

**QBE INSURANCE (SINGAPORE) PTE LTD**A member of the worldwide QBE Insurance Group
Unique Entity No. S16FC0047K1 Raffles Quay #29-10 South Tower
Singapore 048583
TEL: 65-6224 6633
www.qbe.com.sg
GST Registration No.: M2-0005274-9**Comprehensive Group Plan
POLICY SCHEDULE
Renewal**Date of issue 13/02/2017
Page 1 of 5**Policy Number**
GMB- N0002505-2017**Period of Insurance**
22/03/2017 to 21/03/2018
(Both Dates Inclusive)**Account Number /Name**
01000222
INQUOTIENT PTE LTDNANYANG INSTITUTUE OF MANAGEMENT PTE LTD
6 EU TONG SEN STREET
#04-01 THE CENTRAL
SINGAPORE 059817

CURRENCY: S\$

Benefits	Plan 001
Hospital Room and Board Per Day (max 120 days)	B1 Ward (Based on Government, Singapore Government Restructured Hospital charges)
Intensive Care Unit Per Day (max 30 days , subject to overall maximum limit of 90 days)	
Surgery Charges inclusive of Theatre & Anaesthetist Fees	
Hospital Miscellaneous Services & Supplies	
Pre-Hospitalisation / Surgery Specialist Consultation	As Charged
Pre-Hospitalisation / Surgery Diagnostic Services	
In-Hospital Physician's Visit per day (max 120 days)	
Post Hospitalisation / Surgery Treatment	
Emergency Outpatient Treatment	
Deductible (applicable if the Insured Person is warded in a higher ward in Govt, Singapore Govt / Restructured Hospitals, or in private hospitals in Singapore or in hospitals outside Singapore)	10%
Overall Maximum Limit Per Policy Year	20,000
Special Grant	3,000

Note:

1. The above limits are applicable to all government, restructured and private hospitals.
2. The limits of covers are subject to **per policy year (except where indicated otherwise)**.

This is a brief description of the policy. For full details please refer to the Policy holder.

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Clauses / Endorsement / Text**EE46 GROUP HOSPITALISATION & SURGERY COVER ENDT**

It is hereby declared and agreed that the following addition in respect of Exclusions relating to Pre-existing Conditions and Specified Illnesses under the Hospitalisation and Surgery cover is deemed to be incorporated in this Policy:

Pre-existing conditions and Specified Illnesses will be covered under the Policy in respect of Insureds who are GROUP MEMBERS provided that the insured has been covered continuously for twelve (12) months under this Policy.

EE96 TERRORISM COVER - ENDORSEMENT

It is hereby declared and agreed that this Policy has been extended to include cover for Acts of Terrorism other than for loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, contributed by, resulting from or in connection with any Acts of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This endorsement also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

Burden of Proof:

If this company alleges that by reason of this endorsement, any loss, damage, cost or expense is not covered by this policy, the burden of proving the contrary shall be upon the insured.

Definition of Acts of Terrorism: For the purpose of this endorsement an act of terrorism means an act or threat thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

It is hereby declared and agreed that with effect from 22.03.2017, the following AMENDMENTS are deemed to be incorporated under the respective SECTIONS of this Policy.

ENDT1 GENERAL DEFINITIONS

Group Member(s) shall read as:

Members who are all full-time students with valid student pass under the group and are eligible for cover on the commencement date of the respective period / semester defined and agreed by the Policyholder with the exemption for Singapore / PR students if they are already covered by their own medical insurance plan.

ENDT2 DEFINITIONS RELATING TO BENEFITS

PRE-EXISTING CONDITIONS shall mean any injury, illness, condition or symptom:

- A) For which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of the Policy for the Insured Person concerned, or
- B) Which originated or was known to exist by the Insured Person (or anyone insured under the Policy) prior to the commencement of the policy or cover whether or not treatment or medication or advice or diagnosis was sought or received.

ENDT3 BENEFITS COVERED IN THE POLICY - DESCRIPTION OF COVER

All Benefits covered in this Policy are applicable worldwide.

1. Section HS - Hospitalisation & Surgery Benefit

The maximum benefit amount and the Deductibles (if any) as shown in the Policy Schedule are for each Insured Per Policy Year.

The maximum liability of the Company shall not exceed the maximum benefit amount less any deductible payable by each Insured for the costs of Medically necessary services.

HOSPITAL ROOM & BOARD

We will repay the daily charges for room and board accommodation, general nursing services and meals for each day of confinement in a Hospital subject to the daily maximum amount not exceeding B1 ward entitlement in Singapore Government/ Singapore Restructured hospital charges up to a maximum of 120 days.

In the event a hospital does not cater for B1 Ward then QBE shall pay up to a limit of S\$170 Room and Board charges or the actual Room and Board Charges whichever is lower.

INTENSIVE CARE UNIT

We will repay charges for an intensive care unit, critical care unit and high dependency ward provided it is certified medically necessary by the attending physician or surgeon for a period not exceeding 30 days. The maximum 30 days shall be part of the maximum number of days provided under the hospital room & board benefit.

SURGERY CHARGES, THEATRE and ANAESTHETIST FEES

We will repay the fees charged by the surgeon for the operation, theatre and anaesthetist charges.

HOSPITAL MISCELLANEOUS SERVICES & SUPPLIES

We will repay charges incurred during a hospital confinement for Medically Necessary Hospital supplies and services which shall include Prescribed Medicines, dressing, supplies, blood transfusions, rental of appliances, implants, treatment fees, therapy fees, laboratory fees, X-rays, oxygen and its administration. Ambulance services for transporting an Insured to a hospital which results in an inpatient treatment or surgery.

PRE-HOSPITALISATION / SURGERY SPECIALIST CONSULTATION

We will repay Specialist consultation and referral fee including the cost of a second opinion prior to hospitalization provided such consultation was recommended in writing by the attending physician and incurred within 90 days prior to inpatient treatment or surgery. The coverage shall not pay for charges incurred for medical treatment if after the Specialist Consultation, hospitalisation or surgical treatment is not required.



PRE-HOSPITALISATION / SURGERY DIAGNOSTIC SERVICES

We will repay charges for diagnostic procedures and laboratory examinations prior to hospitalization provided incurred within 90 days prior to inpatient treatment or surgery.

IN-HOSPITAL PHYSICIAN'S VISIT

We will repay the daily charges charged by the attending physician for visiting a bed-paying patient, limited to one visit per day up to a maximum of 120 days.

POST HOSPITALISATION / SURGERY TREATMENT

We will repay expenses incurred for follow-up treatments after hospitalization or surgery, by the same Physician, within 90 days immediately following discharge from hospital or surgery.

SPECIAL GRANT

We will pay the sum stated in the Policy Schedule to the Policyholder or his legal representative in the event of death of the Insured Person in connection with a claim resulting from:

- a) an Injury; or
- b) a Sickness, Disease or Illness during or after treatment in Hospital or in a Day Surgery Ward.

EMERGENCY OUTPATIENT TREATMENT

We will repay the expenses incurred for treatment as an outpatient at any registered clinic or hospital as a result of an Injury provided that the treatment was received within 24 hours from the time of Accident.

In respect of BENEFITS COVERED IN THE POLICY, during the period of cover, if the Insured incurs any hospital or surgical charges, fees or expenses arising from any covered sickness or injury and is warded to a higher ward in Singapore Government/Singapore Restructured Hospital, QBE shall pay the Benefits subjected to the deductible of 10% as stated in the Schedule of Benefits.

The same deductible percentage applies to Reasonable and Customary charges for Medically Necessary Services incurred in Private Hospitals in Singapore or in Hospitals outside Singapore.

ENDT4 AMD02A1 - WAIVER OF SCHEDULE OF SURGICAL OPERATIONS

It is hereby declared and agreed that with immediate effect:-

The figures listed percentages of the total sum insured for Surgery in The Schedule of Surgical Operations shall be deemed waived for (Surgery Expenses) provided only if Singapore Government or Restructured Hospitals are used and based on the respective ward entitlement of:

GHS: Class B1

These benefits will be limited to a maximum stated in the Benefit Schedule.

ENDT5 CONDITIONS

Condition No. 7 Eligibility shall read as:

7.1 All Group Members of the Policyholder shall be eligible to be Insured Persons under this Policy on the Commencement Date of the Plan.

7.2 All future Group Members of the Policyholder shall be eligible to be a Insured Person on the commencement date stated on the student pass or at time of enrolment for valid Singaporean/PR students.

7.3 If a Group Member is not at school on the date he would otherwise be eligible in accordance with the above, then the eligibility date shall be deferred to the first day of school attendance.

The definition of Group Member(s) shall read as Members who are full-time students with valid student pass under the group and are eligible for cover on the commencement date of the respective period/semester defined and agreed by the Policyholder with the exemption for Singaporean/PR students if they already covered by their own medical insurance plan.

Condition 7.4 to 7.6 is not applicable under this Policy.

ENDT5A CONDITIONS

Condition No. 11 Restoration of Cover for the Same Disability shall read as:

In the event the Hospitalisation & Surgery benefit is exhausted for a particular medical condition or injury including any and all complications arising therefrom or related thereto, after 14 consecutive days following the latest discharge from hospital or surgery (whichever is the later), any subsequent disability from the same cause shall be considered as a new disability, provided within Overall Maximum Limit Per Policy Year.

ENDT6 AMENDMENT / ADDITIONAL POLICY EXCLUSIONS

Amendment to Exclusion No. 7 shall read as:

7. Pregnancy, childbirth (including surgical delivery), abortion or miscarriage, pre-natal or post-natal care and surgical, mechanical or chemical contraceptive methods of birth control and any resulting complications or treatment or tests pertaining to varicocele, fertility or impotency, the use of Viagra and/or similar drugs including any adverse effects of taking the drug or its complications.

Additional Exclusions:

The Company shall not cover situations stated below or pay expenses incurred for any Disability as a result of:

25. Hereditary or genetic Conditions

26. The Policy does not cover expenses incurred for treatment administered by Chinese Physician, herbalists, bonesetters, chiropractors, hypnotherapists acupuncturists or physiotherapists.

27. The Policy does not cover any cost incurred for surcharge or other taxes levied on medical bills except GST applicable in Singapore but not exceeding the limits stated in the Benefits Table.

All other terms, conditions and exclusions remain unchanged.

EM84 GEOGRAPHICAL SCOPE

It is hereby agreed that the Geographical Scope under this Policy is amended to read as "Worldwide". This Policy provides 24 hours coverage in Singapore and overseas (if student is involved in school-related activities for a period not exceeding 90 consecutive days at any given time).

Subject otherwise to the terms, conditions and exclusions in the Policy.