



GROUP HOSPITAL & SURGICAL COVER

Product Summary

Period Of Insurance	:	<u>1-Jan-25</u> to <u>31-Dec-25</u>
Insured Name	:	MANAGEMENT DEVELOPMENT INSTITUTE OF SINGAPORE PTE LTD
Nature of Business	:	Education
Address	:	501 Stirling Road, Singapore 148951
Number of Employees	:	<u>2,700</u> Local / Foreign Students
Basic of Participation	:	Compulsory (where premium is paid fully by Proposer)
Basic of Eligibility	:	Upon date of enrolment
Age Limit	:	Below age 70 years old
Basic of Coverage	:	Plan 1: All students
Coverage	:	Reimbursement of eligible expenses incurred by an Insured Person in connection with his/her hospital confinement or surgery which results directly from an illness or injury.
Territorial Limit	:	Within Singapore

Benefit Schedule:

	Benefits and Benefits Limit (Maximum Per Any One Disability)	Plan 1
		(S\$)
1	Room & Board (daily, up to 120 days including ICU & HDU)	As charged up to S\$20,000 per Policy Year, subject to 4-bedded ward at Singapore Government/ Restructured Hospital
2a	Intensive Care Unit (daily, up to max 90 days)	
2b	High Dependency Care (daily, up to max 90 days)	
3	Hospital Miscellaneous Expenses (including implants)	
4	Surgeon's Fee (subject to Surgical Schedule - applicable to Private Hospital only excluding NUH)	
5	In-Hospital Physician's Visit (daily, up to 120 days)	
6	Pre-Hospitalisation Specialist Consultation) leads to hospitalization within 90 days	
7	Pre-Hospitalisation Diagnostic Services) leads to hospitalization within 90 days	
8	Post Hospitalisation Treatment (90 days upon discharge)	
9	Emergency Outpatient treatment (due to accident only)	
10	Medical Report Fee	
11	Co-insurance will apply if insured student is warded in a higher ward in Singapore Government/Restructured Hospitals or in Private Hospital in Singapore or in Hospitals outside Singapore	10%
12	Outpatient Kidney Dialysis & Cancer Treatment (per Policy year)	3,000
13	Mental Illness for admission to Institute of Mental Health only	1,000
14	Ambulance Fee	150
15	Special Grant	5,000
16	Personal Accident (Death/Permanent Disablement Scale II)	20,000

***GRH = Government/ Restructured Hospital**

Additional Terms:

***Pre-existing conditions will be covered after 12 months of continuous cover with the Company, except for outpatient kidney dialysis and cancer treatment which is permanently excluded.**

*** GST for eligible claim is payable.**

Mental Illness Benefit

If an Insured Person suffers mental stress in him/her being diagnosed with major depressive disorder and obsessive compulsive disorder, we will pay up to the limit stated in the policy for an expenses incurred as a result of an admission to Institute of Mental Health Hospital.



Personal Accident (Scale II)

Compensation Schedule :

<u>Loss Events</u>	<u>Compensation Payable</u> <u>% of Capital Sum Insured</u>
(1) Death	100%
(2) Total and Permanent Disablement from engaging in or attending to employment or occupation of any and every kind.	100%
(3) Total and Permanent Loss of all sight in both eyes.	100%
(4) Total Loss by physical severance or total and permanent loss of use of	
(a) hand at wrist	100%
(b) arm at shoulder	100%
(c) arm between shoulder and elbow	100%
(d) arm at or below elbow	100%
(e) leg at hip	100%
(f) leg between knee and hip	100%
(g) leg at or below knee	100%
(5) Total and Permanent Loss of sight in one eye except perception of light	50%
(6) Total loss by physical severance or total and permanent loss of use of	
(a) thumb and 4 fingers of one hand	50%
(b) 4 fingers of one hand	40%
(c) thumb	
(i) 2 phalanges	25%
(ii) 1 phalanx	10%
(d) index finger	
(i) 3 phalanges	15%
(ii) 2 phalanges	10%
(iii) 1 phalanx	5%
(e) middle finger	
(i) 3 phalanges	10%
(ii) 2 phalanges	7%
(iii) 1 phalanx	3%
(f) ring finger	
(i) 3 phalanges	10%
(ii) 2 phalanges	7%
(iii) 1 phalanx	3%
(iii) 1 phalanx	3%
(j) any other toe	3%
(7) Total and Permanent Loss of	
(a) hearing in both ear	75%
(b) hearing in one ear	20%
(8) Total and Permanent Loss of speech	50%
(9) Third Degree Burns	
(a) Head – Damage as a Percentage of Total Body Surface Area	
(i) equals to or greater than 2% but less than 5%	50%
(ii) equals to or greater than 5% but less than 8%	75%
(iii) equals to or greater than 8%	100%
(a) Body – Damage as a Percentage of Total Body Surface Area	
(i) equals to or greater than 10% but less than 15%	50%
(ii) equals to or greater than 15%, but less than 20%	75%
(iii) equals to or greater than 20%	100%

Subject to Group Personal Accident terms, conditions & exceptions of the Policy



Group Hospital and Surgical Cover

- Limitations** : (a) When an Insured Person is entitled to benefits payable under Work Injury Compensation Act or similar legislation, other group or individual insurance, the benefits payable under this Policy is limited to the balance of charges not insured by benefits payable under the Law or similar legislation, and other insurance or that calculated from the Schedule of Benefits, whichever is less.
- (b) Each hospital confinement must be for a minimum of six (6) consecutive hours before any benefits are payable. However no minimum period of hospital confinement is required if the confinement is due to a surgical operation, accidental emergency treatment or if the Hospital makes a charge for Room and Board.

Exclusions:

- (a) Pre-existing conditions which have existed before the Effective Date of the Insured Person, whether known or unknown to the Insured Person in so far as the cause and pathology of the conditions have already existed, unless the Insured Person affected by these conditions has already been insured continuously for 12 months under this Policy or any Group medical insurance policy issued in Singapore immediately prior to the commencement of his/her insurance under this Policy except for Outpatient Kidney Dialysis and Cancer Treatment (if covered), for which pre-existing conditions will be permanently excluded.
- (b) Treatment arising from pregnancy, childbirth, abortion or miscarriage (except accidental miscarriage) and any complications arising therefrom; Investigations and treatment relating to birth control, infertility and erectile dysfunction; Congenital conditions or birth defects.
- (c) Cosmetic or plastic surgery except where such Surgery is necessary for the repair of damage caused solely by bodily injuries as a result of an Accident; Treatment for obesity, weight reduction or weight improvement; Sex reassignment surgery.
- (d) Any dental treatment or surgery except where the procedure is necessitated by damage to sound natural teeth as a result of an Injury occurring during the Period of Insurance; Any eye examination or surgical procedure for correction of eye refraction.
- (e) Emotional, stress, psychiatric or psychological disorders; Alcoholism or drug addiction; Suicide or attempted suicide, self-inflicted injuries or any attempt thereat while sane or insane; Injuries sustained as a result of a criminal act of the Insured Person.
- (f) Any investigation, test or treatment arising directly or indirectly from sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS), any AIDS-related condition or infection by Human Immune Deficiency Virus (HIV); Communicable diseases requiring isolation or quarantine by law in the event of an epidemic.
- (g) Hospitalisation for the primary purpose of diagnosis, x-ray examinations, medical check-up or health screening, except if the eventual treatment requires Hospitalisation or Surgery; Experimental medical treatment or diagnostic examinations or services for education purposes; Preventive care.
- (h) Medical appliances and prosthetic devices including spectacles, hearing aids, wheelchairs and lenses; Non-medical services or specially requested items not normally included in the room rate such as international calls, television, radio or similar facilities.
- (i) Non-hospital charges, including nursing care or ambulatory care, rest cures or sanatoria care, convalescent care, hospice care and treatment arising from any geriatric, psycho-geriatric or psychiatric condition.
- (j) Injuries arising from direct participation in a strike, riot, insurrection, any act of war (whether declared or undeclared) or any act of terror; Injuries arising from participating in any sports in a professional capacity.

IMPORTANT NOTICE

This is only a product summary which provides only a brief description of the Policy and is not a contract of insurance. You are advised to read the policy contract for full details of benefits, exclusions and other terms and conditions.