable)</u>	S\$45.00	

Note:

1. The above insurance provides protection for foreign student for medical cost for hospitalization, surgery and other related expenses as a result of sickness or accident within Singapore during policy year;
2. Inclusive of Hospital Room & Board (Government and/or Government Restructured Hospital), Intensive Care Unit Room and Board.
3. Premium quoted is exclusive of prevailing GST.
4. No Co-Insurance Deductible to apply.
5. Maximum aggregate benefits payable per policy year is limited to S\$20,000 per insured student.

IMPORTANT FEATURES OF OUR PRODUCT

Age Entry/Eligibility

2 years old to 21 years old as of 1st Sept School intake

What is the Coverage?

Briefly, it covers medical expenses incurred by the Insured due to illness or accidental cause who is confined in a hospital. *(please refer to Schedule of Benefits and Master policy wording).*

For Hospital & Surgical Benefits – it is 24 hours coverage and treatment must be carried in Singapore only.

For Personal Accident Benefits – Within the School premises and or activities (within Singapore) organized/supervised by School authorized personnel only.

Is Underwriting required?

Yes. Parents/Guardian to complete the Health Declaration Form for their respective child/ward & endorsed by School authorized personnel.

Is it compulsory to cover?

Under CPE requirements, all students are compulsory to be covered with minimum coverage of \$20,000 per policy year with a B1 ward (4 Bedded) in Government or Government Re-structured Ward. Unless the student can show proof of similar or higher coverage to School Administrative Staff

Waiting Period for new students

30 days upon official inception of coverage from Insurer

Cover for Pre-Existing Conditions

Yes, subject to 30 days waiting period for new students who just arrived from overseas. If the insured person has been continuously insured with the previous insurer the waiting period will not apply

Geographical of Coverage

Coverage is within Singapore and/or School organized and supervised activities (for Personal Accident) only.

Is this Policy renewable?

Yes, this Policy is renewable on each Policy Renewal Date and is subject to the Underwriting of TMiS and TMiS reserved the rights to impose changes, modifications or decline the renewals.

Is Terrorism covered under this Policy?

No

Can this Policy reimburse all medical expenses incurred regardless of medical condition?

There are certain conditions/situations under which no benefits will be payable. These are stated as exclusions in the policy. You are advised to refer to our Master policy for the full list of exclusions.

IMPORTANT

This write up is for general information only and is not a contract of insurance. You should refer to the policy for the exact terms and conditions of this insurance.